London Borough of Waltham Forest: Adult Social Care Charging Policy Consultation

Report: August 2025





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London Borough of Waltham Forest: Adult Social Care Charging Policy consultation

Section 1: Introduction

Introduction and background to the consultation

- 1.1. The Minimum Income Guarantee (MIG) aims to ensure that individuals receiving community care and support keep a minimum level of income after contributing to their care costs. Waltham Forest Council currently applies an additional 25% discretionary uplift to the national MIG amounts. The council consulted on a proposal to phase out this uplift, reducing it to 10% from late 2025, and then to 0% in 2026. This is part of the council's approach to meeting its legal duty to operate within its financial means and ensure a fair and sustainable approach to care funding.
- 1.2. This report presents the results of the consultation. The collation of consultation responses, analysis and presentation of results has been conducted by an independent organisation, Public Perspectives Ltd.
- 1.3. This report, along with other information about the proposal, will be considered by Waltham Forest Council's Cabinet in the Autumn 2025.

Approach to the consultation

- 1.4. The consultation took place over a 12-week period, between 22 May and 13 August 2025 inclusive.
- 1.5. The following methods were used to promote the consultation widely as well as targeting current adult social care service users and carers:
 - Direct mail to 2,574 service users and carers at the start and towards the end of the consultation.
 - Emails sent to colleagues and partner organisations for wider signposting.
 - Promoted on the Council's Get Involved webpage.
 - Featured in the Council Leader's Weekly Residents' E-Newsletter.
 - Promoted in the Adult Weekly Newsletter.
 - Briefing / outreach shared with the provider market for non-residential care (including those who host out of borough placements).
 - Featured in the VCS newsletter.
- 1.6. The main mechanism for collecting feedback was a consultation questionnaire that allowed for the consistent collation and analysis of responses from different residents and organisations. An on-line version of the questionnaire was available on the council's dedicated consultation webpages on its website, and promoted via the above mechanisms. The questionnaire is attached in the appendix to this report (in the form of a marked-up questionnaire showing the headline results).

¹ Full details of the proposal and other supporting information were included in the consultation and are available separately as well as incorporated within the consultation questionnaire included in the appendix to this report.

- 1.7. Paper copies, alternative formats of the questionnaire and support were available on request via a dedicated e-mail or the council's contact centre. An Easyread version was produced and available from the consultation webpages.
- 1.8. In total, there were 577 unique visits to the consultation page on the council website that hosted the online consultation questionnaire. This resulted in 109 respondents to the consultation questionnaire, made up as follows (the full demography of respondents is presented in the appendix to this report in the form of a marked-up questionnaire):
 - 80 currently in receipt of community care and support services arranged by the council (of which 36% do not pay towards their care and 50% contribute towards some of the costs of their care).
 - 47 who support someone who receives community care and support services arranged by the council (of which 33% currently do not pay towards their care and 49% contribute towards some of the costs of their care).

(Note: some respondents could be both in receipt of care and a carer themselves)

- 1.9. In addition, there were 15 email queries in total, as follows:
 - 4 comments regarding the proposal or the consultation process.
 - 5 requests for accessible formats, including one for a translated version.
 - 2 gueries relating to current package of care.
 - 4 death notifications.

Reporting

- 1.10. The rest of this report presents the key findings from the consultation. The results of the consultation questionnaire have been analysed against all demographic variables to identify any important differences in opinion between different groups (although at this volume of respondents it can be difficult to find statistically reliable differences).
- 1.11. In addition, the open-ended comments received in the questionnaire have been reviewed and key themes presented in the report.
- 1.12. Please note, not all the numbers/percentages in the following charts add up to the total number of respondents to the consultation. This is because the questions were not mandatory and consequently not all questions have been answered by all respondents.

Section 2: Consultation findings

Level of agreement with the proposal

The majority of respondents (69%) disagree with the proposal to remove the discretionary uplift, while just over 1-in-10 agree

- 2.1. Overall, 11% of respondents agree with the council's proposal to reduce the level of discretionary uplift applied to the Minimum Income Guarantee from 25% to 10% in late 2025 and to 0% in the following year.
- 2.2. 13% neither agree nor disagree, 69% disagree and 6% don't know.
- 2.3. Views are generally consistent across different types of respondents, including those that are in receipt of community care and support services arranged by the council, and different equality groups.

