



# DELIVERING SUSTAINABLE SAVINGS AND EFFICIENCIES IN SOCIAL CARE

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Individual Service Funds (ISFs) offer citizens the autonomy to control their care budgets directly.

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## Introduction

Traditional social care commissioning models in England have typically relied on standardised block contracts, time-bound support packages, and inflexible support structures. These methods, while administratively straightforward, often fail to accommodate the specific needs and preferences of individuals. For many citizens, this rigidity can lead to inefficiencies, over-provisioning, or underutilisation of services. In contrast, Individual Service Funds (ISFs) provide a flexible alternative that allows individuals to manage their care budgets, making adjustments based on personal goals and changing needs.

ISFs have emerged as a promising approach to fulfilling the principles set out in the Care Act 2014, which emphasises personalisation, choice, and control. This paper uses four case studies -David, Janice, Mary, and Alex - to examine the financial impact of ISFs in real-world scenarios, particularly in terms of savings and operational efficiencies. Through these case studies, the potential of ISFs to deliver sustainable cost reductions and increase individual satisfaction becomes evident, providing a compelling model for Local Authorities to consider.

## Case Study 1: David's Transition to an ISF and Financial Optimisation

David's experience highlights how ISFs can facilitate a reduction in support costs through personalised planning and flexible budgeting. Before adopting an ISF in 2020, David received a standardised care package that limited his autonomy and did not fully align with his preferences. Transitioning to an ISF allowed David to restructure his support, incorporating both formal and informal support elements.

### 1. Weekly Routine and Cost Restructuring

David's ISF enabled him to customise a weekly plan with his support provider, ensuring his most critical needs were met while reducing costs. By incorporating remote check-ins and training in essential life skills like meal preparation, David could reduce the time required for in-person support.

#### Breakdown of Support:

One-on-One Sessions: Twice per week

Remote Check-Ins: Once per day

Independent Activities: Supported by assistive tools

### 2. Financial Impact

ISF Weekly Budget: £408.32

Average Weekly Spend Post-ISF: £343.00

Weekly Savings: £65.32

Annual Savings: £3,396.64





David's annual savings amounted to 16% of his total ISF budget. These savings allowed him to redirect funds towards other meaningful activities, such as personal training sessions that aligned with his interests.

David's experience illustrates how ISFs can foster financial efficiency without compromising quality, allowing individuals to access personalised support at a lower overall cost.

## Case Study 2: Janice's ISF-Facilitated Budget Pooling and Efficiency Gains

Janice's case demonstrates how ISFs can be used creatively to pool resources, enhancing both social engagement and cost savings. Previously, Janice received a pre-determined care package with limited input into her support arrangements. Upon transitioning to an ISF in late 2019, she gained control over her budget, which she used to experiment with flexible support options, including shared activities with her housemate, Trudy.

### 1. Support Adjustments and Collaborative Funding

With her ISF, Janice allocated funds for new activities, such as a weekly online cookery class, which supported her independent living goals. She also purchased an iPad and visual guides for cooking, significantly reducing her reliance on direct support for daily tasks. Additionally, Janice pooled a portion of her budget with Trudy's to fund joint activities, such as gardening at a shared allotment, fostering community ties and social engagement.

#### Weekly Budget Allocation:

Cookery Class: £10

Technology for Independent Living: £15 (average cost spread over the year)

Shared Activities: £35

### 2. Financial Impact

ISF Weekly Budget: £300.96

Average Weekly Spend: £130.00

Weekly Savings: £170.96

Annual Savings: £8,889.92

Janice achieved over 50% in weekly savings by strategically using her ISF for pooled activities and assistive tools.

This example underscores the cost-saving potential of ISFs when citizens are empowered to tailor support around both individual and shared goals, maximising financial efficiency while building community bonds.

## Case Study 3: Mary's ISF Experience and Flexible Support for Employment





Mary's situation reveals the adaptability ISFs provide, particularly for citizens balancing work and personal responsibilities. After securing part-time employment, Mary needed flexible support that could accommodate her varying weekly schedule. Through her ISF, she could design a support arrangement that adjusted to her job requirements, personal activities, and social engagements.

## 1. Customised Support for Working Citizens

Mary's ISF allowed her to reduce support on days when she was working, reallocating funds to cover transportation to and from her workplace. On days off, she could schedule social activities and arrange support as needed, without the constraints of a fixed weekly routine.

### Dynamic Weekly Support Plan:

Work Days: Transportation and ad-hoc check-ins

Days Off: Scheduled support hours for social outings

## 2. Financial Impact

Original Weekly Cost under Traditional Commissioning: £400

Average Weekly Spend with ISF: £300

Weekly Savings: £100

Annual Savings: £5,200

Mary's flexible budgeting, facilitated by her ISF, reduced her support costs by 25%.

This adaptive approach highlights how ISFs can yield significant savings while providing personalised, responsive support tailored to an individual's work-life balance.

## Case Study 4: Alex's ISF-Pooled Community Activity Model

Alex's ISF experience underscores the value of pooling resources to access community activities. Living in supported accommodation, Alex pooled his ISF with those of two peers to fund a shared activity that met all of their social and recreational goals, reducing individual costs and fostering social inclusion.

### 1. Community Engagement through Shared Support

By pooling their ISFs, Alex and his peers participated in weekly art sessions, organised by a local community provider. This approach allowed each person to access high-quality support at a fraction of the cost, fostering a supportive community environment.

### Weekly Support Activities:





Art Workshop: £60 per session, shared among three people  
Shared Budget Contribution per Person: £20

## 2. