

Moray Council Education & Social Care

Proposed introduction of a financial contributions policy for adult social care

**Consultation report
August 2014
(Final)**

CONTENTS

1. BACKGROUND.....	3
2. SELF DIRECTED SUPPORT	4
3. CONSULTATION PROCESS	4
4. CONSULTATION RESPONSE.....	5
5. EXECUTIVE SUMMARY OF RESPONSES	6
6. Question - Does the Moray Council currently charge you for all or some of the cost of the services you receive?	7
7. Question – Have you had a financial assessment?	8
8. Question – Do you agree with the following statement: I understand why the Moray Council is proposing to change from a charging policy to a financial contributions policy for adult social care services.....	9
9. Question – Do you agree everyone should have a financial assessment to fairly work out what they can reasonably afford to contribute towards their care and support needs?	10
10. Question – To what extent do you consider the financial contributions policy will impact on you?	11
11. how could the impact of the contributions policy be reduced?.....	12
12. do you have any other comments on the proposed policy?	12
APPENDIX 1 - Financial assessment COMMENTS	13
APPENDIX 2- POSSIBLE IMPACT	19
APPENDIX 3 – Reducing the impact.....	25
APPENDIX 4 – other comments	28
APPENDIX 5 – SDS INFORMATION EVENTS.....	31

1. BACKGROUND

Moray Council Social Care provides support to adults who wish to live as independently as possible in their own homes.

This support may be through: the provision of information and advice; signposting to other council services or local organizations; short-term support (reablement); or long-term support.

Local authorities are empowered by statute to make decisions about whether or not to charge for non-residential social care services. In line with all other council Moray has determined to impose charges as a means of generating income to ensure that at a time of increasing demand and restricted Government funding, services can continue to be provided to those in greatest need, irrespective of their personal financial situation.

The hourly rates for chargeable services are set by elected councillors at the start of the financial year. These services may be provided directly by the council or through another organization commissioned by the council.

Historically the council has imposed charges for services available to some client groups (e.g. older people and those with physical and sensory disabilities) and not to others (e.g. people with learning disabilities or mental health conditions).

The majority of chargeable services are subject to a financial assessment to determine the amount the service user can afford to pay. If they are assessed as not being liable for the full charge the difference will be met from the council's social care budget.

This current charging policy does not fit with the implementation of Self Directed Support (SDS) which, from April 2014, is the way in which the Scottish Government has directed social care should be delivered.

Adult Social Care proposes moving from the current charging policy to a contributions policy. Any individual who is eligible to have their social care needs met through support via the council would be expected to use some of their own money as part of their individual budget under self directed support.

At the meeting of the Moray Council Health and Social Care Committee on 16th April councillors agreed that the views of services users and carers be invited on the proposed introduction and impact of a new adult social care contributions policy.

2. SELF DIRECTED SUPPORT

Self directed support (SDS) seeks to improve the impact care and support has on people's lives by offering greater control and choice.

It introduces the concept of an individual budget to meet the cost of each individual's care and support package. Moray has adopted the resource allocation system (RAS) as its model to calculate an indicative budget based on a scoring system for a person's assessed needs as set out in their support plan.

A financial assessment will be used to work out how much, if anything, a person can reasonably afford to contribute to their individual budget. If the amount they are asked to pay is less than the full amount of their budget, then Moray Council will pay the difference.

An individual will be supported to decide how much **control** they want over how their support is arranged and how their budget is managed. They have **choice** over the kind of services they want to spend their budget on and use to achieve their outcomes.

3. CONSULTATION PROCESS

The consultation sought the views of social care service users on the proposed move from the current charging policy to a contributions policy.

It ran for 12 weeks from 5th May 2014 to 25th July 2014.

Service users with relevant open packages, their welfare guardian or the person appointed as their power of attorney, were identified using the council's CareFirst database system.

A covering letter, information booklet and consultation questionnaire with freepost return envelope were sent out via a mail shot.

Recipients had the opportunity to contact the public involvement officer for more information by telephone, email or post, or to attend one of seven public information events which were detailed in the information booklet.

An eighth event was added to the list at the request of an elected member. All events were publicised with posters in the relevant communities and on the council's Morinfo website.

The events were held in Elgin (x2), Keith, Lossiemouth, Dufftown, Aberlour, Forres, Buckie, and Lhanbryde between 14th May and 2nd June.

A press release was issued. Details of the consultation and supporting documents were made available via the Moray Council website.

Two further information events were held in Elgin on 20th and 21st August with invitations to attend sent directly to internal and external service providers to circulate to service users and families.

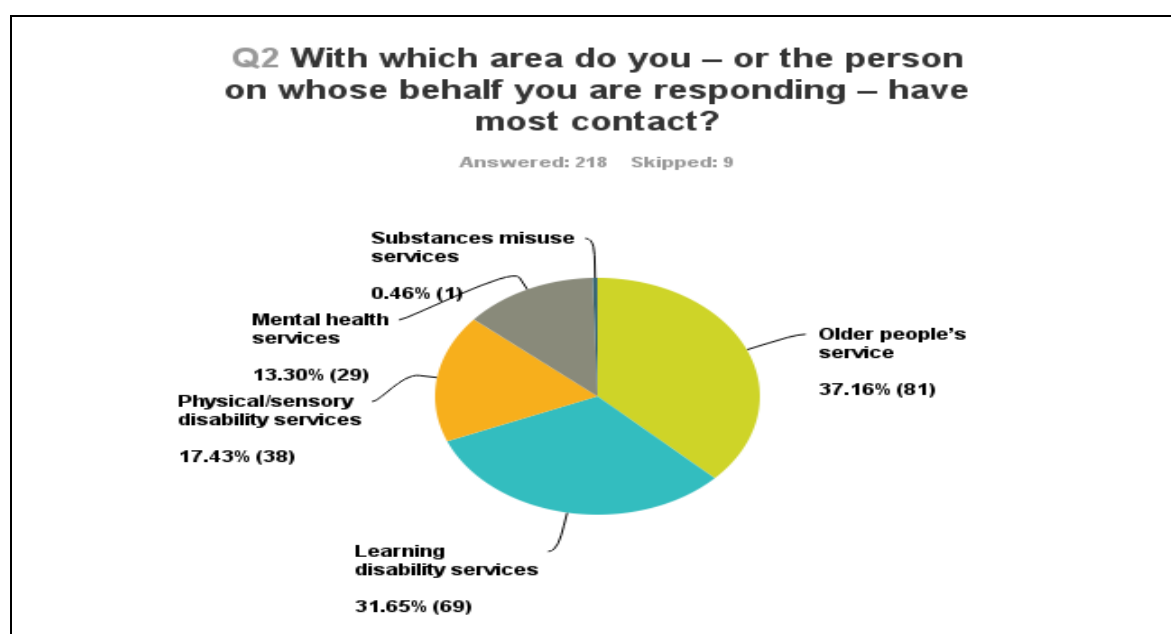
4. CONSULTATION RESPONSE

A total of 924 consultation forms were sent out. A total of 227 responses were received, all via the paper form. This gave a return rate of just under 25%.

