

Consultation Report on Changing the Charging Policy for Local Residents in receipt of Adult Social Care Support in the Community

1. Purpose of the Report

A report was presented to Cabinet on 15 June 2023 which sought approval to launch a public consultation, including consultation with local residents and their carers/ families who are receiving Adult Social Care support in the community on:

- a) Three options concerning a proposal to update and change the current Co-Funding Charging policy for Adult Social Care.
- b) The current Disability Related Expenditure process

Following Cabinet approval, the public consultation took place between the 3 July – 4 October 2023. This report summarises the views and opinions submitted by all the respondents during this period.

2. Methodology and Approaches

The consultation used a quantitative and qualitative approach to gather people's views about the proposed changes.

Officers enabled as many people as possible to take part by offering a range of ways in which they could share their views:

- a) Media releases were issued during the consultation and news releases were published on the Derbyshire County Council website.
- b) All current residents receiving Adult Social Care support in the community and their financial representatives (formal and informal) received an initial letter detailing the proposed changes to the charging for the service.
- c) Within this initial letter there was a printed version of the questionnaire, with a pre-paid envelope and explanatory information to help the recipient understand the proposals and how they may impact on them.

- d) There was also an invite to one of five online or six face to face meeting across Derbyshire.
- e) A questionnaire was available in different formats.
- f) A specific Derbyshire Consultation webpage was established, detailing the proposals and to enable completion of the online questionnaire.
- g) Opportunity to write to the council via a letter or dedicated email address.
- h) Additional colleague resources were deployed in the Stakeholder Engagement and Consultation team to ensure telephone interviews could be offered for those people having difficulty completing the questionnaire.
- i) An online calculator was developed so that respondents had the opportunity to input their personal financial circumstances and know how each proposal might impact them.
- j) This online financial calculator offer was complimented by the option to have a phone call from a finance specialist to assist with completing.
- k) A further letter was sent during the consultation to remind people of the closing date and inviting them to a further 7 meetings (both online and face to face).
- l) A British Sign Language (BSL) video was uploaded onto the Derbyshire County Council website describing to the deaf community how to get involved with the consultation.

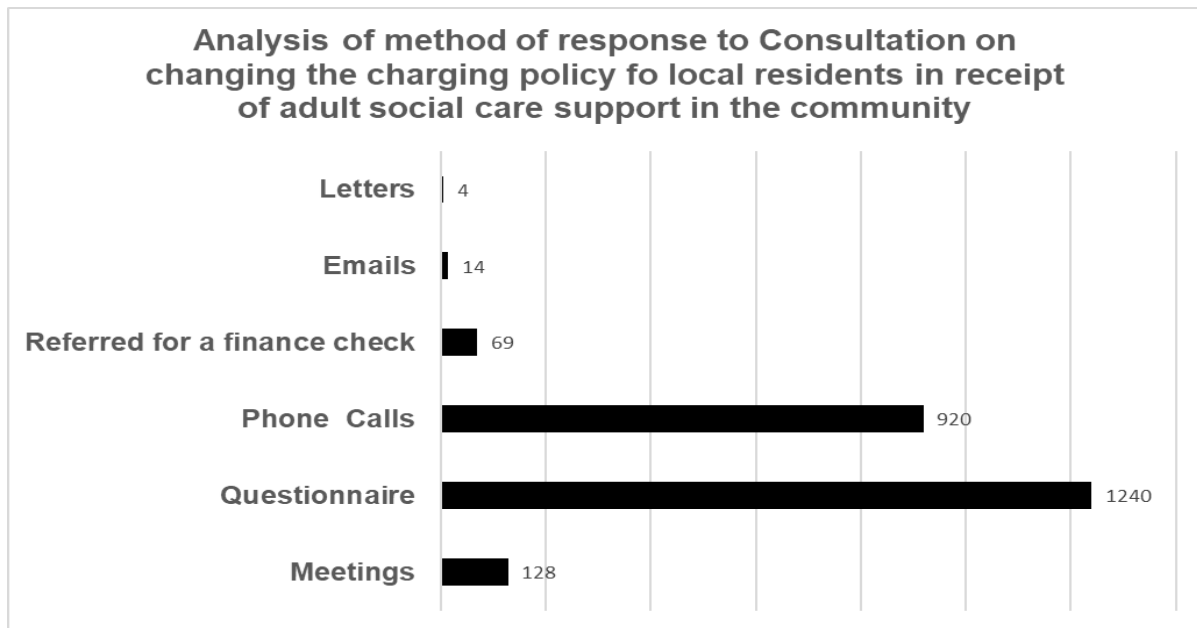
3. Qualitative Approach

There were 3 distinct approaches to the analysis of the qualitative material.

- a) Information gathered during face to face and virtual meetings.
- b) Information gathered from letters, emails, and telephone calls.
- c) Qualitative information contained in the online and paper questionnaires, both the standard and easy read versions.

4. Summary of Themes

In total 2375 people responded to the consultation. The following graph shows a breakdown of the methods used by the respondents to engage in the consultation.



The responses highlighting the same issues were themed. In the contents of this report, we have provided examples of the themes with 10 or more comments. All the themes are listed as follows alphabetically:

- **Agree with proposal**
- **Alternative suggestion**
- **Calculator – Better Off Derbyshire Calculator**
- **Complexity of consultation**
- **Data**
- **Disagree with proposals**
- **Distrust in consultation process**
- **Making the choice to stop care due to financial implications of consultation**
- **Mistrust of Derbyshire County Council**
- **Negative impact on clients and carers**
- **Negative impact on personal finances**
- **Quality of care**
- **Validity of consultation.**

5. Qualitative analysis of the Letters, Emails and Telephone Calls

- 14 emails were received stating people's response to the consultation proposals.
- 920 phone calls were received with 73 of these phone calls from respondents who wished their feedback to be recorded via the telephone.
- 4 letters were received.

The following are the themes emerging from the 95 comments captured from these:

The top theme with 34 comments was “**Complexity of the Consultation**”

Examples:

- "Stroke 7yrs ago. Stated that he has been trying to understand the form for over 3 hours, was shaking and panicking. Thanked me for explaining and said a cloud had been lifted once we finished the online version. Thanked me for being calm and understanding of his speech and confusion."
- " Got given letter from friend asking what it meant. He is not surprised, he thinks most difficult questionnaire to fill in he has ever seen, how anyone even with a slight learning difficulty is supposed to understand is beyond him."
- "Documents quite complex and difficult to understand. Glad of telephone support."
- "Questions too complex."
- "Stated she is disgusted that this would be sent out and that a simpler shorter questionnaire would have been more suitable. Said that whoever put this together clearly hasn't sat down with an actual person and gone through it with them. Said she is too busy to fill such a ridiculous form in and said that people will not reply as its too complicated and the council will take that as people not being bothered and do what they want regardless."

The second theme with 24 comments was “**Negative impact on personal finances**”

Examples:

- Caller thinks the changes are terrible, her mum doesn't have much but will now have even less. Her mum has managed to save a bit through her life by being careful but now will have to spend it on care, it's not fair the people who have not got anything carry on same or the people with lots will hardly be affected.

- Caller stated that she knows the council have already made its decision and just needs members of the public to tick boxes and agree. Has stated that if we put up the Co-funding her dad pays, they will cancel his care. She is appalled that people have paid into the system all their lives and now the council are trying to squeeze every drop out of them. Annoyed that people who have never paid into the system will get away with paying nothing.
- It won't leave her or her mum enough to live on. Says her mum will never afford to be able to leave the house.
- Very grateful for the care she received from DCC in the past, is hopeful other people will be able to receive it in the future. These letters are scary and hard to understand and hopes this won't put people off asking for care when they need it. Understand the council has costs and needs to make saving but taking off people who have so little is very harsh. Not had a penny off the council all my life, and if I was to need it now would have to pay a lot towards.
- Whilst I understand the need for the council to seek to alleviate the very high costs of Adult Social Care, I am concerned at the very high costs to be borne by some residents who are far from well off, and the impact of the new charges on their living standards.

