

Co-Production Event Discussion Summary

Edinburgh, 12 December 2023

First Group Discussion

Minimum Qualifying Amount (Threshold Sum)

The **Threshold Sum** means the amount of money that a disabled person must get from their local council to get Independent Living Fund money too.

Discussion Responses

- Without a threshold sum (or minimum qualifying amount) all the money would go to the most disabled people and others with unmet needs would miss out. It's the fairest way to try and make sure more people get some money from the fund.
- The idea of a threshold sum is fair, but £600 too is high. The amount should be flexible and based on the person's circumstances.
- Threshold sum should remain at around £340 per week and people should also get their care package from Social Work. Not one or the other.
- If there is a threshold to qualify for ILF, all Local Authorities should use the same criteria to make it fair for everyone.

- Unpaid Carer contribution should be taken into account when deciding on the minimum qualifying amount, otherwise lots of people will miss out on funding from ILF Scotland.
- Threshold sum should not be used to reduce support from Social Work.
- Understanding the number of hours, or level of support a person needs is a better way to decide the threshold rather than a financial limit, because this is about the needs of a person.

Maximum Award

The **Maximum Award** is the biggest amount of money the Independent Living Fund can give to someone each week.

Discussion Responses

- Rise in inflation and cost of living means people with complex needs need more money now than ever. £475 per week is not enough now because things cost more.
- Maximum award could be means tested at around £500 and paid gradually.
- There shouldn't be a maximum sum, it should be based on what people need.
- It would be better if the maximum award could increase at the same level of hourly rates for adult social care staff.

- The maximum award should focus on the level of service required to support the individual, rather than a fixed figure.
- How to manage the new award will be difficult due to the level of differences across Local Authorities in Scotland. It is a logistical challenge, and many Local Authority assessments are not person centred and do not represent the true needs of the person.

Age

In this document, **Age** means how old you need to be to get money from the Independent Living Fund.

When the fund was open to applications you needed to be between 16 years old and 64 years old.

Discussion Responses

- People are living longer so there should be no upper limit, e.g. 64. We need to focus on over 65s as there are plenty of disabled people in this age range.
- People can become disabled, or disabilities become more complex as people get older. It would be wrong to limit the upper age to 64.
- Should also include under 16s.
- With changes to pension ages the age should be the same as working age.

- Some people may need ILF funding to allow them to continue working.
- Stopping payments before end of working life can be damaging to someone's mental health and can mean someone requires other benefits.
- People under 16 have access to more options for support. Lower age limit should remain.
- If young people cannot attend school due to a disability, then they should be eligible to apply to ILF Scotland.
- Fund should support people to be healthier, happier and feel included.

Second Group Discussion

Award Management

Everyone who gets money from Independent Living Fund Scotland must have an **Award Manager**.

Award Managers can be:

- the person getting the funding
- someone who has some control to support the person – like a Financial Guardian, for example
- someone else – like a family member
- Social Work staff

Discussion Responses

- Award Manager should always be the recipient if possible or family member in first instance.
- Help is required for recipients and award managers. If an agency can help with the payroll, they would take on all the paperwork and hassle.
- Perhaps Awards Managers should be subject to higher degree of monitoring. For example, the Protecting Vulnerable Groups (PVG) and 6 monthly check-ins to reduce opportunities for fraud.
- Some think it would be better if ILF Scotland managed the award.
- There has to be a safety net to ensure that funds are not mis-managed.
- 60% of those in England using Local Authorities as award managers did not recoup the loss of earnings when ILF funding stopped.
- Family members don't always understand that being an award manager makes you the employer. This is a big responsibility. Family members need help with this to do the role properly.
- Third sector charities could act as award managers.
- ILF Scotland should provide help for people looking for a third party award manager when the person or family member are not able to take on this role.

- Award manager role should not be given to Local Authorities because of the level of bureaucracy. Social Work are already completely overloaded, and this would not work for recipients.

Charging for ILF (Available Income Contribution)

This means an amount of money that a disabled person pays towards their support – on top of the money the Independent Living Fund pays.

At the moment it is £43 per week.