Respondents were asked about their gender, age, sexual identity, religion and ethnicity. Some chose not to answer every question.

- 59% (122) respondents were women
- 46% were over the age of 65
- 95% were heterosexual/straight
- 50% gave their religion as Church of Scotland; a quarter indicated they did not belong to any denomination
- 87% were white Scottish.

Respondents were asked which service area they had most contact with. Over a third was involved with older people's services followed by learning disability services.



83% identified they had a physical or mental health condition or illness lasting or expected to last 12 months or more, with 70% confirming this reduced their ability to carry out day to day activities to a great extent and 25% to a lesser degree.

5. EXECUTIVE SUMMARY OF RESPONSES

This consultation focused on a proposal by Social Care to change from the current charging policy for non-residential adults social care services.

Service users were presented with a lot of information which some found confusing. The prospect of any change was also a concern.

There was uncertainty among respondents as to the current charging policy and how it impacts on them, with many unclear as to whether they are being charged for services and whether they have had a financial assessment.

Just over a third of respondents confirmed they understood why the proposal was being put forward.

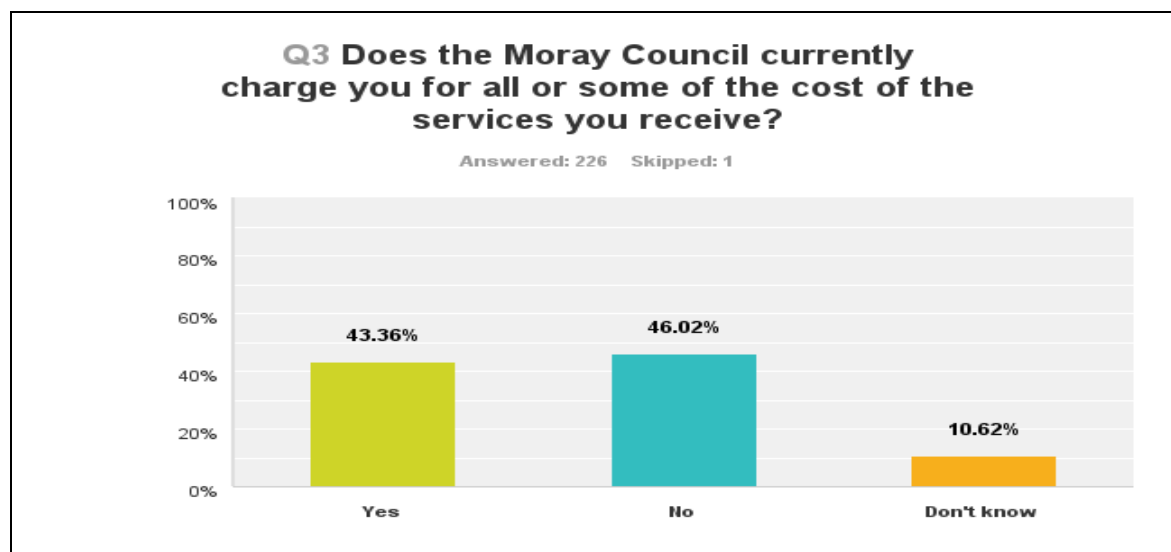
There was clear support for the financial assessment process on the grounds of fairness.

There was an acknowledgement that the policy would have an impact (positive and negative) but people pointed out they will not know the full extent until they go through the assessment process.

It was suggested that if approved the impact of the policy could be reduced by a phased implementation.

A large number of comments made were on the whole principle of charging for social care.

6. QUESTION - DOES THE MORAY COUNCIL CURRENTLY CHARGE YOU FOR ALL OR SOME OF THE COST OF THE SERVICES YOU RECEIVE?

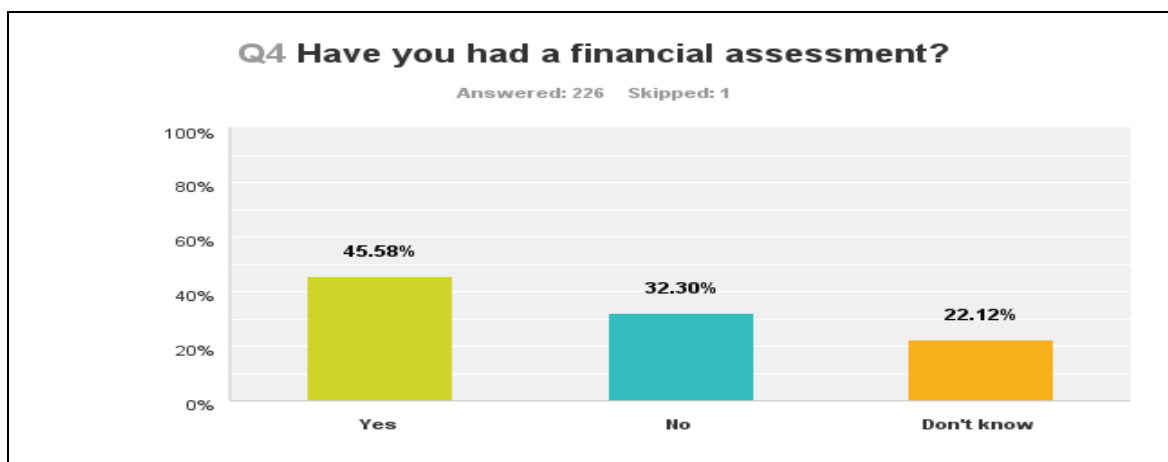


Service area	Yes	No	Don't know	Respondents
Older people	51%	38%	11%	81
Learning disability	47%	41%	12%	68
Physical and sensory	53%	42%	5%	38
Mental health	7%	83%	10%	29
Substance misuse	0%	100%	0%	1
All respondents	43% (98)	46% (104)	11% (24)	226