The remaining comments were regarding:

- Data - 8
- Alternative suggestion - 8
- Compliments – 4
- Better off Derbyshire Calculator - 3
- Disagree with proposal – 3
- Mistrust in Derbyshire County Council – 3
- Agree with proposals – 2
- Negative impact on clients and carers – 1
- Other (didn't fall into a theme) – 8

6. Qualitative analysis of the meetings

In total 128 people attended the 11 meetings with 301 comments captured. The following is an analysis of the comments which were captured at these meetings:

The top theme emerging was **negative impact on personal finances**

Examples

- “Think carefully about young people just starting out, don't penalise them when they want a life, job, hobbies and holidays like everyone else.”

- “I have done the online calculator for my mum, and she could lose a huge amount of income. She may not be able to heat her home as much as she needs”
- “My disposable income and savings are to replace my 20-year-old car or boiler; I don’t want to be rushed by DCC to replace them. If I don’t buy them now you will take the money for care. I want to be able to say when doing my financial assessments that these are things we need and is what the savings are for. “
- “These proposals will push more people into poverty, by your own figures 50% of people will pay more.
These proposals do not take into account the family carers. They are on a low income because they are caring for someone. These proposals affect the whole family’s finances.”
- “When my carer leaves, I am alone for 21 hours. If I need to go shopping, to appointments or if I fall and someone needs to come and pick me up, then I pay people as they have had to take time off work to help me. Under these proposals I wouldn’t be able to afford to do that so I would be sat at home, going nowhere, and seeing no one, just rotting away until I die.”
- “My sons electric and water are the same as they are now despite his age of 23 – where they received reduced benefits due to their age – this is not fair on him.”

The second theme emerging with 44 comments was regarding **the complexity of the consultation.**

Examples

- “If you didn’t have the carers, particularly family members supporting people, then all this information would be so confusing. We need support to understand all this financial information. No full-time carer wants to give up their caring role as this all gets too much.”
- “This questionnaire for people with disabilities is just so very difficult to understand – how are they supposed to have their say if it is impossible for them to comprehend the contents of the consultation.”
- “The wording on this consultation is just so complex and confusing – how are we supposed to understand and make our views known if we don’t properly understand the implications.”
- “I am worried about the people who can’t come along to these meetings or make phone calls – that they won’t understand the proposals and be able to have their say.”
- “Carers are not clear on what the proposals are – they are very confusing.”

The third theme emerging with 42 comments from the meetings was regarding **disagreeing with the proposals**.

Examples

- “I don’t want to vote for any of these options – that’s why we put our money on one side so we could have a comfortable retirement – not for you to just take it away in care fees.”
- “I could put Mum into a home as looking at the forecast cost for her care then it will be unaffordable in the future – hope you have 6500 places in your care homes as I am sure there will be a lot of people thinking the same way as us. We gave up work to look after Mum in our own home and now we are told that she will have these care costs and will have barely a quality of life as she will not be left with hardly anything to live on.”
- “People save for emergencies, a new car, boiler etc, £20,000 isn’t a large sum of money. It is unfair to take these savings.”
- “You are penalising people that have worked hard. £20,000 is such a low amount to people to have to pay for all of their care. The £20,000 would soon go.”

The fourth theme emerging with 37 comments was **alternative suggestion**

Examples

- “Given the overriding concern is long term sustainability, have you looked into making change slower? There could be a phased approach over a number of years.”
- “This may sound simplistic but could you not just raise the care cap.”
- “People who get PIP should have those payments ringfenced and not taken by the council.”

The fifth theme emerging with 25 comments was **validity of the consultation**

Examples

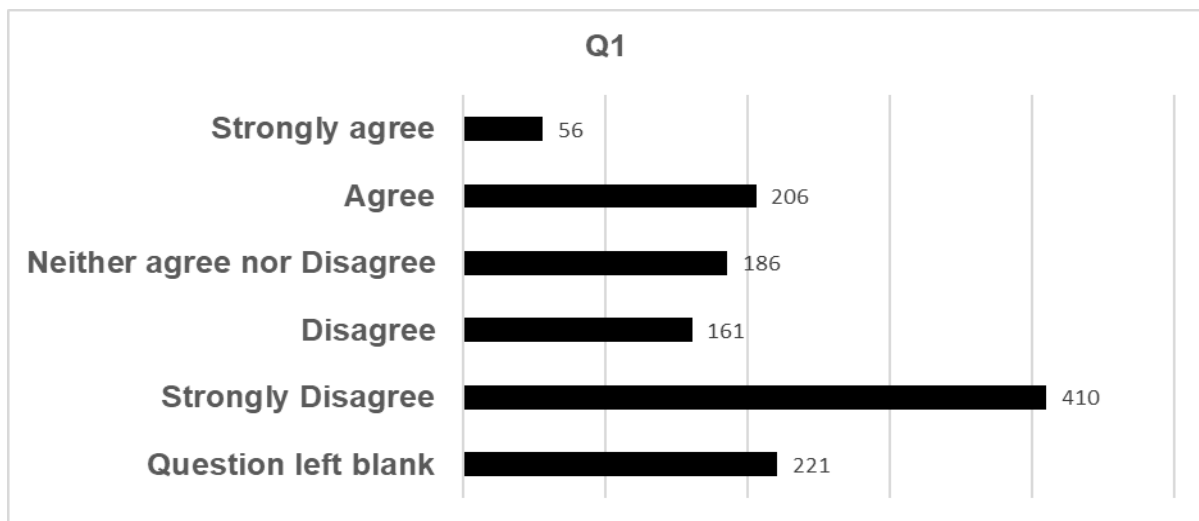
- “You haven’t offered the option of no change in the document.”
- “The fact ‘no change’ isn’t an option on the questionnaire means that it has already been decided.”

The remaining comments were:

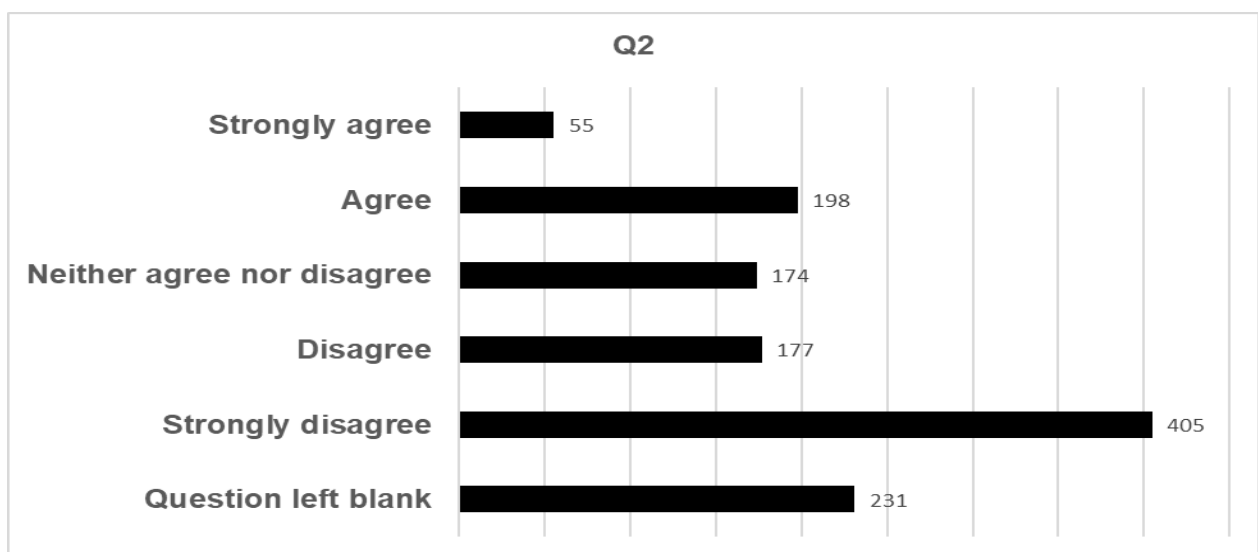
- Mistrust in Derbyshire County Council – 18
- Negative impact on clients and carers – 11
- Other – 10
- Quality of care - 5
- Agree with proposal – 1

