

Bennachie Horizon CIC

How Funding Is Decided for Each Individual

A factual guide to understanding care funding decisions
and how to challenge them.

The information in this document is drawn from public sources, professional experience, and informal cost modelling. Some figures are estimated averages based on lived experience and are intended for general understanding, not for audit or financial planning. All efforts have been made to ensure transparency and accuracy.

Introduction

Understanding how care funding is decided for each individual can feel confusing, inconsistent, and, at times, deeply unfair. Families often compare stories and wonder how two people with similar needs can receive wildly different support. Others are left unsure why their loved one's budget seems too low, but don't know how to ask for more, or if that's even allowed.

This guide is here to help.

It explains how funding decisions are made in Scotland's social care system, what should legally be considered, and what to do if you feel a decision doesn't reflect the true level of need. It also looks at the real-life problems with the current system; from confusing calculations to a lack of transparency and gives you practical advice on how to challenge or question the budget you've been offered.

The goal of this guide is not to blame Social Workers or pit families against professionals. It's to help everyone understand the system more clearly. Explaining why things are the way they are, in a more understandable fashion that tries to avoid the jargon and instead make things a little clearer. The ultimate goal is to support individuals and families in advocating for fair, appropriate care. We believe that when people are better informed, they can speak up with confidence and clarity. That's when real change starts to happen.

Who Holds the Purse Strings?

When a loved one is assessed for care or support, it might seem like the Social Worker in front of you is the person deciding how much funding will be offered. But in reality, decisions about budgets are tied to a wider system. A system shaped by local policies, national legislation, financial constraints, and something called a Resource Allocation System (RAS).

The Local Authority is Legally Responsible

Every local council in Scotland has a legal duty to assess a person's care needs and to provide support if they meet certain eligibility criteria. This duty comes from several key pieces of legislation, including:

- The Social Work (Scotland) Act 1968
- The Self-Directed Support (Scotland) Act 2013
- The Community Care and Health (Scotland) Act 2002
- The Children and Young People (Scotland) Act 2014 (for under 18s)
- Carers (Scotland) Act 2016

Together, these laws say that councils must assess need, offer choice and control, and ensure that support is delivered in a way that promotes wellbeing and personal outcomes. But how much money is offered, and what that money can buy, is not laid out in law. Instead, that's where things start to vary.

Each Council Decides What's Affordable

Although the legal duties are the same across Scotland, the actual funding decisions are made locally. That means two people in different council areas may receive different levels of support, not because their needs are different, but because their council budgets are. Each local authority manages its own social care funding, which comes from a mixture of Scottish Government allocations, council tax, and other sources. The available budget is spread across thousands of people with competing needs, and councils are under constant pressure to balance fairness with affordability.

In practice, this means funding can be rationed, even if someone is legally entitled to support.

Enter: The Resource Allocation System (RAS)

Most councils now use a system called a RAS (Resource Allocation System) to help decide how much money someone should receive. This tool takes the information gathered during a needs assessment and converts it into a proposed budget, using a points-based or scoring system.

The idea is to make decisions more transparent and consistent. But in reality, many families are never told a RAS was used, or how it works. Worse still, some councils treat the RAS score as a hard cap, even if it doesn't meet the individual's actual needs. This is not what the law intends.

Aberdeenshire Health and Social Care Partnership (AHSCP) Uses a RAS Tool — But It's Not Always a Cap

In Aberdeenshire, the RAS is embedded within a platform called *CareFirst*. This tool automatically calculates an indicative budget based on the assessed needs of individuals across categories like Older People, Physical Disabilities, Mental Health, and Learning Disabilities

Link: [AHSCP Annual Performance Report 2022-2023](#)

Link: [AHSCP Report to Aberdeenshire IJB Audit Committee 2024](#)

However, local data shows that the final budgets often differ from these RAS suggestions:

- 1,933 clients received personal budgets *below* the RAS-indicated amount (a total of £16.4 million under),
- 1,047 clients received budgets *above* that suggestion (about £23.0 million over),
- 217 clients had no RAS figure recorded at all,
- Leading to a net overspend of £6.6 million beyond RAS outputs

This means that although RAS is intended to provide consistency, it frequently acts more like a reference point (sometimes a loose guideline) rather than a budget ceiling.

Oversight for High-Cost Packages

For expensive care packages, especially for children and adults with Learning Disabilities or Mental Health needs, the AHSCP employs a dedicated internal review panel known as SCRAG (Strategic Commissioning and Resource Allocation Group). Packages exceeding £50,000 must go through this scrutiny, including sign-off by the Chief Officer of the Integration Joint Board (IJB).