6.1. Answer statistics

- Respondents were fairly evenly split between those who currently pay something towards their care and those who are not being charged, with a smaller number not clear as to whether they are paying
- Respondents from client groups which do not have chargeable services may be accessing a range of social care services

7. QUESTION – HAVE YOU HAD A FINANCIAL ASSESSMENT?

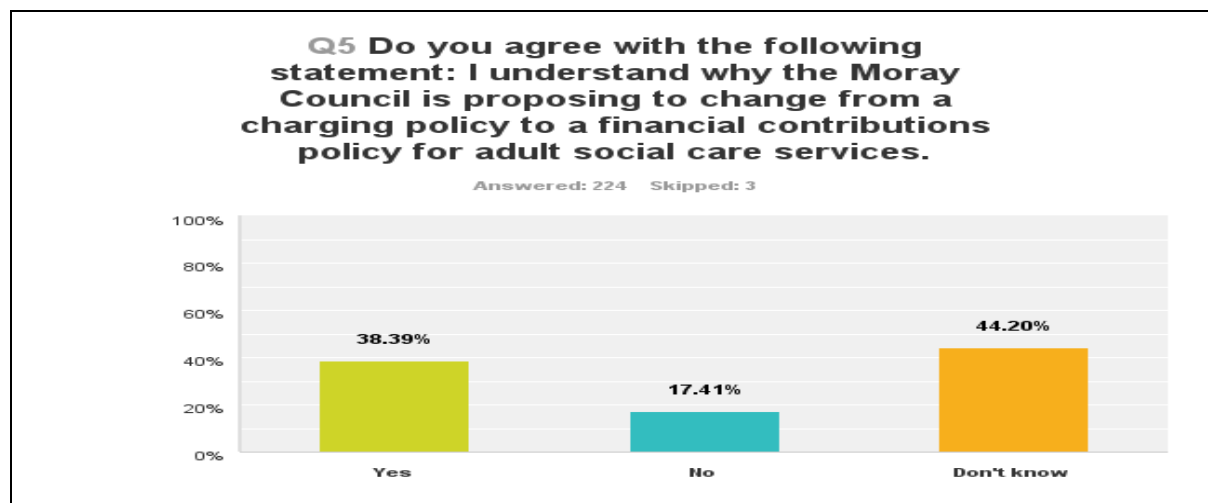


Service area	Yes	No	Don't know	Respondents
Older people	47%	36%	17%	81
Learning disability	46%	22%	32%	68
Physical and sensory	68%	21%	11%	38
Mental health	14%	65%	21%	29
Substance misuse	0%	0%	100%	1
All respondents	46% (103)	32% (73)	22% (50)	226

7.1 Answer statistics

- Almost half of all respondents have had a financial assessment
- The highest percentage was in physical and sensory services; the lowest in mental health
- Almost a third of learning disability service users were not clear as to whether they have had a financial assessment

8. QUESTION – DO YOU AGREE WITH THE FOLLOWING STATEMENT: I UNDERSTAND WHY THE MORAY COUNCIL IS PROPOSING TO CHANGE FROM A CHARGING POLICY TO A FINANCIAL CONTRIBUTIONS POLICY FOR ADULT SOCIAL CARE SERVICES.



Service area	Yes	No	Don't know	Respondents
Older people	42.5%	17.5%	40%	80
Learning disability	29%	14%	57%	69
Physical and sensory	57%	13%	30%	37
Mental health	34%	31%	34%	29
Substance misuse	0%	0%	100%	1
All respondents	38% (86)	17% (39)	44% (99)	224

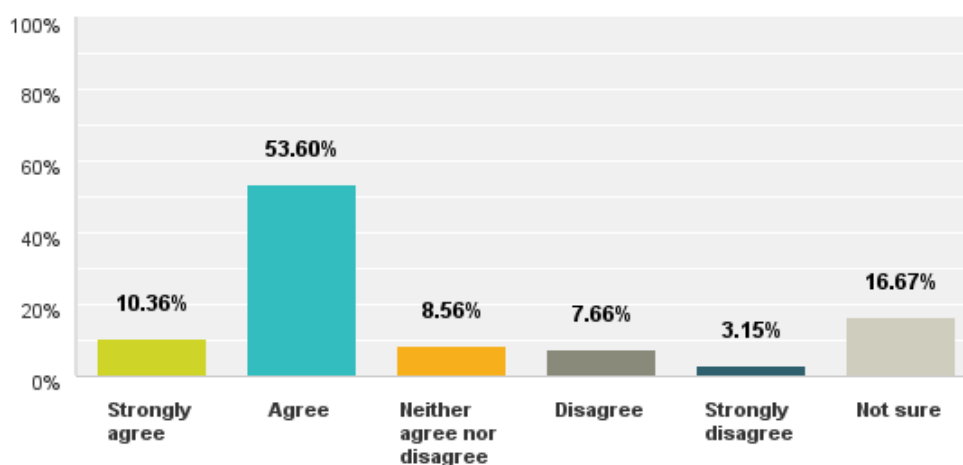
8.1. Answer statistics

- The two highest rates of agreement were from client groups which already pay charges i.e. physical and sensory disability and older people
- Overall almost half of all respondents did not or were not sure if they understand why the council was proposing to change to a contributions policy

9. QUESTION – DO YOU AGREE EVERYONE SHOULD HAVE A FINANCIAL ASSESSMENT TO FAIRLY WORK OUT WHAT THEY CAN REASONABLY AFFORD TO CONTRIBUTE TOWARDS THEIR CARE AND SUPPORT NEEDS?

Q6 Do you agree that everyone should have a financial assessment to fairly work out what they can reasonably afford to contribute towards their individual budget to meet their care and support needs?