The tick boxes on the questionnaire both on-line and paper version were analysed, and graphs produced from the data with the following results:

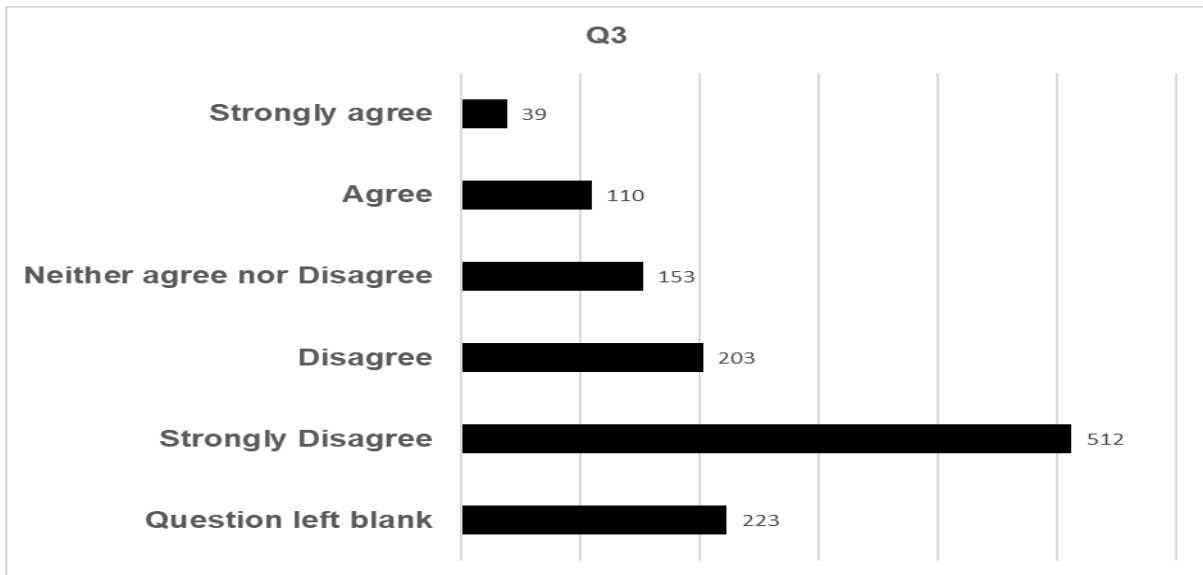
Q1 How strongly do you agree or disagree with the proposals to adopt the national Minimum Income Guarantee rate which would then be used to calculate a person's disposable income?



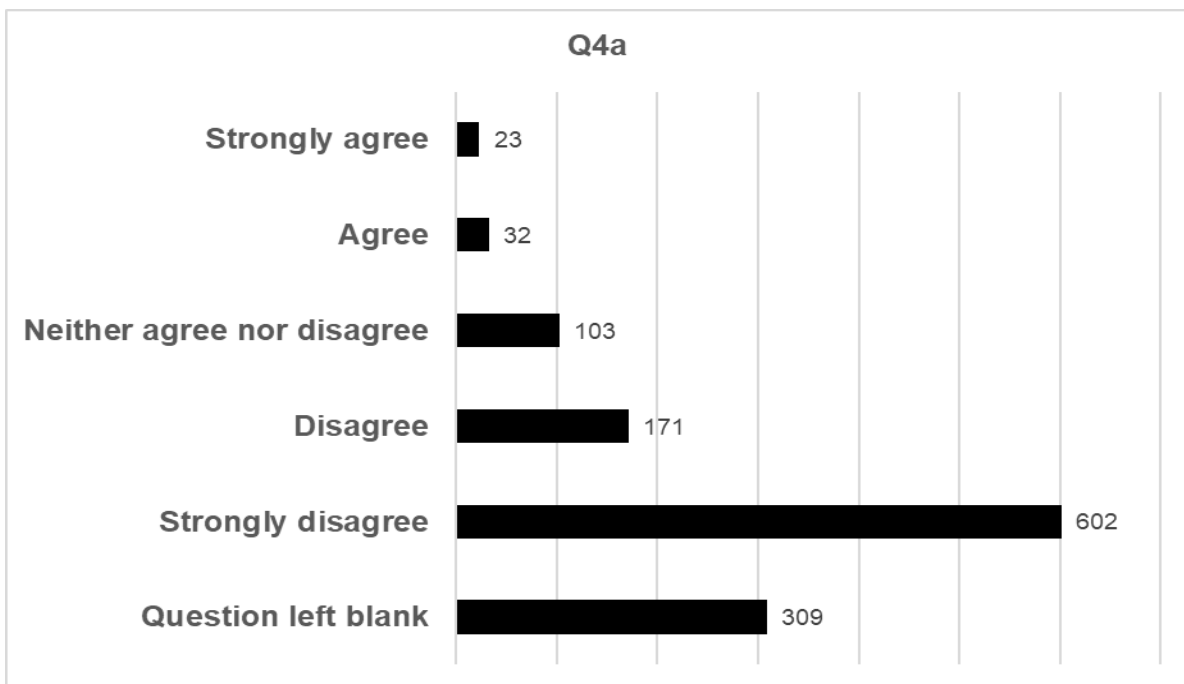
Q2 How strongly do you agree or disagree with the proposal that charges would be based on disposable income regardless of whether or not a person is in receipt of Attendance Allowance, Personal Independence Payment or Disability Living Allowance?



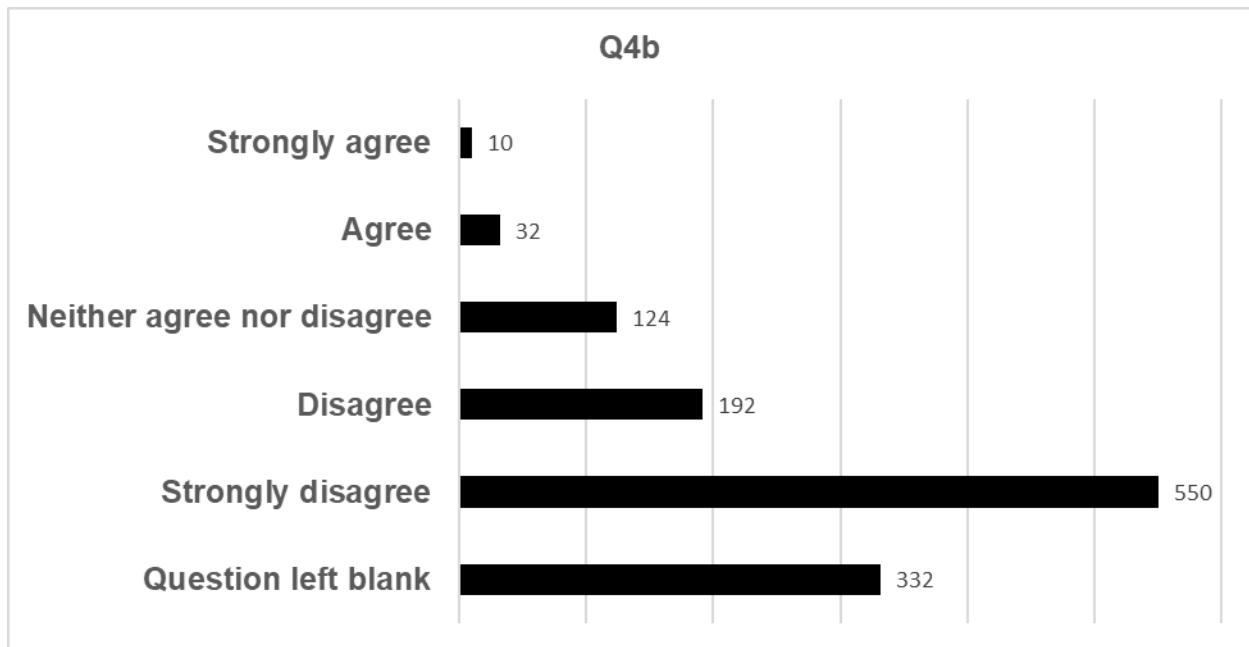
Q3 how strongly do you agree or disagree with the proposal to remove the cap on the standard weekly Co-funding charge, which for the 2023/24 year is £51.07?



