



**HEALTHWATCH FEEDBACK/OBSERVATIONS
MINIMUM INCOME GUARANTEE ROUNDTABLE CONSULTATION HELD
AT ALDINGBOURNE CENTRE ON 26 NOVEMBER 2018**

December 2018

We would like to thank the Aldingbourne Trust for hosting the Roundtable meeting on 26 November 2018. The meeting enabled us to observe and record the reactions of working aged people, and their family and friend carers who may be affected by the proposed changes to the Minimum Income Guarantee.

A report by the Independent Living Strategy Group suggests that *‘on average local authorities spend around £421,383 on collecting charges (around 8% of the total raised) and a further 3% is written off as uncollectable.’* We have not asked for the figures for West Sussex.

These observations are given as constructive evidence to the Cabinet Member ahead of the decision making and to inform the Health and Social Care Select Committee (HASC) discussion on 12 December 2018.

In attendance at the meeting:

- Mrs Amanda Jupp (Cabinet Member for Health and Social Care)
- Deborah Robinson (lead for the Minimum Income Guarantee work)
- Ruth Corden (County Council’s Adult Social Care Improvement & Quality Team)
- Sue Livett (Facilitator and CEO for Aldingbourne Trust)
- Audience 60-70 people (mainly made up of service users.)

Comments on Style

- The proposed changes to the Minimum Income Guarantee were detailed to the audience, often using complex terms, some of which were not explained in a way many people would understand. For example: use of the term ‘indicative figure’.
- Whilst the facilitator checked the audience’s understanding, it was made clear later in the meeting, people had not understood what was being discussed.
- The passionate views, which appear to have come from previous experience and/or current issues, of family/friend carers dominated the meeting to start off with and this may have meant some people disengaged from the discussion.
- The audience was invited to share their views from a ‘point of principle’ stance but it was made clear later in the discussion that there was a need for evidence, so changing the viewpoint to one of individual experience.



Comments on content

- The explanation for the proposal, whilst acknowledging the financial challenges of the County Council is facing, appears to seek to address an inequity. (Through the discussion, the panel stated that in 2010 government cut the funding back and there is now a shortfall of £8.3m.)

This inequity was explained as being the difference between the ‘*percentage*’ the County Council adds to what central government determines is the minimum income guarantee needed before someone can contribute to the cost of their care. This is the figure government and the local authority determine people can live on.

Currently, working aged peoples’ minimum income guarantee is enhanced by 30%, whereas people over 65 it is 25%.

The audience challenged this saying that the real inequality was at a ‘human level’ not a process level.

It was suggesting the *inequality* also comes from the base-figure set by government, and not the 5% difference. This is shown in Appendix A.

- The audience picked up on the language, that inadvertently implied that the decision on the proposal had been made. This was acknowledged as being misleading and Mrs Jupp gave assurance that she was looking for evidence to make the right decision.
- The Panel stated the consultation has revealed concerns over the other elements of the financial assessment and assurance was given that this would be looked at. Mrs Jupp gave assurance that she would be speaking to the leaders about Capita and the processes for financial assessment.

This was further compounded by Mrs Jupp’s comment that she is *going to cabinet tomorrow to argue the case*. However, the consultation is open until 3 December 2018 and therefore the evidence is not necessarily complete.

Issues raised by audience

Family and friend carers concerns/comments:

- There were issues with the way the County Council carries out the financial assessment process. The enhanced premium was raised as being something incorrectly applied. This has already been raised in the Healthwatch [Financial Fairness? Report](#).
 - Linked to this was a challenge that the savings figures were based on wrong data.
 - The proposed reduction does not take account of the extra cost of living in the county, compared to elsewhere in England.
 - Challenges in relation to the savings figure when this is based on wrong figures. The audience comments suggested that costs versus savings did not make sense to take forward.



- Currently service providers, such as Aldingbourne are required to charge VAT on services funded through direct payments. It was acknowledged that the direct payments allow for VAT, but it was suggested something that should be looked at as a way of saving adult social care funds.
- Professionals working in silos and the hardship this creates for local people.
- Previous changes have been implemented as a ‘bulk’ recalculation that led to lots of issues for families and added to the stress of their lives.
- Is the money saved going to help those in more need? Previous examples of where savings were spent, were felt to be offensive and insulting.
- The reduction in available money implied by the proposal will *disproportionately affect* disabled people in the audience, as they have limited means of income generation, unlike older people who may have assets/savings.
- This seems to want to penalise people for needing the support to better themselves.
- There is an impact on families from the constant reassessment and paperwork.
- The evidence around health inequalities is already out there.

It is [well-known](#) that people with learning disabilities have poorer health and die at a younger age than their non-disabled peers. Such differences are to some extent avoidable. This is therefore called health inequalities.