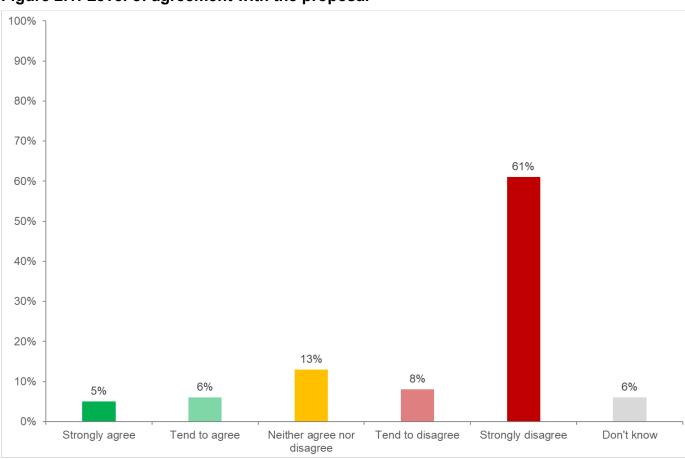


Figure 2.1: Level of agreement with the proposal

Number of respondents: 109.

Question asked: As outlined in the consultation information, the council is proposing to reduce the level of discretionary uplift applied to the Minimum Income Guarantee from 25% to 10% in late 2025 and to 0% in the following year as part of its approach to meeting its legal duty to operate within its financial means and ensure a fair and sustainable approach to care funding. To what extent do you agree or disagree with this proposal?

2.4. Those that disagreed with the proposal tended to say that it would affect them or those that they support financially, impacting the most vulnerable, and/or affecting the type, level or quality of care they receive, which in turn could have a negative impact on their health and wellbeing:

"We are struggling to even keep up with the small weekly contribution today. Constantly having to consider loans from friends and family to cover the shortfall each month."

"This impacts the most vulnerable people in the borough reliant on care services and may affect whether they can afford it which subsequently impacts on whether they can have any care services at all, with the knock on effect potentially costing the council more down the line in order to offset the lack of care services for people who can no longer afford it. Try to make your savings elsewhere if possible."

"For someone with complex needs such as myself, the uplift has enabled me to get the things that I need, which has been helping me slowly improve. The goal is to become more independent in time thus needing less care in the first place. If I didn't have this in place I wouldn't be able to afford things I need that are not available on the NHS so would still be completely bed bound like I was at the start of my care."

2.5. In contrast, those that agreed with the proposal tended to say that removing the uplift would help provide a fairer and more financially sustainable care offer to local residents:

"The council needs to be able to continue to give care to all its residents that need it and the money has to come from somewhere."

"Cost of everything has increased. The Government are not funding councils like before and many councils are going bankrupt."

2.6. Neutral respondents tended to see both sides of the debate, and felt that it may be fair as long as assessments of finances are conducted and that people get the support and care they require:

"As long as the service user is not left in financial hardship after assessment of their overall living expenses/income, then a small amount towards social care would be fair."

Potential impact of the proposal

Almost two-thirds of respondents (65%) said that the proposal to remove the discretionary uplift would have a negative impact on them and/or their household

- 2.7. Overall, 6% said the proposal would have a positive impact on them and/or their household.
- 2.8. 15% answered neither positive nor negative, 65% negative impact, 9% don't know and 6% said that it is not applicable to them.
- 2.9. Those that receive community care and support services from the council or support someone that does are more likely to state it will have a negative impact on them (72%) than those that don't. Similarly, those that disagreed with the proposal are also more likely to state that it would have a negative impact on them (78%).