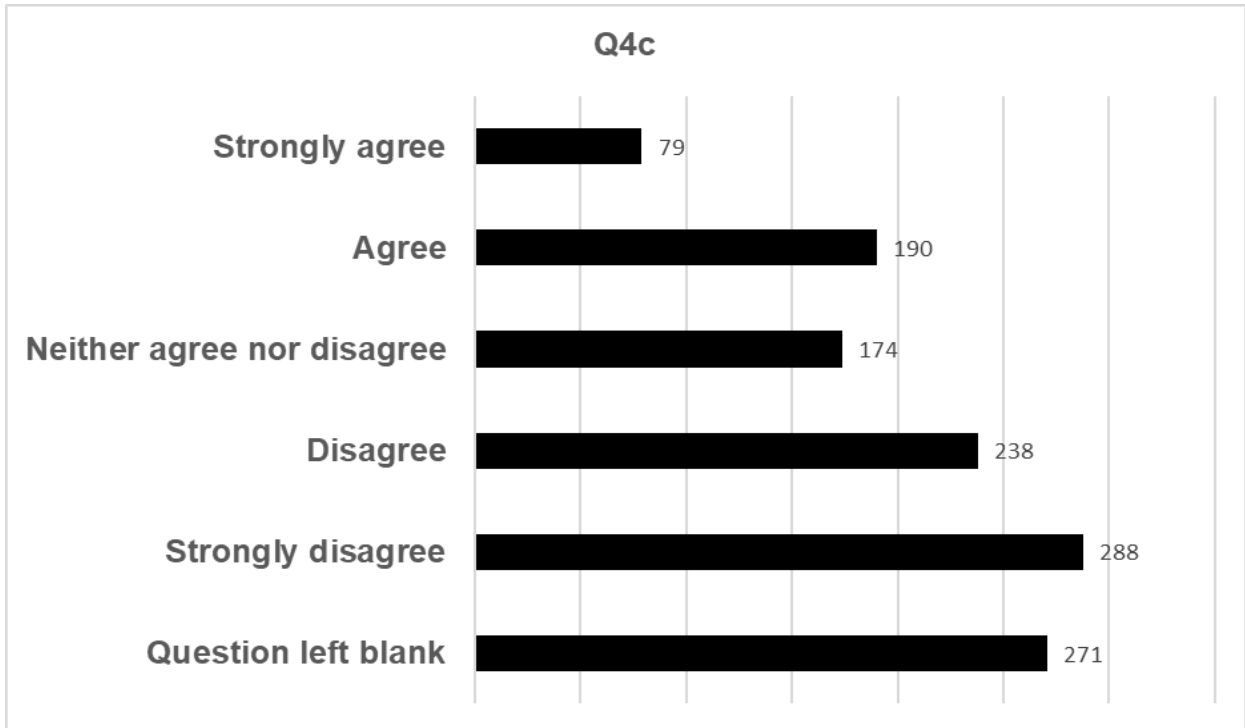
Q4a How strongly do you agree or disagree with the proposals to charge on the following percentages of disposable income - 100% of disposable income?



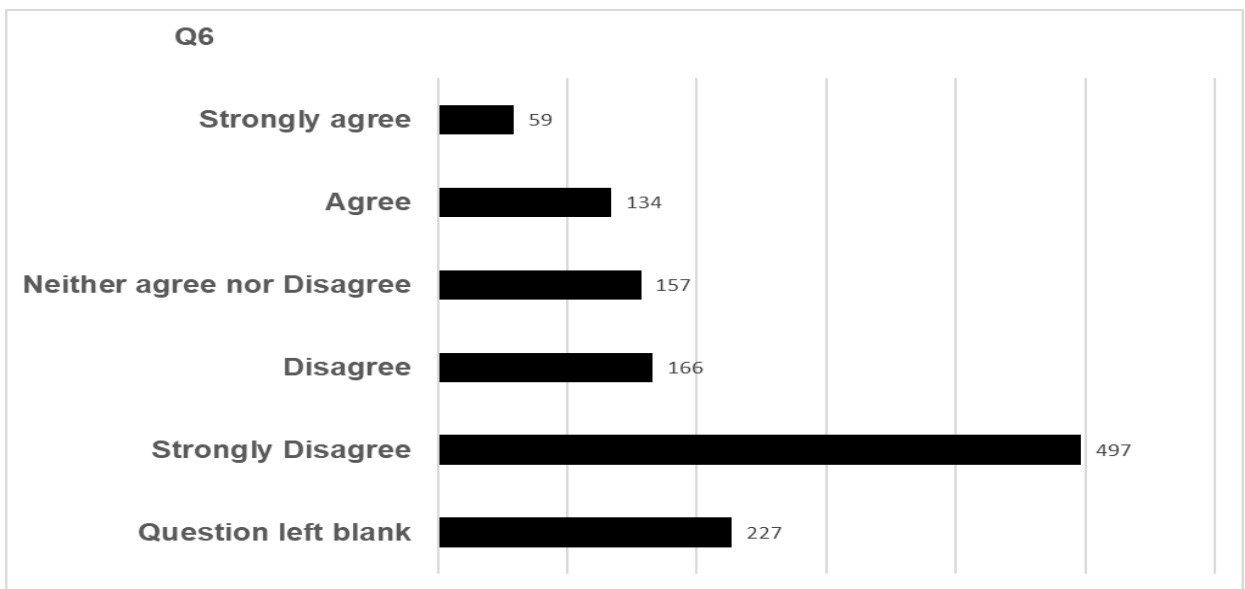
4b How strongly do you agree or disagree with the proposals to charge on the following percentages of disposable income - 90% of disposable income?



