

Adult Social Care Charging policy consultation

**From 22 May to 13 August
2025**

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1. Have Your Say: Proposed Changes to Community Care Charges

The council is consulting on a proposal to change the way we calculate how much people pay towards their care and support at home and in the community.

We are consulting on the proposed changes to the additional top up that Waltham Forest applies to something called the Minimum Income Guarantee (MIG) which is the nationally set amount of money people receiving council-arranged care must be allowed to keep for their daily living expenses after contributing to their care costs. In addition to the Minimum Income Guarantee Waltham Forest currently applies an additional 25% which increases the amount people receiving care are allowed to keep.

The consultation runs from Wednesday 22 May 2025 to Wednesday 13 August 2025 and the views and opinions shared during the consultation will be presented in the report that goes to the Council's Cabinet Committee who will take the decision about how community care charges are calculated.

Before taking any decision, the council wants to hear from residents, especially people receiving community care and support, their families, carers, service providers, and other key stakeholders about the proposal to phase out the 25% top up applied to the Minimum Income Guarantee (MIG).

2. What Is the Minimum Income Guarantee (MIG)?

Under the Care Act 2014, local councils must ensure that charges for care do not reduce a person's income below a certain minimum level. However, councils also have the option to let people keep more of their income if they choose.

This minimum level is set by government is a weekly amount and is called the Minimum Income Guarantee (MIG). It is a weekly amount designed to make sure people who receive local authority arranged care and support in the community are left with enough income to cover their everyday costs like as food, bills, and personal items.

The MIG helps protect the standard of living for those who may be more vulnerable and provides financial stability for those accessing care and support in the community.

When the council carries out a financial assessment to work out how much someone can pay towards their care costs, the MIG amount is excluded from the calculation. This means that no one is asked to pay for care if it leave them with less than the guaranteed minimum income.

3. How Waltham Forest Applies the MIG

Local authorities can choose to let people to keep more of their income by adding an optional top up to the standard MIG.

Currently Waltham Forest, applies a 25% top up to the standard MIG levels. This means residents who receive local authority-arranged care and support in the community are allowed to keep more of their income than the standard minimum.

The top up varies depending on age and circumstances. The table below shows how Waltham Forest's current MIG rates compare to the standard levels.

Age Group	Standard MIG	Disability premium	LBWF MIG before top up	LBWF MIG with 25% top up
18 – 24 *	£89.15	£ 49.65	£138.80	£173.50
Lone parents (18+)*	£112.50	£ 49.65	£162.15	£202.69
25 – 64*	£112.50	£ 49.65	£138.80	£202.69
65+	£232.60	£0.00	£232.60	£290.75

*The council adds a weekly disability premium of £49.65 to the standard MIG for everyone under 65. This additional payment will continue and not subject to change.

Additional amounts may be added to the MIG for individuals responsible for children in the same household - £102.95 allocated per child, per week.

For example, a lone parent with two children would receive an additional allowance of £205.90 on top of the MIG amount of £202.69, which includes the 25% top up currently applied by the council.

The council is not consulting on changes to the standard MIG levels, as these are set by government and protected by law. We are consulting on the proposed changes to the additional top up that Waltham Forest applies.

4. What are we Proposing?

Currently, Waltham Forest adds an extra 25% on top of the national Minimum Income Guarantee.

The council is proposing to gradually reduce this uplift in two stages:

- From Late 2025: Reduce from 25% to 10%,
- From Late 2026: reduce from 10% to 0%

The standard MIG amount (set by government) is not changing.

These changes could affect people who get council arranged community service of some kind, such as homecare, day care or a direct payment and contribute towards the cost of their care.

5. Why Are We Proposing This Change?

Financial Challenge

Like many other councils, Waltham Forest is facing increasing budget pressures across a range of services and is required to make a minimum of £25m in savings over the next three years to maintain a balanced budget. The future funding position beyond 2025/26 is currently unknown but is dependent upon the outcome of the Spending Review and the reforms to local government funding.

The Council uses its reserves to managing financial risks and support the delivery of savings, but earmarked reserves are forecast to reduce by 40% in March 2026 compared to March 2024.

These financial challenges are being driven by both reduced government funding and rising demand for services

If implemented this change to the MIG could potentially save the council an estimated £1m per year which will contribute towards the adult's and the councils savings over the next three years.

This proposal is just one of several plans in Adults Social Care to look at the budget pressures the service is facing. These proposals sit alongside a much bigger programme of savings across all council services to meet the current financial challenges.

Mission Waltham Forest

This proposal supports Waltham Forest broader goals under Mission Waltham Forest, which sets out a vision for a changed Borough by 2030. It aligns with the need to put the borough on a firm financial footing and ensure residents can live well and age well. To achieve this, the council must find more financially sustainable ways to deliver care, while continuing to provide core services and support for those who need it most.

Growing Demand for Support

Demand for adult social care services continues to rise due to:

- Population growth and ageing: The number of people over 65 is expected to increase significantly by around 48% over the next 20 years.
- Increases in local care needs: In 2022 to 2023 we received 8,008 new requests for support, up from 7,122 the year before.
- More residents receiving a local authority arranged community care service (2021 to 2024):
 - 3,390 adults required long-term support (an increase of 300 from 2021/22)
 - 2815 people received ongoing support at home (up by 275 from 2021/22)
 - 575 older adults were in residential or nursing care (up by 25 from 2021/22)
 - 796 residents used a personal budget via direct payments (this is a small increase of 6 people from the previous year.)

(Source: SALT Return, 2021-22, 2022-23, 2023–24)

Aligning with other Councils

As part of reviewing how to deliver services more sustainably, the council looked at how other boroughs approach the Minimum Income Guarantee. This comparison highlighted that Waltham Forest remains one of the few councils still applying a 25% uplift, which is one of the highest discretionary rates in London.

To bring Waltham Forest into line with other boroughs and to help ensure services remain sustainable, the council is proposing to gradually reduce the additional 25% uplift to the Minimum Income Guarantee.

6. How the Proposed Changes Could Affect Residents

If implemented, the impact of the changes will be different for each person depending on their financial situation and how reduction from 25% top up to the Minimum Income Guarantee affects their charges

About 2500 residents receive care in the community. Below are some examples of how they might be affected by the proposed change.

Nil Payers (currently not contributing)

Around 1400 residents do not currently pay towards their care because their financial assessment showed that paying would leave them with less than the Minimum Income Guarantee (MIG).

If the council reduces the extra top-up that is added to the MIG, we estimate that around 350 of these residents might be asked to pay a small amount. This would happen if their reassessed income is now above the new minimum level.

Others may still not have to pay, depending on their financial circumstances.

Contributing Residents (currently assessed to contribute)

Around 1000 residents who are already making payments towards their care may have to pay more each week if the top up to the MIG is reduced.

How much they pay will depend on their age, income, and personal circumstances.

Self-Funders (assessed to pay full cost of care)

Some residents pay the full cost of their care because they are assessed as having enough income above the MIG or savings over £23,250. These residents, and those living in care homes, will not be affected by the proposed changes to the discretionary uplift.

Case Examples

These examples help show how the proposed changes might affect residents differently depending on their age, income and care package.

Case Study – Miss F (Age 36, Working Age Adult with Children)

Miss F is a mother of three with a weekly income of **£371.17**. Her care package costs **£210.00** per week, and she receives community-based support.

Under the current arrangement, Waltham Forest applies a 25% top up to the Minimum Income Guarantee (MIG). Her weekly MIG is **£202.69**, and she also qualifies for the **child element (£308.25)**. This brings her total protected income for basic living costs to **£623.19**. Because her income is below this amount, her contribution towards care is **nil**.

If the uplift is reduced to 10% in 2025/26, her total MIG allowance would decrease to **£598.25**. As her income would still be below this level, her contribution would remain **nil**.

If the uplift were removed entirely in a future year (proposed for 2026/27), her MIG allowance would reduce to **£582.00**. However, her income would still fall below this threshold, so her contribution would remain unchanged.

Case Study – Mrs R (Age 66, Pension Credit Age)

Mrs R is 66 years old and receives home care. Her weekly income is **£293.85**.

Under the current arrangement, Waltham Forest applies a 25% uplift to the national Minimum Income Guarantee (MIG), which brings her protected income to **£290.75** per week. After allowable expenses are excluded, she does not have any disposable income above the threshold and is therefore assessed to contribute **nil** towards her care.

If the uplift is reduced to 10% in 2025/26, her protected income would decrease to **£255.86**, resulting in an assessable income of **£28.82**. This would be the amount she may be asked to contribute each week.

If the discretionary uplift is removed entirely in a future year (proposed for 2026/27), her MIG would be set at the statutory level of **£241.77**. This would increase her weekly contribution to **£52.08**, compared to paying nothing under the current arrangement.

Case Study – Ms L (Age 45, Direct Payment Recipient)

Ms L is 45 years old and receives a **Direct Payment of £844.08 per week** to arrange her own care. Her total weekly income is **£337.72**, with **£111.65** in disregarded income and **£8.07** in disability-related expenditure.

Under the current arrangement, Waltham Forest applies a 25% uplift to the national Minimum Income Guarantee (MIG). This results in a lower assessable income and means Ms L is currently assessed to contribute **£19.11** per week toward her care. This amount is deducted from her Direct Payment, leaving her with **£824.97 per week to manage her care needs**.

If the uplift is reduced to 10% in 2025/26, her protected income would fall, and her assessed contribution would increase to **£43.44** per week, reducing her **Direct Payment to £800.65**.

If the discretionary uplift is removed entirely in 2026/27, her protected income would be set at the statutory MIG level, and her contribution would rise to **£59.65** per week, reducing her weekly **Direct Payment to £784.43**.

Please note: The figures for 2026/27 are based on the 2025/26 MIG rates. Actual amounts may change depending on updates to the national MIG set by government.

7. Alternative Options Considered

Eliminate the MIG top up without phasing: The council considered reducing the top up from 25% to 0% straight away.

This would bring Waltham Forest in line with many other London boroughs who have adopted this approach.

However, this would have an immediate and significant impact on people currently getting support, with no time to prepare or adjust.

Reduce the MIG top-up from 25% to 5%: The Council considered reducing the top-up from 25% to 5% (instead of 10%), followed by a further drop to 0%.

While this would save the Council more money and have less immediate impact than going straight to 0%, it would still be a big change for those affected and might not give enough time for people to adjust smoothly.

No change: Maintain the current approach to apply a discretionary uplift of 25% on top of the national MIG levels:

Maintaining the current policy, which includes a 25% top up to the Minimum Income Guarantee was not the preferred option.

The council is legally required to operate within its financial means and deliver services in a way sustainable over the long term.

Taking no action in the face of ongoing pressures would further impact the council's finances and risk its ability to continue providing essential services.

8. How This Compares to Other Boroughs

A review of the approaches to the MIG rates across London boroughs highlighted that Waltham Forest is one of only three boroughs that still offer a 25% uplift. Many others have reduced or removed this extra support due to similar financial pressures.

The following table compares the MIG uplift rates across 29 of 32 boroughs.

Note: This comparison is based on publicly available data for 29 of 32 London boroughs. The following boroughs did not have published uplift data at the time of analysis and therefore are not included:

- Croydon
- Merton
- Tower Hamlets

London Borough	MIG Uplift applied
Waltham Forest	25%
City	25%
Lewisham	25%

Brent	10%
Hillingdon	8% - 17%
Kensington and Chelsea	5% - 17%
Westminster	5% - 17%
Bexley	0% - 8%
Wandsworth	2.60%
Lambeth	0%
Hackney	0%
Camden	0%
Richmond upon Thames	0%
Barking and Dagenham	0%
Barnet	0%
Bromley	0%
Ealing	0%
Enfield	0%
Greenwich	0%
Haringey	0%
Havering	0%
Hounslow	0%
Islington	0%
Kingston upon Thames	0%
Newham	0%
Redbridge	0%
Southwark	0%
Sutton	0%
Harrow	0%

Table 1: MIG top up rates across London

9. How to Take Part in the Consultation

We want to understand how this proposal may affect you, someone you care for, or someone you support

The consultation is open for 12 weeks, from Wednesday 21 May 2025 to Wednesday 13 August 2025. All feedback received will be carefully reviewed, alongside other relevant information, in a report that will inform the Council's decision on the proposed phased reduction of the 25% top up applied to the Minimum Income Guarantee (MIG).

How to Respond

Online consultation:

You can respond by completing the online questionnaire by 9am on Tuesday 12 August 2025. [Insert link]

Accessible formats:

Consultation materials are available in accessible formats upon request. This

includes Easy Read, large print, Braille, audio, or translations into other languages. To request a different format, please contact CSPAHub@Walthamforest.gov.uk

The Council is committed to making this consultation accessible to all residents, especially those currently receiving care and support in the community.

If you need help to take part, or would like more information or guidance, please contact **CSPAHub@Walthamforest.gov.uk**. Support is available upon request.

10. What Happens Next

Before taking any decision, the Council wants to hear from residents, especially people receiving community care and support, their families, carers, service providers, and other key stakeholders about the proposal to phase out the 25% top up applied to the Minimum Income Guarantee (MIG).

Once the consultation closes, the Council will review all responses, including feedback from residents, carers, service providers, and other stakeholders.

The findings will be included in a report that will be presented to the Health and Adults Scrutiny Committee and then to the Council's Cabinet Committee, who will consider whether to proceed with the proposal.

No decision has been made yet. The consultation is a genuine opportunity to influence the outcome.

Should any changes be agreed in the future, the Council will communicate with those affected and consider what support may be needed to manage any impact.

11. Frequently Asked Questions

What is care and support in the community?

Care and support in the community means services arranged by the Council to help people live independently outside of residential care settings. This can include things like care at home (such as personal care, help with meals, or medication support), day services and activities, support with getting out and about, direct payments to manage personal care needs, and equipment or home adaptations to help people stay living at home.