Answered: 222 Skipped: 5



Service area	Strongly agree	Agree	Neither	Disagree	Strongly disagree	Not sure	Respondents
Older people	12%	58%	5%	12%	4%	10%	78
Learning disability	10%	52%	10%	1%	1%	25%	69
Physical and sensory	11%	56%	11%	6%	6%	11%	36
Mental health	3%	52%	7%	17%	3%	17%	29
Substance misuse	0%	100%	0%	0%	0%	0%	1
All respondents	10% (23)	54% (119)	9% (19)	8% (17)	3% (7)	17% (37)	222

9.1. Answer statistics

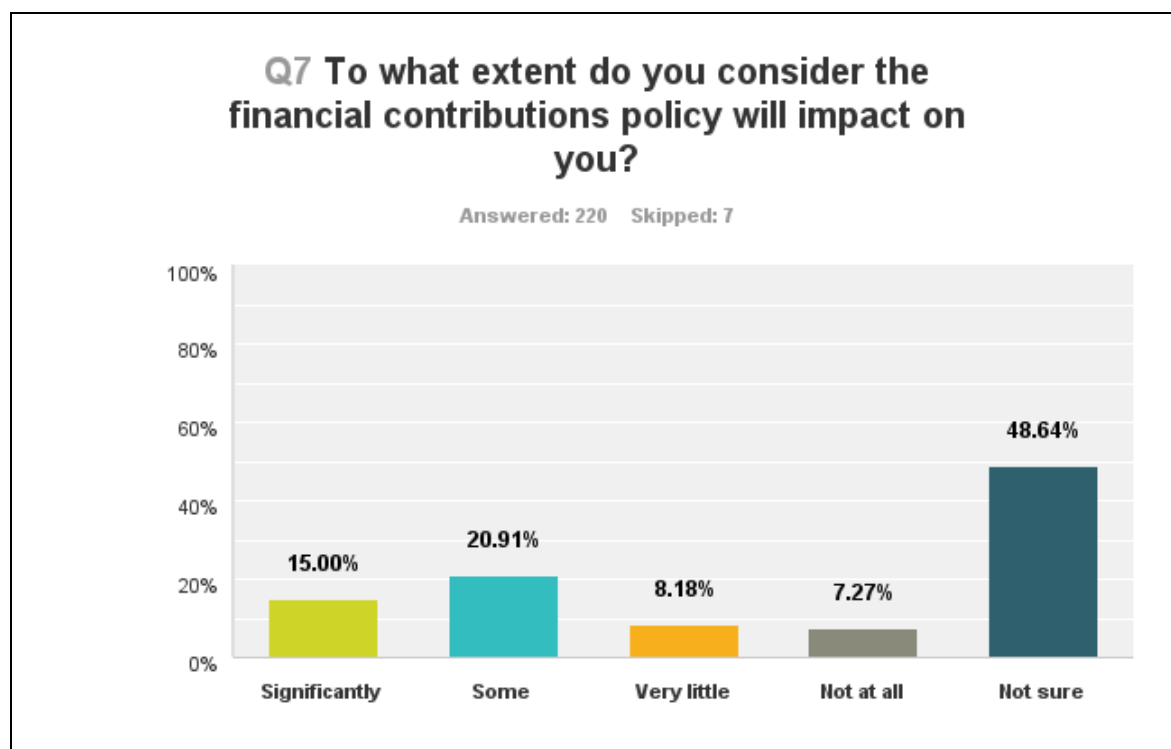
- The majority of respondents (64%) supported the financial assessment process
- No one client group was more opposed than another

9.2. Comments summary

- 62 positive comments - all in favour on the grounds that a financial assessment was a fair approach to take

- 25 negative comments – services should be free; people had already paid through National Insurance etc; it penalised those who had savings; financial affairs should be kept private; people are already in a difficult financial situation
- 25 neutral comments – not enough information provided (10)

10. QUESTION – TO WHAT EXTENT DO YOU CONSIDER THE FINANCIAL CONTRIBUTIONS POLICY WILL IMPACT ON YOU?



Service area	Significantly	Some	Very little	Not at all	Not sure	Respondents
Older people	8%	17%	14%	12%	49%	77
Learning disability	9%	22%	9%	3%	58%	69
Physical and sensory	31%	29%	0%	6%	34%	35
Mental health	34%	24%	0%	3%	38%	29
Substance misuse	0%	0%	100%	0%	0%	1
All respondents	15% (33)	20% (46)	8% (18)	7% (16)	49% (107)	220

10.1 Answer statistics

- Half of respondents could not say how they would be impacted
- There was recognition across all client groups that there will be an impact

10.2. Comments summary

- 11 positive comments – may pay less; anticipating little change
- 48 negative comments – anticipated increase in or start of financial contribution; already on restricted income; penalised for having savings
- 49 neutral comments – unclear until individual assessment is completed and cost of services is known; more information needed; don't understand

11.HOW COULD THE IMPACT OF THE CONTRIBUTIONS POLICY BE REDUCED?

Respondents were asked to suggest ways in which any possible impact of the policy could be reduced. 62 comments were made.

11.1 Comments summary

- Principle of charging for social care – people should not have to pay
- Implementation – take a phased approach; provide clear information and guidance
- Financial assessment – what should be taken into consideration/disregarded
- General – need to improve quality of services; make better use of social care funding; increase social care funding; more information needed; don't know (x12)

12.DO YOU HAVE ANY OTHER COMMENTS ON THE PROPOSED POLICY?

The opportunity to make any final comments was taken up by 36 respondents.

12.1. Comments summary

- 7 positive comments – fairness; optimise resources and funds
- 16 negative comments – concern over any changes; unfair to those who are vulnerable
- 13 neutral comments – don't understand (x4); need for clear information in the right format; treat people as individuals

APPENDIX 1 - FINANCIAL ASSESSMENT COMMENTS

Do you agree that everyone should have a financial assessment to fairly work out what they can reasonably afford to contribute towards their individual budget to meet their care and support needs? Please explain your answer.