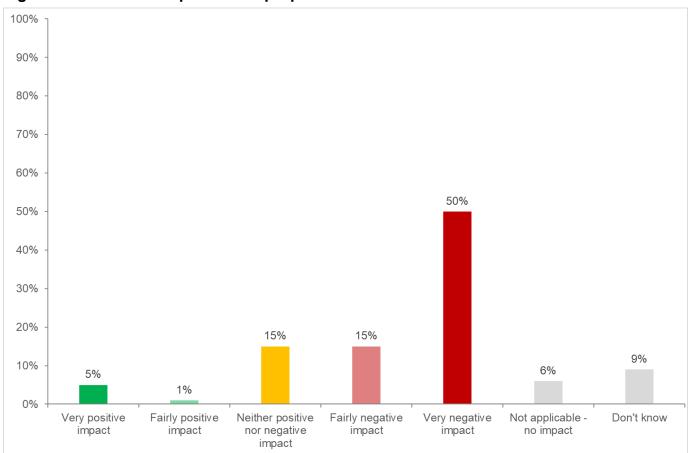


Figure 2.2: Potential impact of the proposal

Number of respondents: 109.

Question asked: What would be the impact, if any, on you and/or your household of the proposal?

2.10. Those that said it would negatively impact reiterated that it would affect them financially and the level of care they receive, and have consequent negative impacts on health and wellbeing:

"Currently, my brother is in a care home and is self-funding. However, at some stage in the not to distant future his monies will fall below the threshold and will thus need assistance for the payment of the care home."

"It would mean having to cut back on carers visits meaning that I would not be able to get to the toilet, meaning sitting in my own urine and faeces."

"We already have to pay high electricity and gas bills because of her illness with support taken away we cannot afford to top up and we need the help in a fully disabled household."

"My parents don't have the funds to pay for their much needed daily care. I had to fight for the level of care that they get, if they had to contribute their pension, they would definitely suffer."

"It may end up being a choice between care being covered and daily expenses such as food."

"Will not afford extra home help, and due to my illness my utilities bill is high, plus the cost of living will reduce the quality of my life."

"As my son needs 24 hour care, he cannot do anything by himself, even the simplest daily tasks, neither can he talk so every penny he receives for his care help and his daily adult centre where he goes and absolutely loves is vital and helps my son and myself have any quality in our daily life."

"We are already struggling both financially and with my medical/disability needs. The carers provide vital care for me which I am already struggling to contribute towards but have to. If there is a 25% increase I will not be able to pay."

"Financial worries that could impact everyday life. I am also concerned about the impact on mental health if I have to reduce my current access to community support because of costs."

"As the career / parent of a young person with very complex needs who wholly relies on her care package, any future cuts will lead to less social interaction, less family support, greater risk of loneliness, depression and anxiety. More burden on family this often leads to financial stress in already difficult times. These burdens test families to the limit and can be the cause of break ups. With a lack of funding people become more dependent. Health conditions go unnoticed. The rights of people with disabilities will be affected if their independence and dignity is affected."

- 2.11. The 6 respondents that said it would have a positive impact seem to have misunderstood the question or response options, as their comments suggest it would have a negative impact.
- 2.12. Those that are neutral tended to be unsure what impact it may have on them or felt it would not have an impact personally but did not support the proposal. A small number said they would adapt:

"I suppose, like everything in life, when you have less funds coming in, you have to basically "cut your cloth" and try to live within your means."

Potential alternative approaches

Over half of respondents said that the current uplift of 25% should be maintained, while a fifth suggested that a lower uplift should be adopted

- 2.13. Overall, 53% said the current uplift should be maintained and 21% said a lower uplift should be adopted.
- 2.14. 6% suggested a larger phased reduction than that proposed and 6% said there should not be a phased reduction.
- 2.15. The 'Other' responses tended to suggest a more gradual phased approach and/or retaining an uplift of at least 10%, while protecting the most vulnerable.
- 2.16. Views are generally consistent across different types of respondents.