As of December 2024, a RAS review group comprising practitioners and finance leads has been actively improving the methodology and cost bands to reflect up-to-date costs. The aim is to ensure the RAS remains fit for purpose and better aligned with real-world care needs.

Link: [AHSCP Internal Audit Report 2024](#)

So... Who Really Decides Funds in Aberdeenshire?

- A Social Worker assesses needs and enters them into CareFirst.
- The RAS generates an initial, indicative budget.
- The SCRAG panel may review and adjust high-cost cases.
- A local finance manager or Team Lead signs off on the final figure, informed by RAS, needs, affordability, and local policy.

The key takeaway: RAS is not a rigid cap, but without proper transparency or review, it can feel like one. If your budget doesn't match your needs, you're not alone, and you have the right to ask how that figure was reached.

The process varies between councils, and sometimes even between teams. But one thing is always true: The final budget must reflect assessed needs and enable the person's agreed outcomes to be met. If it doesn't, then the budget should be questioned.

What Should Be Considered in a Budget?

A personal budget is supposed to reflect what a person *actually needs* and not what a service can afford, or what someone else “with the same diagnosis” received. That means it should be based on individual needs, personal outcomes, and a clear understanding of what would happen if support wasn’t in place.

Here’s what should legally and ethically be considered when deciding a budget.

The Assessed Level of Need

Social Workers carry out needs assessments as part of their legal duty under the Social Work (Scotland) Act 1968 and the Self-Directed Support (Scotland) Act 2013. These assessments identify what support is required in areas such as:

- ⦿ Daily living tasks (washing, eating, dressing)
- ⦿ Communication
- ⦿ Physical or emotional safety
- ⦿ Decision-making or supervision
- ⦿ Engagement in the community
- ⦿ Personal development or wellbeing

The depth, frequency, and intensity of need in each of these areas should help shape the amount of support required and therefore, the size of the budget.

Desired Personal Outcomes

Funding should support not just *survival*, but the ability to live a fulfilling life. This includes access to:

- ⦿ Meaningful daytime activities
- ⦿ Friendships and social connections
- ⦿ Personal growth or learning opportunities
- ⦿ Supported work or volunteering
- ⦿ Health and wellbeing support
- ⦿ Increased independence or confidence

These outcomes must be *realistic, personal, and measurable*. The budget must reflect what’s needed to help achieve them, not just offer the cheapest route possible.

Risk if Support Is Not Provided

This includes any physical, emotional, mental health, or safeguarding risks to the individual or their carers if the right support isn't in place.

It can cover things like:

- ⦿ Unsafe situations when left unsupervised
- ⦿ Risk of isolation, neglect, or emotional distress
- ⦿ Regressing in skills or independence
- ⦿ Impact on physical health or mental wellbeing
- ⦿ Family breakdown or carer burnout

Risk isn't just about harm, it's about loss of dignity, purpose, and connection. If the proposed budget can't reduce or prevent these risks, then it isn't sufficient.

Informal Support (and Its Limits)

Social Workers are encouraged to consider the support that family, friends, or neighbours already provide. But this can lead to pressure on unpaid carers to "pick up the slack" without recognising their own limits.

The law is clear: councils must not assume or expect informal support will be available without fully considering the carer's situation.

Carers have the right to:

- ⦿ Say no to providing care
- ⦿ Request a Carer's Assessment
- ⦿ Have their health, work, and emotional wellbeing factored into the decision

Professional Input

If a psychologist, occupational therapist, consultant, or other professional is involved, their recommendations should directly influence the budget. For example:

- ⦿ An OT recommends 2:1 support for transfers → budget must reflect that
- ⦿ A mental health team confirms the need for structured, supervised days → budget must allow for that setting

Professional reports can often carry more weight than family feedback alone, so it's worth gathering supporting evidence before or during the assessment process.

Why Do Budgets Differ So Much?

If you've ever spoken to other families or support providers, you've probably heard stories that don't add up. Two people with similar needs can be offered wildly different levels of support. Meanwhile, others with very different situations might receive exactly the same budget, regardless of how much help they actually need.

These inconsistencies aren't just frustrating, they can leave people feeling confused, helpless, or unfairly treated.

What Causes the Differences?

There are several common reasons why one person's funding may look very different from another's, even when their assessed needs seem similar.

