SCRUTINY REPORT

Bury Council

MEETING: **Health and Social Care Overview and Scrutiny**

DATE: **Thursday 26th November 2026**

SUBJECT: **Adult Social Care Savings Proposals**

REPORT FROM: **Adrian Crook**

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1.0 BACKGROUND

1.1 The adult social care department has a long established history of delivering efficiencies in how it purchases and delivers care and support for its residents who have statutory needs under the Care Act .

1.2 Social Care experiences ongoing demand in the number of people accessing services and the cost of purchasing care to meet their needs. Health and Adult Care and Children and Young People continue to account for the largest proportion of Council expenditure. Together, these services represent £172.615m of the proposed 2027/28 net budget, approximately 65% of total expenditure, reflecting sustained demand growth, increasing complexity of need and ongoing market cost pressures across social care services.

1.3 Annually the additional income raised by the 2% adult social care precept and any increases in government grants does not cover the additional budget needed to fund increases in the cost of care driven by inflation and national policy on living wage increases or national insurance changes and therefore efficiencies are needed annually to balance the budget. This is not unique to Bury and is the experience of every council in England.

1.4 The latest published annual survey from the Association of Directors of Adult Social Services (ADASS), released 15 July 2026, paints a picture of continuing financial pressure, substantial savings requirements and limited confidence in delivering balanced budgets, with 80% of council's reporting an overspend and a total savings requirement of £909m or 3.5% of the total annual budget.

2.0 ISSUES

2.1 This paper outlines the proposed savings programmes for the adult social care department. Whilst they in the main represent a continuation of programmes designed to purchase care differently or transform services the report provides more detail one main programme, the removal of the home care cap.

3.0 CONCLUSION

3.1 Committee is asked to scutinise the contents of this report

4.0 SAFEGUARDING IMPLICATIONS

4.1 None

5.0 Saving Proposals

5.1 The draft budget report published at cabinet on Wednesday 14th October 2026 proposed the following savings for adult social care. Adult social care is a sub department of the Health and Adult Care Department (HAC) which also contains public health and leisure services.

5.2

Programme	27/28	28/29	Total
Commissioning Reviews	£1m		£1m
Single Handed Care Trial	£0.2m		£0.2m
Persona Employability and Supporting Living Review	£0.34m	£0.1m	£0.44m
Impower efficiencies	£1.667m	£1.667m	£3.334m
Commissioning Improvement for Younger Adults and Hospital Discharge	£0.625m	£0.55m	£1.175m
Review of non-discretionary budgets and non-staffing spend	£0.14m		£.014m
Review of income efficiencies	£0.35m		£0.35m
Direct Payment Clawback Policy Review	£0.365m		£0.365m
Removal of Home Care Charing Cap	£0.350m	£0.350m	£0.700m
Total			£7.578m

5.3 In 28/29 the budget allocated to the Health and Adult Care Adult Social Care Department is expected to be £96m. Savings targets of £7.578m over 2 years represent 3.5% of this and are very much in line with all other councils as reported in the most recent ADASS annual survey.

5.4 Commissioning Reviews and Commissioning Improvements for Younger Adults and Hospital discharge will specifically look at how we commission care for these groups. For example we currently we spot purchase care home placements for hospital discharge, we will deliver more a more coordinated solution for this care that will see care commissioned on blocks. We will also retender our supported living service and our home care services as their current contracts expire. For younger adults we will continue our joint work with children's services improving the independence of our younger adults as they transfer to adult services. This reduces the size of the package of support expected to be required when they turn 18 or shortly afterwards.

5.5 Persona efficiencies relate to the development of employability services, this sees people gain occupation and as they are now in occupation they require less day support or support in their accommodation.

5.6 Savings listed as Impower efficiencies is the continuation of our programmes of strength based working which helps individuals maximise their independence before creating dependency on care and support, increased used of tech and we will also be developing a reablement service for people with a learning disability and improving recovery aftercare for those with mental ill health regaining their independence following a hospital admission under the Mental Health Act. All of these changes will be codesigned with users and our co-production networks.

5.7 A single handed care trial will see us explore different moving and handling equipment that can be used by just one person rather than 2. Coordinating 2 carers to be in a property at the same time is challenging and means some wait for the second carer to arrive reducing the quality of experience of their care. Those who have 2 carers also have to contribute to the cost of 2 carers, making care more expensive. Where it is safe to do so we will explore using one carer only.