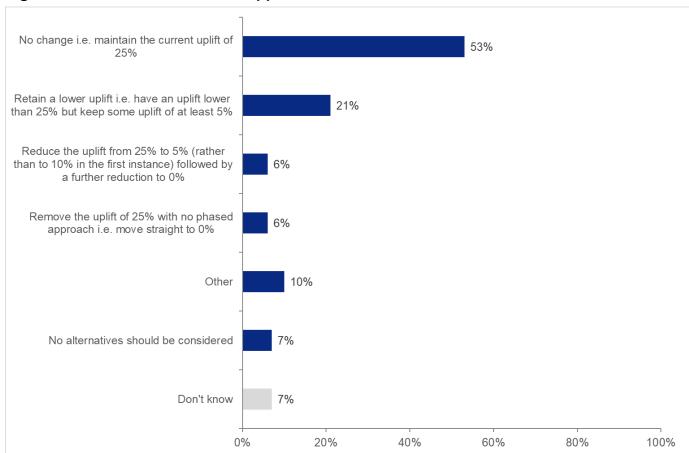


Figure 2.3: Potential alternative approaches to consider

Number of respondents: 107.

Question asked: What alternative approaches, if any, do you think the council should consider, instead of reducing the Minimum Income Guarantee uplift from 25% to 10% in late 2025 and then to 0% in 2026?

Note: Respondents could select multiple responses.

2.17. In open-ended comments from those answering 'other' and elsewhere in the questionnaire, some respondents said the council should seek savings from elsewhere and maintain the uplift, as well as set a positive example by supporting the most vulnerable:

"Residents don't need murals, festivals or organised bike rides that this council loves to waste its money on. These uplifts are required for people to live on. Let's use some common sense."

"I cannot understand why the council seems to want to pinch the pocket of those most vulnerable in this community whereas they are quite happy to spend millions on non-vital projects such as mini holland, culture borough, etc, etc. you are killing off the vulnerable and causing unnecessary stress, mental health issues and financial hardships."

"Be different then rest of the councils and take a lead in setting new example. Think out of the box solutions."

"Just because the rest of the boroughs are making their citizens worse off does not mean you have to follow suit."

"It will also increase pressure on careers and emergency services. The proposal reeks of shortsightedness and a complete lack of empathy. Also "Aligning with other Councils" is not a good enough reason - Waltham Forest should be leading on issues like this."

"The most vulnerable people in society should not be penalised for council finance problems. There is always another way - whether it is reviewing ample community grants for niche groups who benefit very few people, or otherwise. Those in receipt of the uplift have very compromised and limited lives. To threaten what little comfort and security they have does not point to a compassionate society. Waltham Forest may be one of only three boroughs to currently provide the uplift but East London has always had the bulk of problems relating to poverty, disadvantage and mental health."

Potential support to mitigate possible negative impacts

Over half of respondents said there should be a hardship fund, review of individual financial circumstances and/or discussion with a social worker to explore additional support

- 2.18. 53% said there should be a hardship fund for those most financially affected and the same number said there should be a review of individual financial circumstances. 49% said there should be discussions with a social worker to explore additional support.
- 2.19. 38% said there should be assistance with accessing benefits, 34% wanted flexible payments, 32% financial advice and 31% information about community services and resources.
- 2.20. Just 2% (two respondents) said that no support should be available.
- 2.21. Most of the 'Other' responses tended to state that the uplift should be retained.
- 2.22. Views are generally consistent across different types of respondents.
- 2.23. Some open-ended comments from those answering 'other' and elsewhere in the questionnaire said that this support should be accessible for older people and people living with disabilities (including around digital exclusion).

Access to a hardship fund for those most financially affected 53% Review of individual financial circumstances 53% Discussion with a social worker to explore additional support Assistance with accessing benefits 38% 34% Flexible payment plans Financial advice services (including budgeting support) 32% Information about community services and resources Other 8% No support should be available 7% Don't know 20% 30% 40% 50% 60% 70% 10% 80% 90% 100%

Figure 2.4: Potential support to mitigate possible negative impacts

Number of respondents: 103.

Question asked: What support, if any, do you think the council should provide to help those most affected by these changes, if the proposal is implemented?

Note: Respondents could select multiple responses.

Appendix

Headline results in the form of a marked-up questionnaire

109 respondents in total.

