

The future of adult social care: sticking plasters or the road to full recovery?

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#futureofASC



Jo



John



Judy

We pay Income Tax, National Insurance, VAT and Council Tax.

We own our own home and have similar levels of income and savings.



Jo is discharged from hospital after a stroke.

Jo needs help to meet her care needs so that she can stay independent and safe at home. The council helps her decide what services will help.

Jo completes a financial assessment. Because she is receiving care at home, the value of her home is not included in the assessment.

Jo's level of income and savings mean that she has to make a contribution to the cost of her care.



John develops dementia.

John, his daughter and his council discuss John's needs and agree they are best met in a residential care home.

John completes a financial assessment. The value of his home is included in the assessment.

John's level of income and savings are the same as Jo, but the inclusion of the value of his home means that John has to pay the full cost of his care himself.

If John does not want to sell his house now he can defer the payment.



Judy develops cancer.

Judy's treatment is provided free by the NHS.

Her savings, income and value of her home are not affected.

Thank you

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