Financial assessment positive comments

- To financially assess should ensure fairness across the board, bearing in mind Moray Council needs to make further budget cuts
- It is only fair that people are assessed
- To make it fair. Why should some people pay and others don't?
- If you can afford social care services then you should pay for it. This will help funding towards other essential matters
- This seems a fair way to ensure resources are used where most needed
- It is important to ensure a fair assessment is carried out
- Everyone should be treated the same
- Spreading the cost seems fair
- Because everyone gets a fair go and everyone makes the same contribution to it
- It would be fair to everyone
- To make system fairer
- I think it would be fair
- This seems to be a very fair policy
- To be fair for everybody
- If individual is able to make some contribution, this may enable support to be extended
- Everyone should contribute a reasonable amount within their means
- To make it fair
- Most fair way
- It's only fair so that everyone is paying what they can afford and not being overcharged
- I think this is fair
- Agree, providing it is done fairly
- It would be fairer

Financial assessment positive comments

- I think that a contributions policy should have been implemented a long time ago. Currently not all service users pay towards their care. This is not a fair or equal system. Service users should not pay more than they can reasonably afford either
- Everyone should have a financial assessment to fairly work out what they can contribute to their care budget
- There are certain cases that would suffer but generally it would be fairer to assess everyone
- Spreading the cost seems fair
- It's fair that everyone is financially assessed
- Yes it's fair to everyone to have the assessment done. Some need more than others
- All should pay according to means
- In the current financial climate it would be unreasonable to expect council financial resources to fully fund social care services if the recipient of those services were able to fund them, wholly or partly, themselves
- I think council budgets are desperately over stretched and so if people are able to afford a contribution, then they should
- I think that if someone has a medium to long-term requirement then it is only fair that there should be a financial assessment of what they can afford to contribute.
- Yes it should be based on an individual's needs
- I agree that everyone should have a financial assessment as long as it is conducted by competent and trained assessors i.e. occupational therapists not someone who hasn't a clue about dealing with someone who has a learning disability and other problems
- It's only acceptable if everyone shares the social burden and not just those who deserve it and worked for it
- It is only fair that those who can afford to should contribute something towards their care and support
- Yes I agree but I think savers who have been responsible with their finances during their lifetime should not be penalised
- To ensure that the care is going to those who require it
- So it's fair for everyone
- It's a fairer way of charging
- In my case my husband receives DLA towards his care and I feel it only right we should contribute towards that care
- If no financial assessment is carried out someone with a lot of capital would be paying the same as someone with no capital
- Some people receive more money than others and should contribute towards their needs
- Whilst recognising that most people have contributed by means of taxation and National Insurance towards their care in old age, some, inevitably, will be in a better position than others to afford their care
- I would like everyone to be treated properly

Financial assessment positive comments

- To maintain services it seems right to be asked to pay a portion of the cost assessed on ability to pay
- It is only right for everyone to be financially assessed in my opinion
- It's only fair
- It lets you know what you have to pay
- It's fair everyone has a financial assessment but not everyone can afford to pay
- I feel that this is a fair system as it may highlight the people trying to scam the system and may benefit people who really need help and support. Myself, for example, need the help
- If all finances are taken into account as people have different incomes
- To make it fair on everyone receiving care
- It makes it fair for everyone
- Some people are working and can afford to pay towards their care
- Everyone should pay what they can afford
- To direct funds to people that need help everyone needs to be assessed fairly, this includes money matters but not to a degree that leaves hard working people lose what they have worked for when there were no hand-outs
- Care provided should be means tested. Some people who can afford to pay should as this would spread the cost for people who can't afford support
- Because some people pay a lot of their income and others pay nothing
- A fair contribution to the cost is reasonable however the process should be simple and transparent. At present the rules are complex. The new system should remove this
- With local authorities not being able to raise their rates it is only reasonable to review all options. More and more demands are made on Moray Council and contributions from users is fair
- I feel it will benefit people who cannot really afford care. As I only need care for one hour a week is this necessary?

Financial assessment negative comments

- Should be free for all
- We pay taxes, my son didn't ask to be disabled
- I don't think that people who have managed to have some savings but are on low weekly incomes should have to use their savings
- Why should it matter how much you have at old age. You have saved hard all your life. Why should they pay more because they have a little savings?
- I have contributed National Insurance all my life
- I have worked all my life. It's not my fault I have been unable to work because of an accident and now I pay for being looked after my benefits are squeezed enough. Perhaps if bosses came to see how the care is being delivered and then they could see how we feel when we pay for something that always feels rushed.
- Having made National Insurance contributions all my working life I find it hard to agree that now that I am no longer working that you should be seeking payment for what has already been paid for.
- I pay my rates
- If you need care you have no choice - you should automatically get the care
- Private finance is just that unless requesting help over and above the personal allowance
- Everyone's financial affairs should be kept to themselves
- People should be able to say no to the state asking intimate questions about their finances. I understand that people can say no to financial assessment and pay the maximum for the services as assessed.
- Feel it's unfair if some people have an assessment and some slip through the net
- I dislike the idea of people knowing the extent of my income - no one's business but my own. I am in receipt of an attendance allowance which I reckon covers any outgoings such as payments for home helps, meals on wheels and alarm systems
- Will people be able to afford it?
- It depends on how much care they need e.g. it could have a big impact on someone who requires a lot of care
- This is a desperate attempt to identify those that are financially successful through either hard work or good fortune to cross-subsidise those that cannot afford care costs, or have paid taxes throughout their life for this purpose. The defence budget less 5% will resolve this quagmire situation
- Ideally I would like to see a universal care/support system for those in need. I believe financial targeting is divisive and ultimately more costly as people have to be taken care of either at home, in residential care or by the NHS
- However, if the need is short term the formality of a financial assessment may mean that they do not use a service which might be

Financial assessment negative comments

- beneficial to them
- Because everyone has a different degree of disability and the time it takes to help the individual with how they need help. It also depends on their budget of income. In my view I pay a lot £44 a month for one house help to Hoover and wash my floors. It takes carer half an hour to help me get dressed every day. Some days better than others depending on my disability
- It can be a struggle when you're paying off removals and storage due to having been made homeless by ex-husband and only on a state pension
- I don't agree
- People who cannot work are poor as it is and things are going up and up. We are living on the breadline as it is. What do we pay our council tax for?
- Care or help needed should not have to be paid for by people in vulnerable positions. As it is benefits have been jeopardised so people don't need extra pressure on finances
- Not enough knowledge. On face value I agree, however people are vulnerable and poor and may not get based on affordability