This is a copy of the online version of the consultation questionnaire.

(Please note, not all the numbers/percentages in the following add up to the total number of respondents to the consultation. This is because the questions were not mandatory and consequently not all questions have been answered by all respondents)

London Borough of Waltham Forest: Adult Social Care Charging Policy - Consultation Questionnaire

Introduction

The Minimum Income Guarantee (MIG) aims to ensure that individuals receiving community care and support keep a minimum level of income after contributing to their care costs. Waltham Forest Council currently applies an additional 25% discretionary uplift to the national MIG amounts. The council is consulting on a proposal to phase out this uplift, reducing it to 10% from late 2025, and then to 0% in 2026.

The council wants to understand the views of those potentially affected by the proposal and other residents and interested parties, including:

- Views on the proposal to phase out the discretionary support currently applied to the Minimum Income Guarantee.
- The potential impacts of the proposal.
- Any alternatives to the proposal the council should consider.
- The support the council should put in place to support residents through the changes, if they are implemented.

Prior to responding to this questionnaire, we encourage you to read the background information, which includes detail about the proposal, examples of the impact of the proposed changes and Frequently Asked Questions, at: talk.walthamforest.gov.uk/charging-policy-consultation

The council is being supported in conducting this consultation by independent organisation, Public Perspectives, who specialise in working with local authorities and their residents.

Please note that all your personal details are managed securely and within data protection legislation. Your responses are anonymous and confidential, which means your personal information will not be reported alongside your answers. Please visit the following to read our privacy notices:

www.publicperspectives.co.uk/data-security-and-privacy/ www.walthamforest.gov.uk/surveysprivacynotice

Click 'Next' to begin responding to the consultation questionnaire

Share your views on the proposal

Q1a. Do you currently receive community care and support services arranged by Waltham Forest Adult Social Care (for example, care at home, day services, or support in the community)?

Please select one answer only.

79 (72%) Yes

25 (23%) No

1 (1%) Don't know

4 (4%) Prefer not to say

Q1b. Do you currently contribute financially to the community care and support services arranged by Waltham Forest Adult Social Care?

Please select one answer only.

28 (36%) I am a NIL payer (currently not contributing financially)

39 (50%) I contribute towards some of the costs of the care I receive

5 (6%) I am a self-funder (assessed to pay the full cost of care)

4 (5%) Don't know

2 (3%) Prefer not to say

Q2a. Do you currently support someone (e.g. a friend or family member) who receives community care and support services arranged by Waltham Forest Adult Social Care (for example, care at home, day services, or support in the community)?

Please select one answer only.

46 (42%) Yes

60 (55%) No

1 (1%) Don't know

2 (2%) Prefer not to say

Q2b. Does the person you support contribute financially to the community care and support services arranged by Waltham Forest Adult Social Care?

Please select one answer only.

15 (33%) They are a NIL payer (currently not contributing financially)

22 (49%) They contribute towards some of the costs of the care they receive

4 (9%) They are a self-funder (assessed to pay the full cost of care)

3 (7%) Don't know

1 (2%) Prefer not to say

Q3. As outlined in the consultation information, the council is proposing to reduce the level of discretionary uplift applied to the Minimum Income Guarantee from 25% to 10% in late 2025 and to 0% in the following year as part of its approach to meeting its legal duty to operate within its financial means and ensure a fair and sustainable approach to care funding.

To what extent do you agree or disagree with this proposal?

Please select one answer only.

5 (5%) Strongly agree 7 (6%) Tend to agree

14 (13%) Neither agree nor disagree

9 (8%) Tend to disagree 67 (61%) Strongly disagree

7 (6%) Don't know

Why have you answered in this way? 87 (100%)

Q4. What would be the impact, if any, on you and/or your household of the proposal?

Please select one answer only.

5 (5%) Very positive impact

1 (1%) Fairly positive impact

16 (15%) Neither positive nor negative impact

16 (15%) Fairly negative impact

54 (50%) Very negative impact

7 (6%) Not applicable - no impact

10 (9%) Don't know

Why have you answered in this way? 74 (100%)

Q5. What alternative approaches, if any, do you think the council should consider, instead of reducing the Minimum Income Guarantee uplift from 25% to 10% in late 2025 and then to 0% in 2026?