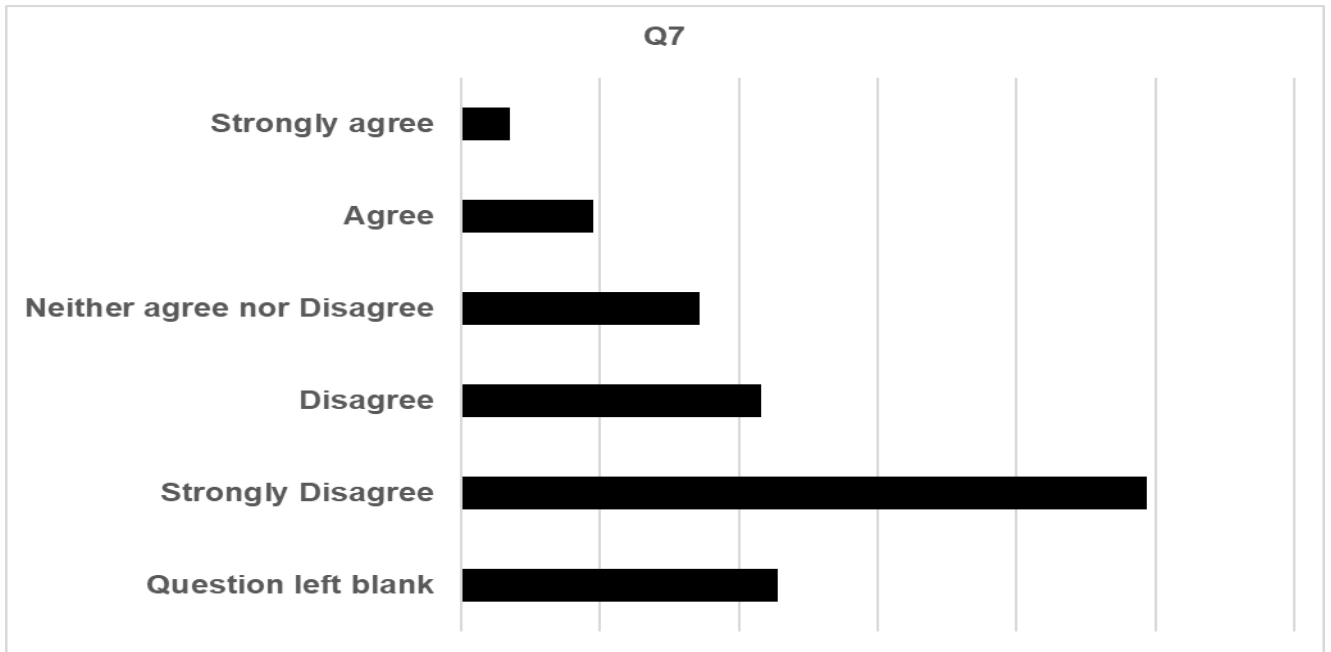
4c How strongly do you agree or disagree with the proposals to charge on the following percentages of disposable income – 80% of disposable income?



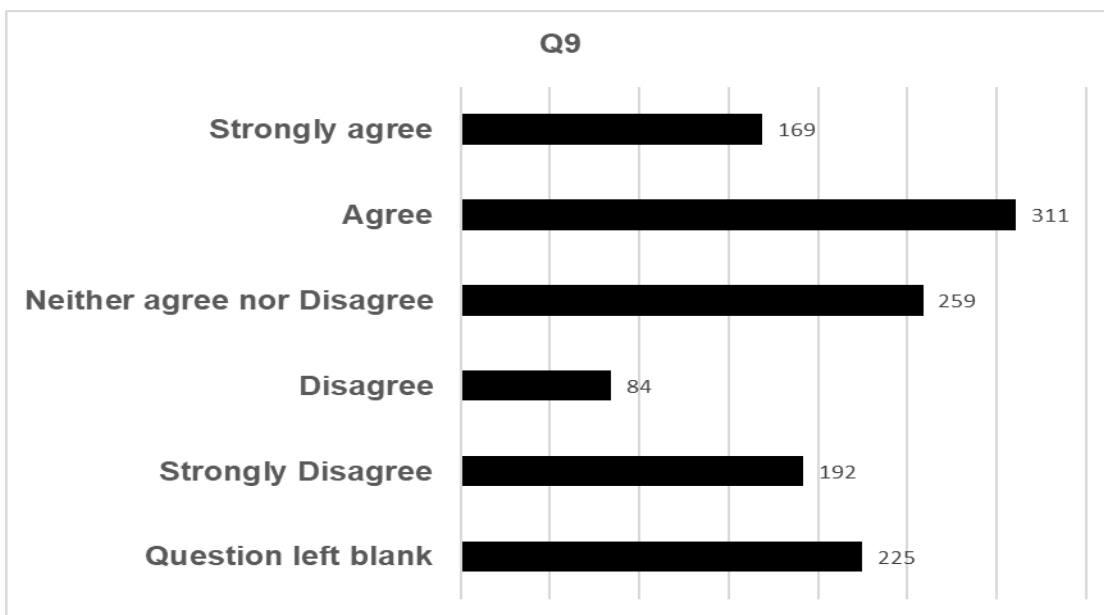
Q6 How strongly do you agree or disagree with the proposal to lower the upper capital assts limit, from £50,000 to £23,250 in savings or assets (not including their main home), when people have to pay themselves for all the care they receive?



Q7 How strongly do you agree or disagree with the proposal to increase the tariff income arising from capital included within the financial assessment from £1 in every £500 to £1 in every £250 for those with capital between £14,250 -£23,250?

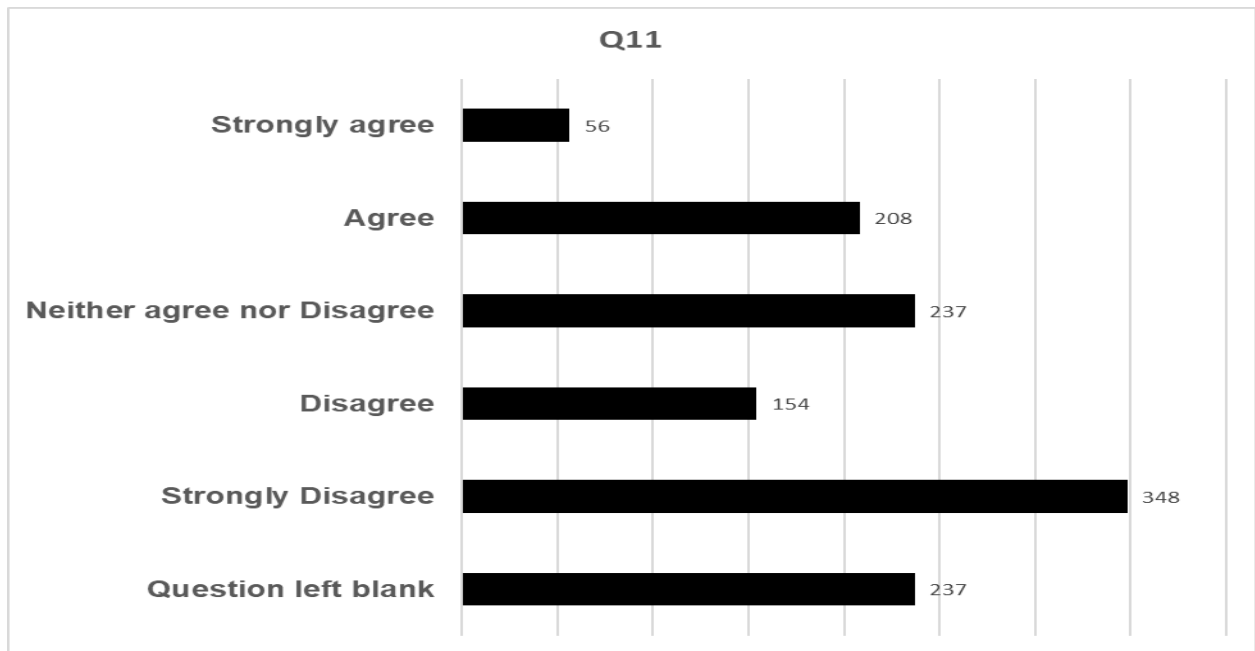


Q9 How strongly do you agree or disagree that the Council should review its current procedure for Disability Related Expenditure, to make it clear what may be considered as disability related expenditure and to enable them to provide evidence in support of an application to seek a higher disregard due to their personal circumstances?



Q11 How strongly do you agree or disagree that respite care charging should be included within the Charging Policy for local residents in receipt of adult social care support in the community, so people would

pay based on their capital and disposable income and their individual circumstances?



7. Qualitative analysis from the questionnaire

1240 respondents chose to complete the questionnaire – either online or via the paper version which was sent out to everyone who received the letter. Paper copies were also available on request by telephoning the Stakeholder Engagement and Consultation Team (SECT) who assisted by recording any feedback and/or completing the questionnaire online via telephone. The text boxes were analysed and coded by the SECT in order for themes to emerge from the individual questions. The following are the results:

Q5 If you have any comments regarding how disposable income could be treated under the proposals, please enter these below:

Overall, 265 comments were captured under this question with the top theme with 98 comments being **negative impact on personal finances**.

