

## Non-Residential Financial Assessment Calculation

### Example 2

Arthur is 86 and lives with his wife Penny, also 86. They own their own home and have enjoyed a long and happy retirement until recently. Arthur was admitted to hospital following a stroke. He is leaving hospital with carers arranged to call each day to help him get out of bed and dressed, and into bed on an evening.

Arthur and Penny receive their state pensions. Arthur has an occupational pension from the time he worked on the Railways. Arthur and Penny have modest savings. Arthurs care is estimated to cost £112 a week.

This is Arthur's financial assessment for care at home:

<b>Weekly Income</b>	£	£
State Pension	164.23	
Railway Pension	61.10	
		<u>225.33</u>
 <b>Capital</b>		
Half of Joint Bank Account	4261	
ISA	10131	
	<u>14392</u>	
Tariff Income		1.00
 <i>less</i>		
<b>Housing Costs</b>		
Half Council Tax	14.80	
Half Buildings and Contents Insurance	2.78	
		<u>-17.58</u>
		<u>208.75</u>
 <i>less</i>		
<b>Minimum Income Guarantee</b>		-144.30



**Assessed Care  
Contribution**

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**64.45**

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Arthur is required to contribute £64.45 per week towards the cost of his care and support. At the time of the assessment, Arthur is not entitled to claim any disability related expenditure. This is because he is not in receipt of a disability related benefit. As Arthur was fit and healthy before his stroke, he has to wait 6 months before a claim for Attendance Allowance is paid. A claim will be made for Attendance Allowance if Arthur has ongoing needs. He may also qualify for a discount towards his Council tax. His finances will be reassessed if Attendance Allowance is awarded.

The Benefits and Contributions Advisor also has to check that Arthur's wife also has the minimum income to access each week.