Different Council Areas = Different Policies

Each local authority interprets legislation slightly differently, and some have tighter budgets than others. What one council considers "reasonable" funding may be considered "excessive" by another.

Different Assessors = Different Outcomes

The language used in the assessment matters. One Social Worker may describe a person's needs in more detail or highlight greater risk, leading to a larger budget. Another may understate the need unintentionally.

RAS Tools Are Not Standardised

Even though many councils use Resource Allocation Systems, there's no national standard. The scoring systems, weightings, and budget outcomes vary widely, and they're rarely made public.

Unseen Circumstances or Crisis History

Sometimes a person has experienced a placement breakdown, safeguarding risk, or legal involvement, leading to emergency or inflated funding. From the outside, it may appear as if they're getting "more for less," but the context may be complex.

Parental Confidence & Advocacy

Sadly, those who push harder or know the system better often receive more. Families who don't question decisions, or who feel intimidated through lack of confidence, may end up with lower budgets, even when their needs are greater.

Real-Life Examples

Here are some anonymised examples that highlight how broken the system can feel:

Example 1: Similar Needs, Unequal Budgets

Person A and Person B, both of which work well in small group settings, require no personal care, and are in reasonably good physical health. Person A has autism and a history of past challenging behaviour (though none observed in over five years). They can follow instructions and be left unsupervised for familiar tasks.

Person B, while slightly less confident with instructions, also works independently when comfortable. They are mildly clumsy, have no current epilepsy symptoms, and experience some mental health struggles.

Despite these broadly similar profiles, Person A receives around £900 per week, while Person B receives only £350 per week for support.

The disparity cannot easily be explained by need, and highlights the inconsistent value placed on certain diagnoses or historical behaviours, even when they no longer affect daily life.

Example 2: Identical Budgets, Very Different Needs

Person C has Down Syndrome, multiple health issues, is non-verbal, and requires assistance with personal care. They cannot follow instructions or work independently and need full support to engage socially.

Person D, by contrast, has no health concerns, can walk and communicate independently, and follows instructions well despite being partially deaf. Their support needs are mainly social in nature.

Both individuals receive the same weekly budget of approximately £200.

In real terms, this means one person's basic care needs are likely underfunded, while the other's may be more than adequate. The comparison raises serious questions about how decisions are being made, and what is (or isn't) being prioritised.

Example 3: Same Setting, Very Different Support

Person E and Person F lived in the same supported service.

Person E had limited verbal communication, epilepsy, required personal care support, and had minimal ability to follow instructions, yet was physically independent.

Person F had even lower communication (non-verbal and non-signing), required full personal care, and could only walk with support.

Despite clearly higher support needs, Person F was allocated just 40 hours of support per week, while Person E received 82 hours.

The difference? Person E was funded by a different Council than Person F.

The contrast shows how postcode, not just need, can determine what someone receives.

If you've experienced something similar, you're not imagining it. These disparities are real, and they happen more often than councils would like to admit.

The Flaws in the System

Even when the laws are clear and the intentions are good, the reality of care funding decisions in Scotland often falls short. Budgets are meant to reflect assessed need, support personal outcomes, and offer individuals a real say in how they live their lives. But too often, families are left feeling confused, powerless, and short-changed.

Here are some of the key flaws in how funding is currently allocated and why things go wrong even when everyone is trying their best.

Budgets Are Often Decided Before Assessments Are Finished

In some areas, funding panels or managers will set a rough budget based on minimal information, before a full assessment is even completed. This can create pressure on the Social Work Department to “fit the need to the budget,” instead of building a budget that reflects the actual need.

Resource Allocation Tools Are Treated Like Hard Limits

RAS (Resource Allocation Systems) were designed to provide consistency, but many councils now use them as rigid caps. If the budget spits out a certain number, that’s often taken as the maximum amount available, regardless of whether the person’s needs are properly met.

Risk and Personal Outcomes Are Underestimated

Some assessments downplay risk, either to avoid “sounding dramatic” or due to a lack of experience. Others list personal outcomes in vague, generic terms (“build confidence,” “access community”) without showing what’s precisely needed to achieve them. The result? Budgets that are technically justifiable on paper but completely unworkable in practice.

Families Are Left in the Dark

Many families aren’t told how a budget has been calculated, what tools were used, or whether they’re allowed to challenge it. This lack of transparency makes it difficult to speak up, especially for those who are already exhausted or emotionally drained.