Examples

- “The most vulnerable in society are once again being selected as easy financial targets.”
- “We are struggling to pay bills now (utilities) and do not get wage rises e.g (up to 27% some are asking. Its more burden on pensioners who are unpaid carers.”
- “Percentages are too high (way too high) cost of living expenses have increased so much that disposable income has reduced significantly. It

may get a point that i cannot afford to keep my disabled son living with me and have to consider full time care - an additional cost to adult services!"

- "Taking more disposable income from people will lead to more people falling into poverty which's means more use of food banks, discretionary fund etc. It will also result in some vulnerable people refusing care as they will feel they can't afford it or are causing their partner/family financial hardship. Social care should be free at the point of need as the NHS is and this should be done by increased taxation at a national level."
- "It is disgusting that you are introducing proposals that will make over 70% of the elderly receiving adult care worse off, it's bad enough with the cost of living rises, energy costs rising, food costs rising that you are proposing to take more money from the elderly."
- "I can only just about afford the current capped Co-funding amount. After filling in the calculator I will be paying more. My DP helps me to have assistance to attend hospital. If the Co-funding charge is increase i won't be able to afford this support and would not be able to go to appointments."

The second theme with 75 comments was **alternative suggestion**.

Example

- "I think only a small amount of disposable income should be considered 20-30% at most."
- "65%-70% of disposable income as a maximum seems more reasonable. What happens if your disposable income isn't much to begin with?"
- "I think the move to any of these arrangements in one move will likely course distress and hardship. Your current scheme is particularly generous" service users will notice a huge change in the amount they are charged. Could you consider a more staged or staggered approach?"
- "The reduction in the capital allowance from £50k down to £23,250 is too big a step. This adjustment should be done over say 2-3 years."
- "Disposable income assessment should take into consideration all potential expenditure that helps improve quality of life as well as things like clothing etc."

The third theme with 66 comments was **disagree with proposal**.

Examples

- “Individuals that have worked all their lives and been cautious with their money should not be penalised for having savings. Everyone should be given the same.”
- “Obviously, people will opt for option 3. Who’s going to ask to pay more??? Why isn't there an option 4 - leave things as they are. Elderly and disabled people are always discriminated against.”
- “I believe that with the present cost of living that £14,250 is dangerously low to start relieving people of their capital.”
- “Cost of living increases over time- it does not diminish. The £50k limit should stand. To reduce it takes even more of the assets any disabled person has acquired.”

The fourth theme with 16 comments was **complexity of the consultation**.

Examples

- “I honestly do not completely understand this.”
- “An old person would not be able to understand the proposals. Unable to get on your website to find out more information. The proposals are too complex to follow for 99% of the population!”
- “I’m really struggling with this form I don’t understand half of what’s being asked, and we certainly don’t have that kind of money.”

The remaining comments were:

- Other (not falling into a theme) – 5
- Negative impact on client and carer – 2
- Agree with proposal – 3

Q8 If you have any comments regarding how capital would be assessed if these proposals are adopted by the Council – please enter these below:

Overall, 175 respondents chose to answer this question with the top theme with 76 comments being **disagree with proposal**.

Examples

- “This completely penalises people who work and save - instead encouraging people to not work and to spend what they have. Each council should have the power to set its own limits/ values not take the national.”

- “Just another attack on people who have worked hard and saved their money. People who have not worked or spent all their money don’t pay anything.”
- “I don’t believe that peoples hard earned savings should be taken into account and that people should be penalised for having been responsible and saved money for retirement. We have the highest levels of tax ever and social care should be funded from this. Looking after the elderly should be the first priority of any civilised society.”
- “Unfair that married couples can have saving at 50,000 when a single person (23,500) may be more in need of savings.”
- “You cannot assume a fixed rate of tariff income unless you are sure this could reasonably be achieved under any circumstances. Investing capital in say a fixed term ISA does not produce income until maturity so having to pay tariff income assumes an ‘income’ which surely limits investment opportunities?”
- “Why should I pay more. When there are thousands who don’t pay anymore. There is something wrong with the system.”

The second theme with 46 comments was **alternative suggestion**.

Examples

“Anyone receiving help with care should've been made more aware of benefits that they are able to claim. As I wasn't aware of disability related expenditure.”

- “Take living costs into account such as board/rent.”
- “It should be changed gradually not all at once.”
- “If you are co-funded- the proposed charges are too great. Can’t Derbyshire have a limit midway between 50k + 23500? i.e., 36,750 at 35,000.
- “I think that allowing people to previously build up savings to £50,000 and to now take it away is unfair. The council should also take into consideration that some people have savings to enable them to pay for equipment or large items i.e., an adapted vehicle or wheelchair that cost large amounts of money and aren’t provided by any other means.”

The third theme with 32 comments was **negative impact on personal finances**.

Examples

- “These proposals do not address all the extra costs, outside dcc provision that disabled people face e.g., taxi’s, dietary requirements, transport to more appointments, cost of medication.”
- “If you save for things your penalised being disabled, I desperately need a new kitchen to help me become more independent but that will not be considered!”

- “The disabled and vulnerable in society have little reserve in their benefits in a cost-of-living crisis to cope until the proposed reductions. It is immoral and irresponsible.”
- “I am concerned that people are already dipping into savings to pay for additional health services - particularly hearing services, assistive technology aids, wheelchairs, mobility scooters etc. £23,500 doesn't go far especially if people are in own homes + may need to pay for new boilers roof repairs etc.”

The fourth theme with 10 comments was **complexity of consultation**

Examples

- “Increasingly difficult to understand these questions.”
- “More clarity is needed regarding 'evidence'. What exactly would be required? Is this just another way to make claiming difficult and a way to deter potential claimants?”
- “Most parents/ carers who I have spoken to do not understand this form and feel threatened by it.”

The remaining comment were:

- Agree with proposal – 7
- Quality of care – 1
- Other (did not fall into a theme) - 3

Q10 If you have any comments regarding how Disability Related Expenditure would be treated under the proposals, please enter these below:

Overall, 165 respondents chose to answer this question with the top theme emerging with 53 comments being **alternative suggestion**

Examples

- “I believe a standard charge would make admin easier and probably be more cost efficient.”
- “Disability disregard should include all additional costs which are expected to be borne by the disabled person. For example, a wheelchair adapted vehicle costs the user in excess of £1000 per year, in our experience.”
- “Thinks it should be made clearer to clients and they should be given the information as if they don't know about it, they wouldn't know to ask.”
- “The council needs to actively enable people to claim DRE with dedicated officers, and no additional care charges should be introduced

for any individual without an assessment of their DRE and additional benefits.”

- “Look at people’s circumstances increase amount to £35. £20 is too low for disabled people needs to be £35.00 much more realistic. We know some people will say much higher amounts. You have to be realistic.”
- “Assessment of a disabled person’s needs should be done face to face by experienced health experts and require evidence. A generic questionnaire cannot possibly ensure a fair assessment.”

The second theme emerging was **negative impact on personal finances**

Examples

- “£20? With the cost of living so high is a joke.”
- “£20 disregard is ludicrous, with heating bills and food bills rising people have to choose between heat or eat or having carers in. £20 doesn’t go far, maybe senior officers and councillors may want to try a month in the shoes of an elderly person who needs care.”
- “Given increased cost of fuel. Other items, I feel £20 pw is on the low side. My housebound relatives heating costs are particularly high. Some people may not have the support to collect evidence and apply for a higher disregard, so you should not make the process too onerous.”
- “People with long term disability are more unlikely to manage their heating and appliance themselves. They have more washing, need more heating and a healthy diet.”
- “People have extra needs they should be allowed extra money.”