- This will mean for some the difference between having a hot meal or paying the extra contribution.
- This does not take account of the unprecedented amount of change these local people face.
- West Sussex residents living in supported living accommodation already have less money than residents from other local authority areas and this has meant they do not get to go on some of the trips, etc.
- A representative from the *West Sussex Parent Carer Forum* asked what has been done to help young people and their families (who are likely to be affected by the proposed change soon) to have their say?

There has been no direct contact and such people could contribute to the consultation. The Forum will take on the responsibility to share links to the consultation.

Service users concerns/comments:

- *It's unfair to take money from us.*
- *Show me how I can earn the £5 extra each week.*

- *Stop picking on people with learning disabilities - “we should be treated the same”.*
- *I’ve already had money taken off me and this has made me angry and upset. I don’t want any more taken off me.*
- *People who can’t talk. How are they going to speak?*
- *Already being threatened with legal action because I have pay and can’t.*
- Andrew spoke passionately and assured the audience he will be raising their voices to the HASC at the meeting on 12 December. He has given permission for us to share his photo holding up the poster a group made detailing their concerns.



A video has also been made to raise the voices of people who may be affected by this proposal.

Service provider concerns/comments:

- The people we support have the right to a social life and this may mean that they can no longer afford to come to the monthly disco for example. We would like the decision-makers to realise that this provides an opportunity for people to learn about life-style choices (eating well etc) and this may mean there is a lost preventative opportunity.
- There is evidence that people are already not accessing services because they do not have the money to pay for the contribution. This could lead to people being stuck at home.
- The notes from previous focus group discussions around this proposal will be shared to inform the decision-making.

Healthwatch summary of observations

- People presented evidence of:
 - the inequality of minimum income funding set by government (between under 65s and over 65s)
 - Audience members' reduced ability to add to their income (over their lifetime)
 - Issues over the quality of the financial assessment process.
 - How contributions are already affects them
 - What the negative difference this proposed change will be for them.
- **The equality premise for this proposal was well challenged** and there is a lot of **evidence to show the health and financial inequalities for people who having a learning disability**, e.g. those likely to be affected by the proposed change.
- As stated by more than one provider, there is **evidence people are already not accessing services due to their inability to pay a contribution.**

We have seen no evidence that the significant scale and impact of this has been considered. We have, however, repeatedly heard of pressure on social worker teams and hear negative stories from local people.

It is hard to see **how the local authority will ensure these unmet needs are being met in another way**, to avoid a decline in peoples' health and wellbeing, which ultimately has cost implications to the local health and care system?

- Healthwatch West Sussex **remain extremely concerned over the quality of the financial assessment and further evidence of issues were presented at the meeting.**

The evidence is suggesting that if the proposal goes ahead it will build on existing health inequalities and will simply move costs to another part of the local health and care system and potentially at more cost than the savings it will realise.



Minimum Income Guarantee figures for 2018/19

10. For the next financial year (2018/19), the rates of the MIG will remain at their current levels as follows:

- 7(1)(b) where the adult concerned is responsible for, and a member of, the same household as a child, the amount of £83.65 in respect of each child.
- 7(2) Where the adult concerned is a single person and—
 - a) is aged 18 or older but less than 25, the amount of £72.40;
 - b) is aged 25 or older but less than pension credit age, the amount of £91.40;
 - c) has attained pension credit age, the amount of £189.00.
- 7(3) Where the adult concerned is a lone parent aged 18 or over, the amount of £91.40.
- 7(4) Where the adult concerned is a member of a couple and—
 - a) one or both are aged 18 or over, the amount of £71.80;
 - b) one or both have attained pension credit age, the amount of £144.30.
- 7(5) Where the adult concerned is a single person who is in receipt of, or the local authority considers would, if in receipt of income support, be in receipt of—
 - a) disability premium, the amount of the applicable premium is £40.35;
 - b) enhanced disability premium, the amount of the applicable premium is £19.70.
- 7(6) Where the adult concerned is a member of a couple and one member of that couple is in receipt of, or the local authority considers would, if in receipt of income support, be in receipt of—
 - a) disability premium, the amount of the applicable premium is £28.75;
 - b) enhanced disability premium, the amount of the applicable premium is £14.15.
- 7(7) Where the adult concerned is in receipt of, or the local authority considers would, if in receipt of income support be in receipt of, carer premium, the amount of the applicable premium is £43.25.

[Local Authority circular - charging for care and support 2018](#)

Taking 7(2) figures the financial assessment should deduct the following amount before a contribution calculation is applied:

Someone who is 25 but under 65: $£91.40 + 30\% = £118.82$

Someone who is over 65 (e.g. attained pension credit age): $£189 + 25\% = £236.25$

