

Permanent Residential Care Financial Assessment Calculation Example I

Elsie has had care at home for several years. She is finding it increasingly difficult to maintain her independence. Elsie decides she wants to live in a care home. She is assessed and meets the criteria. Elsie lives in rented accommodation and has savings under £23250.

This is Elsie's financial assessment for residential care.

Weekly Income	£	£
State Pension	85.00	
Pension Credit	97.60	
		182.60
Capital		
Nationwide Account	442.00	
less		
Personal Expenditure Allowance		-25.65
Assessed Care Contribution		156.95

Elsie receives Attendance Allowance. For the first 28 days, her Attendance Allowance is included in the assessment, as is the severe disability premium that is paid in her pension credit. For the first 28 days her contribution is £249.35. Elsie stops being paid Attendance Allowance and the Severe Disability Premium is removed from her pension credit after 28 days in the care home.