Local Priorities Sometimes Override Individual Need

When councils are under financial pressure, internal decisions may prioritise cost-saving over person-centred care. Packages that are expensive, even if justified, can be delayed, split into “trial” versions, or denied altogether. And while finance departments may have oversight, they are not bound by the same professional obligations as social care teams.

Advocacy Is Uneven, and Persistence Pays

Those who push, question, and persist often end up with more support. Not because their needs are greater, but because the system responds more when it's under pressure. Meanwhile, quieter families or those with less confidence may miss out, even when they're in crisis.

These flaws aren't the fault of one person or profession, they're symptoms of a system stretched too thin, working with outdated tools, and often stuck between compassion and cost and law. But recognising these issues is the first step in learning how to challenge unfair decisions and ensuring the voices of individuals and families are properly heard.

Your Right to Question Funding Decisions

It's easy to feel like the funding offered is final, especially when it comes with authority and official paperwork. But here's something many families don't know:

You have the right to ask questions. You have the right to challenge a decision. And Social Work has a legal duty to explain how that decision was made.

Funding decisions are not personal. They are administrative outcomes, and just like any decision in public life, they are subject to scrutiny. Questioning a budget isn't about "being difficult." It's about making sure the person at the centre of it gets the support they truly need.

What You're Entitled to Ask

You can request clear answers to the following:

- ⦿ How was this budget calculated?
- ⦿ Was a RAS (Resource Allocation System) used?
- ⦿ What information was entered into the system to generate the budget?
- ⦿ Which of my loved one's needs is this budget intended to meet?
- ⦿ Which outcomes will this support allow them to achieve?
- ⦿ Has the carer's situation been taken into account?
- ⦿ Was professional input considered?

These are all reasonable questions. If the answers aren't forthcoming, you're entitled to ask again, in writing if needed.

Example Email or Letter Wording

You don't need to be confrontational. A short and calm message like this can open the door:

“Thank you for sharing the proposed support budget. Before agreeing, I'd like to understand how the figure was calculated. Could you please provide a breakdown of what this budget is intended to cover, and what process or tool was used to reach it? I'd also be grateful for a copy of the completed assessment so I can see which needs and outcomes are reflected.”

If You Still Disagree

If the explanation still doesn't make sense, or if the budget clearly doesn't meet the person's needs, you can take further steps:

Request a Review

Ask for the decision to be reviewed by a team leader or manager, especially if new evidence or information is available.

Use the Council's Formal Complaints Process

All local authorities must have a complaints procedure. You can ask for this at any point, you don't need to go through multiple informal steps first.

Request an Independent Advocacy Service

If you or your loved one needs support to understand your rights or express your views, you can ask for independent advocacy. This is a statutory right in Scotland.

Contact External Bodies if Needed

- Scottish Public Services Ombudsman (SPSO) for complaints that haven't been resolved locally.
- Carers Centres or SDS support organisations for guidance and representation.

Remember: It's not rude to ask. It's not selfish to push for more. And it's not wrong to expect decisions that are clear, fair, and based on real need.

How to Build a Strong Case for More Funding

If you've received a care budget that doesn't reflect the true level of need, or simply isn't enough to keep someone safe, supported, and progressing, you're allowed to ask for more. But to get the best outcome, it helps to approach it with structure, evidence, and clarity.

This section outlines how to strengthen your case and give decision-makers the information they need to say "yes."

Step 1: Gather Clear Evidence of Need

Start by showing the real impact of the person's disability or condition. Be honest, detailed, and specific. The more clearly you describe daily life, the harder it is for someone to say, "They don't need that much."

Useful details include:

- ◉ What the person can and cannot do independently
- ◉ How much support they need to stay safe, clean, fed, and well
- ◉ What happens if routines or support structures are disrupted
- ◉ How they respond to changes, sensory issues, instructions, or social settings
- ◉ Any incidents of harm, withdrawal, or regression without support

Top tip: Keep a simple *support diary* for 5–7 days to capture how much help is needed and when.

Step 2: Highlight Risk (Without Panic)

You don't need to exaggerate and we certainly don't want to lie. Just explain clearly:

- ◉ What could happen if the support isn't in place?
- ◉ Could they fall, wander, hurt themselves, or be taken advantage of?
- ◉ Will they become isolated, distressed, or dependent on family to cope?
- ◉ Could it place strain on unpaid carers or other professionals?

Risk isn't always about danger, it's about the loss of safety, dignity, connection, or progress.