Please select all relevant answers.

- 6 (6%) Remove the uplift of 25% with no phased approach i.e. move straight to 0%
- 6 (6%) Reduce the uplift from 25% to 5% (rather than to 10% in the first instance) followed by a further reduction to 0%
- 57 (53%) No change i.e. maintain the current uplift of 25%
- 22 (21%) Retain a lower uplift i.e. have an uplift lower than 25% but keep some uplift of at least 5%

11 (10%) Other

8 (7%) No alternatives should be considered

7 (7%) Don't know

If 'other', please specify:

24 (100%)

Q6. What support, if any, do you think the council should provide to help those most affected by these changes, if the proposal is implemented?

Please select all relevant answers.
35 (34%) Flexible payment plans
33 (32%) Financial advice services (including budgeting support)
39 (38%) Assistance with accessing benefits
55 (53%) Review of individual financial circumstances
32 (31%) Information about community services and resources
50 (49%) Discussion with a social worker to explore additional support
55 (53%) Access to a hardship fund for those most financially affected
8 (8%) Other
2 (2%) No support should be available
7 (7%) Don't know

Q7. Do you have any additional comments, concerns, or suggestions about the proposed reduction to the Minimum Income Guarantee uplift from 25% to 10% in late 2025, and to 0% in 2026?

Please write in comments below: 62 (100%)

About you

16 (100%)

We would like to ask you some questions about yourself and your household. This will help the council understand the opinions and impact of the proposals on different groups of people. Please be assured that your answers are confidential and will be treated anonymously. This means that we will not report your answers alongside your personal details in such a way that you can be identified and the information you provide will only be used for the purposes of this consultation. All your answers and personal information will be managed securely and in accordance with data protection legislation.

Q8. Are you responding as?

Please select the option that most closely applies.

78 (72%) A Waltham Forest resident

27 (25%) A family member or friend of a Waltham Forest resident

0 (0%) A representative of a voluntary or charitable organisation

0 (0%) A representative of a organisation that provides social care support

1 (1%) A representative of another organisation

2 (2%) Other

1 (1%) Prefer not to say

If 'Other' or a representative of an organisation, please specify? 5 (100%)

Q9. In which area of Waltham Forest do you live?

Please select the option that is closest to where you live.

- 31 (30%) North including Chingford, Highams Park, North Chingford, Chingford Hatch, Chingford Mount
- 27 (26%) Central including Walthamstow, Blackhorse Lane, Walthamstow Village, St James Street, Wood Street, Higham Hill and Markhouse Road area
- 36 (34%) South including Leyton, Leytonstone, Lea Bridge, Bakers Arms, Low Hall and Whipps Cross
- 6 (6%) I do not live in Waltham Forest
- 0 (0%) Don't know
- 5 (5%) Prefer not to say

Q10.What was your age on your last birthday?

Please select one answer only.

1 (1%) 16-24 years

11 (11%) 25-34 years

9 (9%) 35-44 years

12 (12%) 45-54 years

26 (25%) 55-64 years

13 (13%) 65-74 years

20 (19%) 75 years and over

12 (12%) Prefer not to say

Q11a. Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?

Please select one answer only.

58 (55%) Yes, which reduce my ability to carry out my day-to-day activities a lot

6 (6%) Yes, which reduce my ability to carry out my day-to-day activities a little

6 (6%) Yes, but they don't reduce my ability to carry out my day-to-day activities at all 21 (20%)No

14 (13%)Prefer not to say

Q11b. How would you describe your condition or illness?

Please select all relevant answers.

47 (67%) Mobility or physical disability

13 (19%) Sensory impairment (e.g. vision or hearing loss)

17 (24%) Learning disability or difficulty

20 (29%) Mental health condition

28 (40%) Chronic illness (e.g., diabetes, arthritis, cancer)

16 (23%) Other health condition

3 (4%) Prefer not to say

If 'Other', please specify? 12 (100%)

Q12a. Do you consider yourself to be neurodivergent (e.g. autism, ADHD, dyslexia, or other neurodivergent conditions)?