What is the Minimum Income Guarantee (MIG)?

The Minimum Income Guarantee (MIG) ensures that individuals receiving local authority-arranged community care and support retain a minimum level of income after contributing towards their care costs such as

- Food
- Toiletries
- Clothing
- Household items
- Other personal spending

It ensures that people can meet basic daily living needs while receiving care.

What is the Minimum Income Guarantee top up?

The MIG top up is an additional amount that local authorities can apply on top of the statutory MIG. In Waltham Forest, this uplift is currently set at 25%, allowing residents to keep more of their income and providing extra financial protection after paying for care.

Age Group	Standard MIG	Disability premium	LBWF MIG before top up	LBWF MIG with 25% top up
18 – 24 *	£89.15	£ 49.65	£138.80	£173.50
Lone parents (18+)*	£112.50	£ 49.65	£162.15	£202.69
25 – 64*	£112.50	£ 49.65	£138.80	£202.69
65+	£232.60	£0.00	£232.60	£290.75

What changes are being proposed?

The Council is proposing a reduction of the MIG top up over a two year period from 25% to 10% with a further reduction to 0%. This change brings Waltham Forest in line with other councils and aims to ensure a fair and sustainable approach to care funding.

Why is this change being proposed?

The proposed reduction aims to balance protecting residents' financial wellbeing with ensuring the long-term financial sustainability of adult social care services. Many other councils have already reduced or removed their MIG uplifts in response to similar pressures. If implemented the proposal could help save around £1 million per year which is a significant contribution towards the council's savings target.

Who will be affected by this change?

The proposed change may affect individuals who receive care and support in the community who are currently assessed to contribute towards the cost of their care and benefit from the 25% top up to the MIG. The impact will vary for each person depending on their financial situation and how the reduction from the 25% top up affects their charges.

Approximately 2,500 residents receive community care and support in Waltham Forest. Based on current financial assessments:

- **Nil payers (currently not contributing):** Around 1,400 residents do not pay towards their care because their income is below the protected MIG threshold. If the discretionary uplift is reduced, around 350 of these residents may begin contributing a small amount, depending on their updated financial assessment. Others may still not have to pay.
- **Contributing residents:** About 1,000 residents already make weekly payments towards their care. These individuals may see their contributions increase if the uplift is reduced. The exact change will depend on their age, income, and individual circumstances.

How will the Council ensure no one is left without sufficient income?

No one will be expected to pay more for care than they can afford. The statutory MIG (set by govt) ensures that individuals retain a minimum level of income. The council's proposal is in line with the approach taken by many other local authorities, which assume the MIG provides a reasonable standard of financial support. However, if implemented, the council will also review individual circumstances of those adversely affected and may provide additional support to those who need it most.

What allowable expenses are excluded during financial assessments?

Some costs are excluded from a financial assessment because they are recognised as necessary for daily living or disability-related needs. These include:

- **Minimum Income Guarantee (MIG):**
Everyone is allowed to retain a minimum level of income based on their age and personal circumstances. This is not included in the financial assessment.
- **Housing Costs:**
Certain housing-related expenses are excluded, such as:
 - Rent or mortgage payments

- Council tax
- Building insurance (for homeowners)
- Essential utility bills (e.g. water, gas)
- Disability-Related Expenditure (DRE):
These are additional costs directly related to a person's disability. Examples include:
 - Extra bedding or laundry due to incontinence or risk of infection
 - Costs for buying, servicing, or repairing specialist equipment (e.g. adapted computers, communication aids)
 - Special clothing or footwear required due to a disability
 - Community alarm or Telecare services
 - Higher-than-average energy costs due to disability-related needs
- Other Approved Expenses:
In some cases, other necessary costs may also be excluded, such as:
 - Educational expenses included in a care and support plan
 - Court-ordered payments

Each case is assessed individually, and residents are encouraged to provide information about any relevant expenses during their financial assessment.

What essential services does the Council provide?

The council delivers a wide range of essential services, including:

- Adult Social Care: Support for older people, disabled adults, and those with mental health needs
- Children's Services: Child protection, foster care, and support for children with SEND
- Housing: Homelessness prevention, housing advice, and (where applicable) council housing management
- Waste and Environment: Household waste and recycling, street cleaning, and pest control
- Public Health: Health promotion, substance misuse, sexual health, and stop smoking services
- Education Support: School admissions, SEND services, and early years support
- Transport and Streets: Road maintenance, street lighting, parking, and traffic management
- Community Safety: Crime and anti-social behaviour prevention in partnership with local agencies
- Libraries and Leisure: Access to public libraries, leisure centres, and cultural activities (in many areas)