Step 3: Describe Outcomes That Aren't Being Met

Look at what matters to the person, not just in terms of survival, but *living*.

- ◉ Are they stuck at home?
- ◉ Do they want to build friendships, routines, or new skills?
- ◉ Are they missing out on activities they used to enjoy?
- ◉ Are they showing signs of frustration or withdrawal?

If the current budget can't support meaningful goals, then it needs to change.

Step 4: Add Professional Back-Up

A well-written letter or report from a trusted professional can make a huge difference. This could be:

- ⦿ GP or consultant
- ⦿ Occupational therapist
- ⦿ Mental health professional
- ⦿ Teacher or social worker (past or present)
- ⦿ Behavioural specialist
- ⦿ Speech and language therapist

Ask them to focus on:

What support is needed, why it's important, and what may happen without it.

Step 5: Link It Back to Legal Duties

When requesting a review, it helps to gently remind the council of their responsibilities under the Social Work (Scotland) Act 1968 and the Self-Directed Support (Scotland) Act 2013, especially the duty to meet eligible needs and promote personal outcomes.

You don't have to quote the law in detail, just a sentence like:

"I believe the current support level does not fully meet assessed needs or enable personal outcomes to be achieved, as outlined in the SDS legislation."

This shows you know your rights and that you're approaching things calmly, but seriously.

Final Notes

Challenging care budgets isn't about causing trouble. It's about standing up for someone you love, or for yourself, in a system that's often under strain, underfunded, and inconsistent.

It's okay to feel overwhelmed. It's okay to not know where to start. But it's *not* okay for people to be left without the support they need just because they didn't know they could ask for more.

This guide is not trying to start a revolution. It's merely providing awareness.

This guide isn't about blame. It's about clarity, courage, and calm confidence.

Nor is this guide about money grabbing. It's about ensuring that people have what they *need* under our legal system.

You don't have to be a lawyer, a campaigner, or an expert. You just need to know:

- What should be considered
- What you can ask
- What your rights are
- How to put things in writing

Remember: every question you ask pushes the system toward being more transparent. Every review you request reminds decision-makers that people are paying attention. And every time someone receives the right support because a family member spoke up, that's a quiet kind of justice.

Use your voice. Know your rights. And don't be afraid to ask: "Is this enough?" If it is, Great! and long may it continue. But if it's not, let's hope this guide helps, even if just a little.

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Tips & Tools

Quick Checklist: *What to Ask Social Work*

- What process was used to calculate this budget?
- Was a RAS (Resource Allocation System) involved?
- Can I have a copy of the full assessment and support plan?
- Which of our needs and outcomes are reflected in this budget?
- Was the carer's situation properly considered?
- Was any professional input used in the decision?
- Who can I speak to if I disagree with the budget?

Sample Email Template. *Request for More Info*

Subject: Request for Funding Breakdown

Dear [Social Worker's Name],

Thank you for sharing the proposed care budget. Before we proceed, I'd appreciate a clearer understanding of how this figure was calculated. Could you please provide:

- A breakdown of what needs and outcomes this budget is intended to meet
- Information about any tools (such as a RAS) used in the process
- Confirmation of whether professional input or carer circumstances were considered

Many thanks,
[Your Name]

Support Diary Template (Basic Example)

Time	Support Provided	Why It Was Needed
8am	Helped with dressing & hygiene	Unable to sequence steps alone
10am	Supported during community outing	Needs 1:1 to stay safe outdoors
12pm	Helped prepare & eat lunch	Risk of choking without support
3pm	Emotional support after change	Anxiety triggered by schedule swap

Track for 5–7 days to highlight consistent needs and really think about the all the little tasks that are done, as we all tend to go on auto-pilot and not realising the little things we do to support others.

Language That Helps (When Describing Needs)

Instead of saying:

- "They're fine most of the time" → Say: "They cope when everything is familiar and predictable, but any change requires full support."
- "They can walk" → Say: "They walk independently but are unsteady and need monitoring outdoors."
- "They like to be busy" → Say: "They need structure and supported activity to prevent anxiety and behavioural decline."

Where to Go for Help

- Your Local Carers Centre – **Offers advocacy and practical support**
- Self-Directed Support Scotland – www.sdsscotland.org.uk
- SDS Forum Aberdeen City – www.sdsforall.org.uk
- Scottish Independent Advocacy Alliance – www.siaa.org.uk
- Scottish Public Services Ombudsman – www.spsso.org.uk