Discussion Responses

- Unfair if Local Authority also charges. People feel they are being charged twice.
- It reduces the amount of funding provided.
- £43 per week is too much for some people. There should be no charge for ILF services.
- Maybe if some people can afford to pay something, they could, but it should be based on individual circumstances.
- ILF funding should be based on need rather than looking at all the areas like how much savings you have.
- People are already paying too much. There should be no charge for ILF.

- Happy to make a contribution, but I can't afford £43. It should be based on what people can afford.
- Scottish Government have made a commitment to stop charging for social care. ILF should be the same.
- Would be unfair on current recipients who pay charges if re-opening goes ahead without any charges. We need to make it fair for everyone.

Capital Threshold

This means the amount of money someone has in things like:

- savings
- investments
- second houses
- land

At the moment the Independent Living Fund capital threshold is £32,750.

This means that if someone has or gets this amount of money, they cannot get Independent Living Fund money.

Discussion Responses

- Not sure it's fair. People could make sure they are just below the threshold of £32,700 in order to receive ILF Funding.
- If you have access to savings (for example £70,000) you should not receive it so perhaps it is ok to have a higher threshold.

- Understand the need for a threshold, but not sure £32,750 is right.
- People with complex disabilities may be saving up for specialist equipment that means that the amount they have in savings is there to pay for equipment. £32,000 could be a lot or may not go a long way.
- Council care levels start to reduce at £11,000, so if you have £32,000 in the bank your care will be reduced anyway.
- Should be considerate of people who have built up money through the pandemic.
- Seems unfair to anyone who is trying to save up.
- The cap of £32,750 is unfair if someone unexpectedly receives an inheritance. Should still be entitled to funding.
- There should not be a capital threshold. If people need support from ILF they should be able to get it.

Third Group Discussion

Relationships with Local Authorities

At the moment both local councils and the Independent Living Fund give money together to disabled people.

Independent Living Fund aims to visit each disabled person once every few years to check everything is going well.

A social work staff member from the local council should go along too. And the person themselves should be asked what they think.

Discussion Responses

- Sometimes having social work at reviews is a good way to discuss issues.
- Social Work are often given rules to follow rather than doing what they feel is best for the person, but ILF can help get the best results for the recipient.
- Important to have a relationship between ILF, Social Work and the recipient/award manager. Everyone is responsible.
- Concern about social work trying to reduce support as a result of the three-way review.
- Reluctant to have social workers make applications on behalf of potential recipients. Would prefer for ILF staff were able to make an application on an individual's behalf.
- You shouldn't have to have a social worker in order to apply for ILF.
- Perhaps ILF and social work should meet before reviews to make it easier on recipients.
- Regular check-ins, for example every six months might be better. Not a full review, but two years is too long between reviews.

Additionality

Independent Living Fund money was not meant to be the main funding for disabled people.

It should be topping up the amount that each local council agree to pay.

Discussion Responses

- ILF funding should remain 'additional' to care packages.
- Existing ILF recipients could talk to potential new ILF recipients. Kind of peer review opportunities to highlight how people have used their award.
- No limits on what the award can be used for. It should all be led by the outcomes for the individual.
- ILF support is for the things that make life enjoyable not the necessities like personal care.
- Independent living means freedom, choice and control to live an enjoyable life with the right support not necessarily being able to look after yourself.
- Ensure that re-opened fund allows the award to be spent differently. The flexible use of money is important e.g. activities.
- Should be able to use ILF for 'social' purposes not social care. For example, covering the additional cost of having carers, even if they are family members, for travel, accommodation, etc.

Use of ILF Funding

The extra money that Independent Living Fund gives helps people to choose things that are important to them to help them live more independently.

Discussion Responses

- Clear guidance on what money can be used for is very important.
- ILF is about ability not disability. Help people to do things that they want to do and give them a voice which is very important.
- Cannot allow it to be diluted and it should not be used for care needs.
- ILF funding should be protected for social purposes not statutory care needs. It's important that this is protected.
- Councils will deliver the care plan. ILF will make it possible to deliver everything else 'thriving not surviving'.
- All about goals. If people identify a goal that empowers them to live independently, they should be able to use ILF for that!