The third theme emerging with 34 comments was **disagree with proposal**

Examples

- “This proposal is both mean and callous and wholly discounts the difficulties many people face in life.”
- “When initial assessments were done for my severely autistic son were carried out, the forms and hoops we had to jump through were exhausting, repetitive and sometimes dismissive and lacking empathy, treating people in this manner is appalling, so to suggest further reviews as to how disabled someone may be is wrong.”
- “You are making disabled people who need care into even more of a stigma and having to jump through unnecessary and humiliating hoops. I am disgusted.”
- “This is an attack on the disabled again!”

The fourth theme emerging with 21 comments was **complexity of consultation**

Examples

- “I don't understand the £20 question.”
- “I am educated to degree level and have no idea what this question means.”
- “Find these questions difficult to understand.”

The fifth theme emerging with 10 comments was **agree with proposal**

Examples

- “The proposal seems fair in the fact that people with a genuine need should still be able to get the help that they need.”
- “As long as it is transparent and fair it should be fine.”

The remaining 2 comments did not fall into a theme and were classed as other.

Q12 If you have any comments regarding how respite care changing would be treated under the proposals, please enter these below:

Overall, 174 respondents chose to comment on this question with the top theme emerging as **disagree with proposal**

Examples

- “Yet again, it is unfair to charge people differently for the same care. You are forcing massive issues on a very small proportion of the community who are extremely vulnerable.”
- “Respite is a need, not a luxury, not a want. I don't need or want to go to turkey. I do need respite to provide me and my carer a break it's a prescription item and should be viewed as such.”
- “Respite care is an essential break for carers as well as the person being cared for. I think changing the charging policy is going to create a barrier to the respite considerations on a financial basis.”
- “Carers are under constant pressure and need respite. An increase in charges will lead to pressure to minimise respite care to save money. This will be to the detriment of both the carer and of the disabled person.”
- “Fund things properly and care for the most challenged people in society rather than hurting them more!”
- “This does not affect me personally at present but I disagree completely with the proposition.”

The second theme emerging with 40 comments was **alternative suggestion**

Examples

- “I believe the standard weekly amount is a fair approach, but also believe this should be an up to or capped amount at an amount or % over the minimum income guarantee. Being in residential or respite care does not mean that a person has no other expenses. The weekly amount should not take a person under the M I G.”
- “All people should pay same and not have to use savings.”
- “Respite care should be limited to 2 weeks a year for children and adults, but this should be free. this is for families caring for a disabled person.”
- “Charges should be the same for all if they are getting the same care. It's unfair for some to pay more than others because they have earned more money at work during their working lives. They have worked long hours in the past at work which has helped the country in terms of tax etc. They are then punished for working hard throughout their lives. Could looking at the amount they have given to the country throughout their working years be considered? Otherwise, there's no real incentive to work.”
- “If this is arranged in an emergency situation then there may not be time to assess the costs before the person is admitted. Could there be an initial standard cost while the person, their family and/or care workers evaluate the patients’ needs/ability to pay.”

The third theme emerging with 22 comments was **negative impact on clients and carers**

Examples

- “Respite is just that, short-term care giving a carer a break or rehab after hospital. Charging for it will put a strain on already burnt-out carers and families.”
- “Respite is an important part of keeping people who care well. Without regular respite, carers will end up having carer breakdown and not be able to cope so the person they care for will end up in full time care.”
- “Respite care is essential for the health and wellbeing of carers, who are already unpaid or underpaid, and whose health suffers as a result of caring responsibilities. 40% of carers die before the person they are caring for. It is inhumane to deprive carers of respite care on the grounds of cost. Most elderly people will refuse respite care if they have to pay so much for it, which fails to help carers at all.”
- “Respite care is already a difficult & emotive subject to raise with loved ones & the new charging proposals would just make it more challenging with the cost more likely to fall to relatives rather than the recipient.”

The fourth theme emerging with 21 comments was **agree with proposal**

Examples

- “It seems fair to charge based on individual financial circumstances.”
- “This has been lapsed for many years and many cases need to be looked into.”
- “If you have a lot of money, then you should contribute more.”

The fifth theme emerging with 15 comments was **complexity of consultation**

Examples

- “Very hard to understand as there is no starting or end figures.”
- “Question is not understandable.”
- “Do not understand!”

The sixth theme emerging with 11 comments was **negative impact on personal finances**

Examples

- “This is something they cannot afford.”
- “Respite is what carers need not the worry of more costs!!”

The remaining 9 comments did not fall into a theme and were therefore classed as other.

Q13 If you have any comments regarding the proposals that have not been captured above, please enter them below:

Overall, 178 respondents chose to answer this question with the top theme emerging with 41 comments as **negative impact on personal finances**

Examples

- “If savings are to be considered - this will be a disincentive for people to save money and more people will be pushed into debt and have to be funded by the state. It is not fair to penalise who have worked hard and made additional provision for their retirement.”
- “Is this proposal just another way to keep disabled people in poverty”
- “Proposals seem drastic! Implemented in one step, some people’s contributions could leap up!”
- “This is a dreadful change, too much too soon. Many elderly people will be unable to pay care costs and heat their homes adequately. The Council should be ashamed to even suggest such a huge increase in costs (6-fold for this household) during a cost-of-living crisis.”
- “The jump from current fees of £51 per week to these levels are unmanageable for elderly people on pensions and are likely to frighten many of them from turning on their heating, eating properly or accessing

the care they need to keep them safe. The council should be ashamed that they are even considering such proposals.”

- “I understand there needs to be some changes to sustain adult social care but some of the proposed plans are just too harsh and would leave people struggling in the cost of living crisis that we are in.”

The second theme emerging with 40 comments was **disagree with proposal**

Examples

- “I believe that anyone with savings up to £50000 should be left alone. We pay enough at the moment with the high rise in the cost of living.”
- “It is grossly unfair for someone who has worked all their lives and saved a little money to be charged more than someone who has not done either.”
- “You are asking for more money from vulnerable people, at a time when you have just reduced day services and closed day centres for disabled people. Disgusting.”
- “I care for my 93-year-old mother and have done the financial calculator. I am shocked by the results. Based on the 100% option, you will basically take every spare penny of her monthly income. By the time she has paid her costs (electric, gas etc), she will only have £22 per month left over - how is she even supposed to feed herself with such a small amount of cash? I strongly disagree with this proposal. It is grossly unfair and I don't tell my mother as it will scare her to death.”

The third theme emerging with 30 comments was **alternative suggestion**

Examples

- “I think the current M I G should be retained rather than adopting the national figure, and there should be a % option which is far lower 80% probably 30% there should also be a way to review the care which is being provided and so if we are getting value for our money,”
- “All final decisions should be based on each individual circumstances taking on board costs which may be incurred to help improve quality of life and mental wellbeing.”
- “To conclude there should be a graduation of capital assets when being cared for in your home. Not parity of £23500. The carer is clearly saving the government, the taxpayer, etc as to being in care home or nursing home.”

The fourth theme emerging with 29 comments was **complexity of consultation**

Examples

- “I am disappointed with this consultation the online calculator provided to enable families to assess the proposed impact of the changes required too much detailed information. I think you could have provided a much simpler tool that would have enabled families to assess the potential impact without performing the full financial assessment. I had more to say - you should have provided a bigger text box for this field.”
- “For older people and younger, these questions are very difficult to understand, and we are unable to really fully give people answers. They are frightening to people living on their own.”

The fifth theme emerging with 11 comments was **negative impact on personal finances**

Examples

- “If savings are to be taken into account - this will be a disincentive for people to save money and more people will be pushed into debt and have to be funded by the state. It is not fair to penalise those who have worked hard and made additional provision for their retirement.”