Financial assessment – neutral comments

- Not sure/ not enough information x 10
- Some people's health changes daily
- My daughter has epilepsy and is a diabetic
- I have heard that DLA will be on assessment. This has always been ring-fenced and I hope this remains so. We are still under a Westminster Government
- When explained XX can understand her choices, her needs, her support needs
- I thought that this was already a requirement for all recipients of care services. Also so long as the fair amount of contribution is "affordable" and not extortionate!
- My mother is able to pay, if necessary, for her care and therefore does not need to take part in a financial assessment
- I have I.S.A
- Have been assessed and my community officer has sorted out all my paper work
- Council cut backs e.g. care in the community. Not valued staff. Time v cost

Financial assessment – neutral comments
<ul style="list-style-type: none">• Like the way I get my services at the moment• Some good and bad points• As long as it is not too stringent or just a cost cutting measure for the council• I thought this was already the case. I would like to understand more about the implementation of this policy• As long as it does not cause serious financial problems

APPENDIX 2- POSSIBLE IMPACT

To what extent do you consider the financial contributions policy will impact on you? Please explain your answer.

Policy impact positive comments

- My sister has had a financial assessment and currently contributes what the council says she can afford. However, your booklet mentions a 70% taper. My initial interpretation is that she will therefore be financially better off and hence this will have a positive impact on her, assuming the rest of your calculation remains the same. I am unclear if your use of the term taper means that this will start at 70% and move up to 100% over time. Unfortunately I was not able to attend your information session to get more details
- Little impact as I am paying now
- At the moment very little but as I said above if amount of care increased it would have more impact
- My situation is fairly well sorted
- Maybe she will have to pay slightly more which is fine and acceptable
- More choice for the individual i.e. company
- It might be better
- Hope to pay less
- I am already paying for the home care I receive
- My mind is now at ease with my finances
- I will pay as long as I am able to

Policy impact negative comments

- I do not agree that elderly individuals in society should cross-subsidise my care in old age. This was never agreed upon by the Scottish Government and is an attempt to fleece the elderly from their life savings. The decision to proceed down this slippery slope is not a local government decision. It is a national issue of great significance
- I don't have a lot of spare cash after paying bills
- I get disability benefits
- It's usually associated with an increase in what we pay

Policy impact negative comments

- We will probably have to put more support in ourselves.
- I am only on pension credit
- Not contributing
- I only have a certain amount of help from DHSS and it has to pay for different needs of my disability. I have to pay for incontinence pads for night time 3 bags £55.99 I use four a night, also money for taxis to hospital appointments and shopping, my care at home. My continence pads from the government have three months. They are not absorbent enough for night time so I have to buy my own. Money has to pay for garden help and to clean my rubbish bins.
- Problems can arise when overview for client of credits and debit payments dates. It's more to deal with. In our case because payment is standing order if there is insufficient funds the bill does not get paid
- In the process of getting carers in to help with personal care for my wife and so there will be a financial contribution to be made following a financial assessment. Therefore it will have an impact on our budget
- I may be classed as being able to afford it, despite all my income coming from benefits and child support. It may stretch my budget too far
- I have to live on benefits
- As I have no significant income I rely on my partner's income to maintain the home and meet all costs. If all or part of their excess income was used to fund care it would have a disastrous effect on our lives and well being
- It all depends on how stringently the policy is applied. We have no spare money at the moment so don't know where we will find it from
- Less money to spend on household bills and disability transportation will increase
- Possible rise in charge for my home help
- I'm on low income at present
- I don't fully understand all of this but I'm sure this would have an impact on me in some ways
- It will give me less money to live on
- May have to start paying
- Not in agreement for paying for SAMH service so would be unwilling to pay. Mental health services differ from other perhaps more costly services. Already cuts and restrictions have been made to the service I receive
- As I already contribute unsure until after up to date financial assessment if the proposed changes will have any impact
- Worried that I might have to pay for carers
- Well the person I am representing has a small saving and it might contribute to this

Policy impact negative comments

- Will have not much money to pay out
- If I have to pay for are this would put a strain on my living expenses
- Because the benefits I am on would not be enough for me to contribute
- My son is on benefits; my husband is our main earner which is not the best paid job. As my son's carer I find it hard to go to work
- Having no savings and not worked for five years due to illness. Always worked before this and now I need care I certainly do not see why I should pay for care now I need it
- My mother pays for her domestic help. I expect that the cost of this will rise and she will be expected to pay more
- I would be penalised as I have some savings
- Depending on personal income. It has only been highlighted to me on the day of meeting I rely on mental health support and yes I would pay to continue to receive my support
- May have to pay
- If we have to pay for something which was free we might struggle
- May change the choices I make
- Because I have substantial savings
- We are very remote. My daughter has to be driven to catch the minibus which is nearly 10 miles away. We have found out she will have to pay for the minibus also. I don't think anyone realises everyone does not live close to all centres and needs a lot of transport to get about
- In receipt of state benefits only
- Monies are at a premium. May turn out I cannot afford to pay
- I have been told that because I have some savings I will have to pay the full cost of my social care myself and will receive no help with it
- I am long term disabled with no real prospect of earning money so I am on a fixed income. Should I be obliged to pay more for my care this would impact significantly on my budget
- Would worry that I would have to pay extra for services
- My son faces charges for services which he has not had in the past. Unsure what contributions are/would be
- I am on a low income with high fuel costs and only manage as it is
- I only get benefits and have no savings
- Because I already pay £11 per hour for house help
- Only income I have is OAP

Policy impact negative comments

- The impact of the contributions policy will be to reduce our disposable income and therefore we will have less to spend. We would therefore have to economise on food, clothes, leisure, and petrol. I would include our social life but we do not have one.