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Please select one answer only.
22 (21%) Yes
68 (65%) No
15 (14%) Prefer not to say
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Q12b. How would you describe your condition?

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Please select all relevant answers.

12 Autism Spectrum Condition (ASC)
(60%)
4 (20%)ADHD
6 (30%)Dyslexia
5 (25%)Other
1 (5%) Prefer not to say

If 'Other', please specify?
7 (100%)
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Q13.Are you a care leaver (someone who has been in the care of a local authority at or after the age of 16)?

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Please select one answer only.
10 (10%) Yes
85 (83%) No
8 (8%) Prefer not to say
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Q14. How would you describe the occupation (or if retired the former occupation) of the chief income earner in your household?

Please select one answer only.

8 (8%)	Higher managerial / professional / administrative
14 (14%)	Intermediate managerial / professional / administrative
6 (6%)	Supervisory or clerical / junior managerial / professional / administrator
5 (5%)	Skilled manual worker
3 (3%)	Semi-skilled or unskilled manual worker
0 (0%)	Student
22 (22%)	Retired and living on state pension only
16 (16%)	Unemployed for over 6 months or not working due to long-term sickness
27 (27%)	Prefer not to say

Q15.What is your current employment status?

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Please select one answer only.

13 (13%) Employee in full-time job (30 hours plus per week)

0 (0%) Employee in part-time job (under 30 hours per week)

1 (1%) Self-employed full or part-time

0 (0%) On a government supported training programme (e.g. Modern Apprenticeship/Training for Work)

2 (2%) Unemployed and available for work

31 (30%) Unable to work due to long-term illness or disability

30 (29%) Wholly retired from work
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6 (6%) Looking after the family/home
0 (0%) Full-time education at school, college or university
2 (2%) Doing something else
18 (17%) Prefer not to say

Q16.Which of the following best describes your ethnic group or background?

Please select one answer only.

White

38 (35%)	English / Welsh / Scottish / Northern Irish / British
2 (2%)	Irish
0 (0%)	Gypsy or Irish Traveller
0 (0%)	Roma
1 (1%)	Central or Eastern European
9 (8%)	Any other white background

Mixed or Multiple Ethnic Groups

3 (3%)	White and Black Caribbean
2 (2%)	White and Black African
2 (2%)	White and Asian
2 (2%)	Any other Mixed or Multiple background

Asian or Asian British

Indian
Pakistani
Bangladeshi
Chinese
Any other Asian background

Black, Black British, Caribbean or African

11 (10%) Caribbean 6 (5%) African

5 (5%) Any other Black, Black British, Caribbean or African background

Other ethnic group

0 (0%) Arab 1 (1%) Other ethnic group 16 (15%) Prefer not to say

Q17.What is your sex?

Please select one answer only. 56 (55%) Female 35 (34%) Male 11 (11%) Prefer not to say

Q18.Is the gender you identify with the same as your sex registered at birth?

Please select one answer only. 90 (88%) Yes 1 (1%) No 11 (11%) Prefer not to say

Q19.Which of the following best describes your sexual orientation?

Please select one answer only.

75 (75%) Straight / Heterosexual

3 (3%) Gay or Lesbian

0 (0%) Bisexual

0 (0%) Other sexual orientation

22 (22%) Prefer not to say

Next steps

You've reached the end of the questionnaire - thank you for your responses. Before you submit your responses please read the information below about next steps.

Public Perspectives, the organisation helping the council manage the consultation, will produce an independent report of the consultation results. The intention is that this report, along with other information about the proposal, will be considered by Waltham Forest Council's Cabinet in the Autumn. Documentation relating to the proposal will be published on the council's website ahead of the meeting. The decision made and information about next steps will also be published and available on the council's website after the meeting.

Click on the 'Submit' button below to send us your responses. Upon submission you will be re-directed to the consultation pages on the council's website.

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Research Evaluation Community Engagement Strategy Development