5.7 Review of non-staffing spend at £14,000 was found when a zero based budget exercise was carried out across all our operational services

5.8 Review of income efficiencies is a programme where as a result of access to shared information across the public sector about people's income we can now respond quicker to changes in this income that affect their means tested charges for their care services. Prior to this we had to wait for the user to notify us they had additional income. The council current raises £20m per year from adult social care charges levied in line with national regulations and this represents a small change in this amount from being able to apply the regulations in a timelier manner.

5.9 Direct Payment Clawback policy change. Direct Payments are a payment made to an individual to arrange their own care. At the end of every year the account is audited and reconciled, our current policy leaves 8 weeks contingency in these accounts and we are to explore reducing this to 4 weeks to bring us in line with most other councils.

6.0 Proposed Changes to Home Care Charges

6.1 The Council has a legal responsibility under the **Care Act 2014** to assess people's care and support needs, determine what support is required, and ensure services are provided to those who are eligible. The Act also gives local authorities the power to charge for care and support services, provided that charges are fair, transparent and based on an individual's ability to pay following a financial assessment. These charges are based on regulations set down in law and annual changes to thresholds relating to the minimum income guarantee, also set by the central government

6.2 Why are we proposing this change?

6.3 Like councils across the country, we are facing significant and increasing demand for adult social care services. More people are living longer with complex care needs, while the cost of providing care continues to rise.

6.4 The Council currently applies a historic maximum weekly charge (cap) of £533.87 per week for people receiving care and support in their own homes. This means that a small number of residents do not contribute towards the full cost of the care they receive, even where financial assessments show they have sufficient means to do so, or they have self-declared that they have capital and assets above the capital threshold level and therefore should pay the full cost of their care.

6.5 We are proposing to remove this cap from the 1st April 2027 so that charges more closely reflect the cost of providing care, while continuing to ensure that nobody is asked to pay more than they can reasonably afford following a Care Act financial assessment.
The Care Act charging framework already requires councils to consider a person's income, capital and disability-related expenditure, and to leave people with a protected level of income through the Minimum Income Guarantee, this will not change.

6.6 A person's home is also excluded/disregarded from their assets when financially assessed for Homecare or other non-residential services.

6.7 What this means for residents

There are currently 38 people who have their contribution capped at the £533.87 per week homecare cap level. The average age of the people in receipt of homecare and benefit from the cap is 81 years old. The average increase for this cohort is c£380 per week.

If the proposal is approved:

- People will continue to receive a care needs assessment and financial assessment.
- We will write to all 38 people and invite them to contact us for a full financial assessment.
- Charges will continue to be based on an individual's ability to pay.
- People on lower incomes or with limited savings will continue to receive financial support.
- The safeguards within the Care Act charging framework, including allowances for disability-related expenditure and the Minimum Income Guarantee, will remain in place.
- No one will be charged more than the cost of meeting their assessed care and support needs.
- People will still be able to self-declare if they are above the capital threshold and do not wish to complete a financial assessment, and if so charges will increase to the full cost of the care they receive.

6.8 Supporting fairness and sustainability

6.9 The Council must balance its duty to support vulnerable residents with its responsibility to make best use of public funds. Removing the cap will help ensure a more equitable approach, whereby those who have greater financial means contribute a fairer amount towards the cost of their care. This has been done by the majority of council's in England already.

6.10 This proposal is intended to bring charging arrangements more closely into line with the principles of the Care Act 2014, which provides a national framework for charging and financial assessment, while supporting the long-term sustainability of adult social care services.

6.11 Our commitment

6.12 The Council remains committed to ensuring that no eligible resident is denied the care and support they need because of their financial circumstances.

6.13 Everyone affected by the proposed change will be contacted and invited to arrange a full financial assessment.

6.14 Support will be available for residents who need advice or assistance in understanding their contribution towards care costs.

List of Background Papers:-

Cabinet report - https://councildecisions.bury.gov.uk/documents/s52302/2027-28%20MTFS%20refresh%20paper%20Oct%2026%20DRAFT%20260819.pdf

The Care and Support (Charging and Assessment of Resources) Regulations 2014

Social care - charging for care and support 2026 to 2027: local authority circular - GOV.UK

Contact Details:-

Adrian Crook – contact details available on request

Executive Director sign off Date:_____