Policy impact neutral comments

- Depends on where the threshold levels are set and whether savings as well as income is taken into account
- Everything is very cloak and dagger. We are only getting to know very little then, as with other things, once it is passed we will know the true impact
- Don't know what the financial implications will be
- I hope my package is already suited to my needs and finances
- My dependent is over 65
- Until we know the cost of what we will have to pay we cannot comment on how it will impact on us
- Not enough detail given for me to understand at this point
- Cannot be sure until policy is detailed
- I only have my state pension and some savings to use and am in receipt of attendance allowance. Will or could the financial contribution come from that source?
- Have minimal home care at present
- Won't know until charges for services are fixed
- Need better information
- Do not know what the change will mean
- Don't know
- I don't understand
- I don't get any money any how
- Have not received a large amount of support to date. hence do not know the impact when this support increases
- Unsure of what services I will have to pay for
- Too old
- Don't yet know amount involved

Policy impact neutral comments

- As I am not sure if I come under this or not
- I don't understand it
- Don't understand the question
- Until the Moray Council publishes or advertises what costs will be enforced under the policy I am unable to comment
- Will I have enough money left to live on or will my parents be expected to contribute?
- Hard to say without all the facts and figures involved. We pay a maximum of £19.62 per week just now. Will this increase? Will weekly benefits and savings be taken into account?
- There has been very little change in my financial situation over recent years
- Yes my support worker does my money. I want to know everything. More information please
- Hinna daen the sums yet!
- Wait for more information
- I don't understand any forms and do my best to answer them
- Not sure. Do not understand
- My social worker will do it for me
- I don't know if I will have to pay more or not
- Unless I am assessed I will not know the impact it will have on me
- Cost v time Cut backs council
- Not enough info
- Until I know how much will be taken away to pay for my care - cannot answer as to the impact
- Having had no financial assessment or any idea of contribution amount, any other answer would be total conjecture
- Do not understand the question
- I am in receipt of benefits
- I only use respite at Doocot View, Buckie
- Not comprehending the question
- I do not have a great understanding of this
- Financial contributions policy has not yet been explained to us
- The lady I am completing this form for receives 24 hour support due to learning disabilities. I am not sure how this will impact on her

Policy impact neutral comments
<ul style="list-style-type: none">• Without knowing how much you intend to ask people to pay this is an impossible question to answer• Not sure what the financial contribution would be• Until they are decided we cannot make a comment. Would need more explanation

APPENDIX 3 – REDUCING THE IMPACT

How could the impact of the contributions policy be reduced?

Issue	Comment
Principle of social care funding	<ul style="list-style-type: none"> • The burden of debt is not the responsibility of the frail and elderly of Scotland, the majority of whom have worked all their lives in a caring society and should continue to do so by rejecting this policy and redirect taxes that seek to fund war and sell weapons of mass destruction to remove this embarrassment to fleece the elderly • By not implementing it – obviously • Start charging all foreigners • By not charging me. I have to wait three years until I can get free personal care • The current services should be provided without any charge. The proposed charging policy will make people like me with NHS problems a hundred times worse. We try to get better, not worse • Via national insurance contribution. All working people should contribute towards care in later life e.g. increase in N.I.
Implementation process	<ul style="list-style-type: none"> • Gradually introducing it • Phased introduction. • Slow process would be beneficial • By introducing it gradually • Good management, not politics • A phased approach of charging for particular services initially, phasing in new ones over time could be use over time. Alternatively contributions could be increased over time until the full contribution is made. Obviously both of these require the council to make up any shortfall and are probably not workable for that reason. An alternative might be to base the amount payable based on the cost of services used (up to the maximum). For example have low, medium and high use bands and charge at 50%, 75% or 100%, capped at the maximum of the financial assessment • Clear cut guidelines. Phase it in • Good information, prompt responses

	<ul style="list-style-type: none"> • Plan ahead. Communication would cut our time house making meeting with others, befriend events and social life groups at night • More information given • By making it as simple and straightforward as possible - it needs to be easily understandable i.e. paying for council services such as respite • If it is to impact on me someone would have to come and explain • To give assistance to all people who need it
Financial assessment	<ul style="list-style-type: none"> • By fixing thresholds at realistic levels for 2014 • Do not touch DLA or equivalent payment. it is used for extra heating, clothes because of soiling, fuel for car • Perhaps weekly income and expenditure could be taken into account as well as savings • Raise £10,000 ceiling • It needs to be fair and balanced • The contributions should be fair and take into consideration the amount of money they need to live on comfortably and not just managing to scrap by • Don't charge them so much • Not sure, depends on the service. Could be reduced by a higher cut-off point of money • No financial assessment unless requested - private data • By taking less money • By lowering it • Regular review to ensure financial liability is still appropriate. A simple system for taking contributions, perhaps at source • Not sure of question but aware that in financial contributions there is never scope for reductions • Allow contribution to be direct debit so bill would be paid regardless of funds resulting in client being responsible if account is overdrawn • Look at the bigger picture regarding household costs not taken into account at the assessment. Each case would be different • Just feel people who have savings will ultimately lose out.
General	<ul style="list-style-type: none"> • Can't answer without information on likely impact and winners and losers. Need to consider how much preventative work will be lost by changes to charging

	<ul style="list-style-type: none"> • By not sending everyone two copies of this questionnaire and two pre-paid envelopes as I got • In my view £11 an hour just to Hoover my bungalow and wash the lino floor in hall, lobby, bathroom and kitchen is very expensive for me when I have other caring needs as well. • We are very happy with the current service we receive from Moray Council. I would be worried for any change of the level of care my husband receives • Reduce management overheads • The council should give more financial support • The care sections require to be reduced and more structure undertaken ensuring all staff are needed or retired of the position • Too much funding goes on building/officers and staff just do nothing for their monthly wage. People requiring care needs should be listened to and should never have to beg for care • There would be less to deal with • Reduce some of the services I currently use • People should only receive the services they need and not what they or their family demand. Service users would soon start to realise that they only pay for what they need to live independently • If there was more funding • Stop cut backs, praise staff and value more • Again if contributions were means tested and any saving put back to help others would spread the cost to help others • Again without knowing what has to be paid for and how much it is impossible to respond
Don't know	<ul style="list-style-type: none"> • X12 comments

APPENDIX 4 – OTHER COMMENTS

Do you have any other comments on the proposed policy?