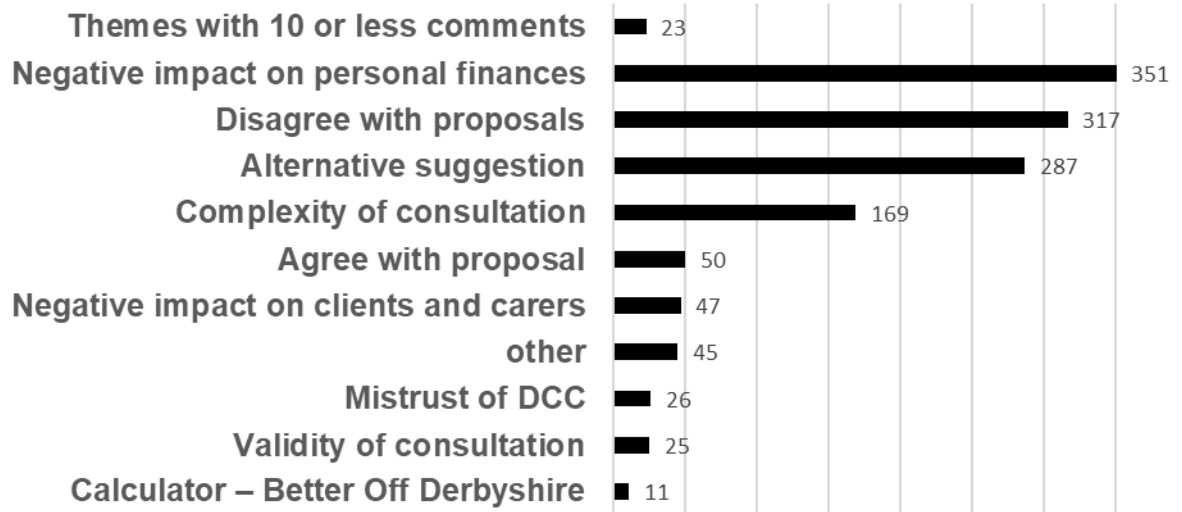
The remaining comments were:

- Agree with proposal – 6
- Distrust in consultation process – 3
- Making the choice to stop adult care services – 3
- Mistrust in Derbyshire County Council – 6
- Other (did not fall into a theme) – 8

8 Overall Comments

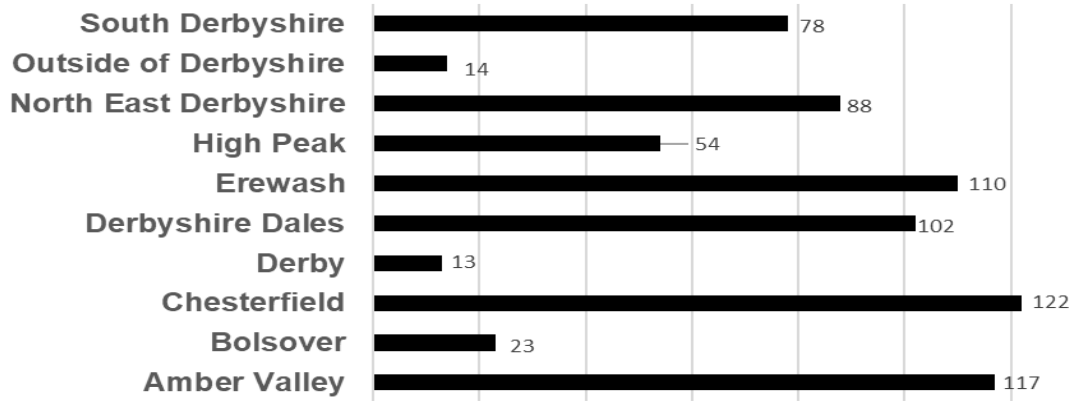
The graph below shows the overall qualitative themes from all **the comments** gathered from the various methods used - which includes questionnaires, letters, emails, telephone calls, and meetings:

Combined Analysis Of All Comment Received

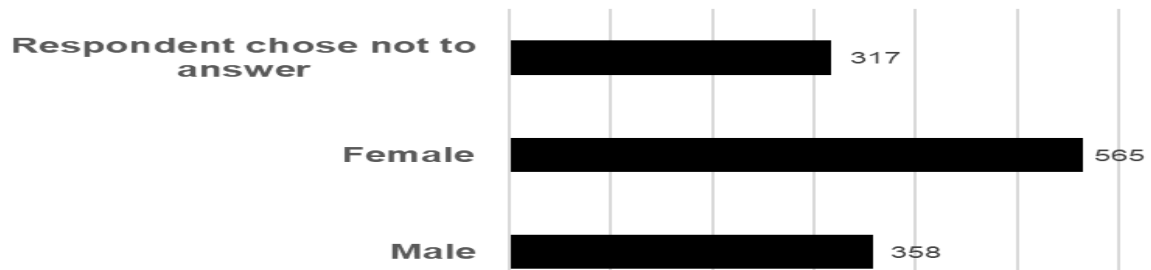


7. Demographics

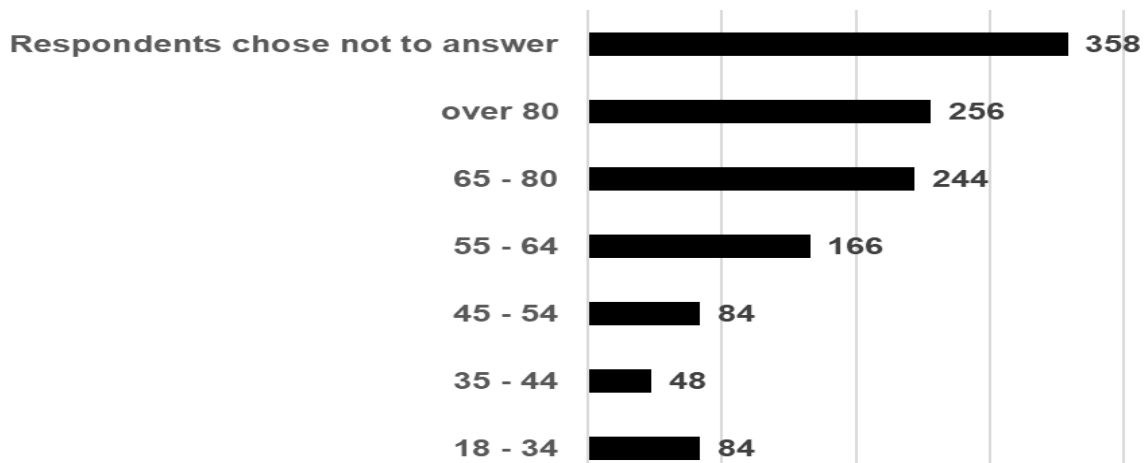
Q14 What area of Derbyshire do you live in?



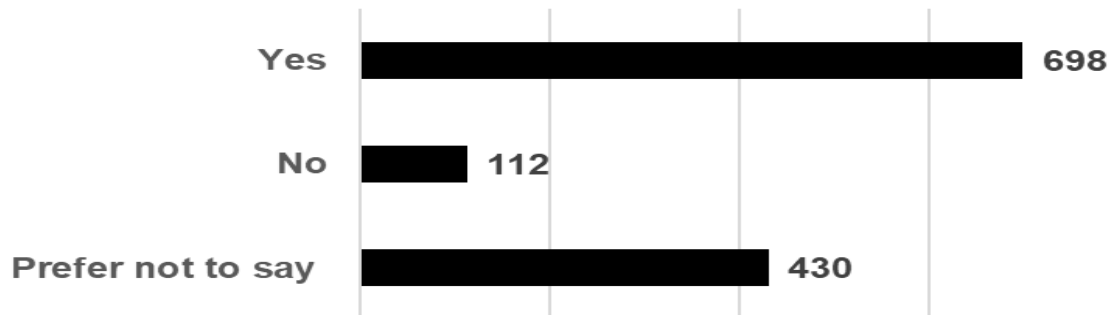
Q15 Are you:



Q16 What was your age at your last birthday?



Q17 A disabled person is someone who has a physical or mental impairment which has a substantial and long term adverse effect on their ability to carry out normal day-to-day activities



Q18 What is your ethnic group