Additional positive comments

- After the meeting I realised the word SDS rang a bell. My friend in a wheelchair mentioned. I texted her and she said "it's a good thing"
- We think that services provided by Moray Council are very good and agree with the intent of the proposed policy
- I understand why things are being changed and I think that on the whole the changes are good, but the financial contributions policy is going to hit me hard financially
- If people are well off it is fair they should contribute towards care
- Makes sense to optimise available resources and funds
- This should have been done years ago. All anyone wants is a fair and equal cost and charge for the services they receive.
- I am very happy with new policy. it gives me more say in how I want to live my life

Additional negative comments

- Really scared about the change as social worker etc all have different views on this policy. Nobody seems to know the complete picture as to the impact of this on me
- I do believe the council will rubber stamp this policy as it is already decided to retain current levels of military spending and to fleece the elderly regardless of the results any response to scrap this policy which seeks to subjugate the sick and frail in an elderly dominated society. The policy is a violation of trust and confidence that the elderly folk of Scotland, who are requiring care and social services, are now being requested to accept as a result of desperate measures to find new and creative revenue streams whilst maintaining the status quo of defence spending which Scotland has no control except to fleece the elderly who are in great need of social services
- Too many changes for change's sake. If it ain't broke...
- Why change if it works? Would like things to stay the same as very confusing
- Most elderly people will be upset and frightened by this document and find it difficult to understand but that is typical of local authority documentation - unclear and intimidating. It will be implemented regardless of what people say.
- I am over 70 and having worked all my life until I had to stop because of my age and disability. Don't think that I should have to contribute

Additional negative comments

- The group of people who are being targeted are very vulnerable and through no fault of their own have in most cases extra needs and extra expenses
- When people are extremely dependent on others for their care they shouldn't have to worry about paying for it
- My first thought that the policy is a money saving policy for councils. Will service users have to pay more for their care?
- No one should ever have to pay for care unless the illness is solely self-induced
- Strongly disagree that it is automatic financial assessment unless asking for over and above personal care allowance. Breach of human rights if you cannot keep your affairs private unless you request help otherwise
- Unfair, pick on the weedy. You closed all local care services, now you complain the transport costs too much
- It needs very careful consideration as it could greatly affect the carers and the person to be cared for e.g. do I pay for care and not be able to pay bills or buy food
- I would like to know more about this but in a manner that I understand. I think carers should have had a meeting about this so that it could have been explained to me. This has made me panicky. I have a learning disability and asked my support worker to fill this in on my behalf
- If we received a better standard of care we would not mind the increase
- Bringing in changes in autumn when risks to older people increase in the winter is questionable if clients decline to contribute and service is withdrawn

Additional general comments

- I don't understand what's going on (x4)
- If policy is implemented, lots of clear communication will ease the transition in an understandable way
- Potential charges/costs should be made clear before anyone is assessed
- If decision is made to pay you just have to pay
- Look at it case by case and make sure no financial hardship occurs
- Not without further details of the proposal e.g. thresholds
- Difficult to assess times I use the services i.e. some weeks more than others (mental health service user)
- As I am registered blind I would prefer any correspondence on disc

Additional general comments
<ul style="list-style-type: none">• A charity should be set up to help people• A proposed payment to people using mental health services could be used in other ways that could be beneficial. Specifically alternative therapies such as aromatherapy etc may be more beneficial to some than conventional medication. These are costly, often stopping potential users. They could, however, replace other support services, balancing costs. I still reiterate that, even if means tested, a smaller amount could be paid to users.

APPENDIX 5 – SDS INFORMATION EVENTS

Evaluation reports

Total attendance = 41 Number of completed forms = 21

1. Which venue did you come to?

Elgin	8	Keith	0	Lossiemouth	1	Dufftown	0
Aberlour	0	Forres	2	Buckie	6	Lhanbryde	4

2. How did you hear about the event?

Letter	14	Newspaper article	1	Other (please give details) <ul style="list-style-type: none"> Local councillors Support worker
Poster	1	Word of mouth	3	

3. Why did you come along today (tick all that apply)?

To find out more about Self Directed Support	19	To find out more about the financial assessment	13
To find out more about the draft contributions policy	11	Other (please give details)	

4. How would you rate this event?

Very good	9	Good	11	OK	0	Poor	0	Very poor	0	Not sure	1
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5. If you felt the event was poor or very poor, please tell us more.

My wife is a permanent resident in a care home. The information did not apply to her

6. Did the event provide you with the information you wanted?

It gave me all the information I wanted	17	It gave me some of the information I wanted	3	It didn't give me the information I wanted	1	I'm not sure	0
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Please tell us what other information you were looking for and how to contact you with the information

- The event was not applicable
- Until today I had not heard of SDS
- Waiting for an assessment

7. Do you have any comments to help us do better next time?

- All positive
- The one-to-one talk was of great help to me
- The event met my needs
- The information I received was very informative
- The information given was very clear and easy to understand and I found it very helpful
- Improved publicity and use "plain English" in materials
- More publicity to attract the people who need the info. Use plain English in your literature

Follow-up meetings

Attendance: Monday 11; Tuesday 8

1. Which event did you come along to?

Monday 13 th October	5	Tuesday 14 th October	6
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2. Why did you come along today (tick all that apply)?

To find out more about Self Directed Support	11	To find out more about the financial assessment	7
To find out more about the draft contributions policy	3	Other (please give details) • An overview helping me to offer appropriate advice	

3. How would you rate this event?

Very good	10	Good	1	OK		Poor		Very poor		Not sure	
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4. Did the event provide you with the information you wanted?

It gave me all the information I wanted	5	It gave me some of the information I wanted	2	It didn't give me the information I wanted		I'm not sure	
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5. Please tell us what other information you were looking for and how to contact you with the information

If I live in a building where care comes from the people running the building. Can I still get care from somewhere else?

6. Do you have any comments to help us do better next time?

- Very reassuring discussion. Gained knowledge on what SDS is about and how it is progressing. Insight into charging policy and changes that are being made in relation to contributions. This will enable me to feed back to staff, families and individuals we support. This will reassure families.
- Very well explained and presented, thank you
- Very helpful thank you
- Brian said “it was fine”
- It seems a lot clearer now
- This was an excellent workshop. Service providers will benefit from future events keeping them up to date with how this is progressing. In particular how this will work for Housing Support services.
- Very glad I attended. It was discussed in a very clear manner. My understanding is a lot better and will be able to feed it down to client group.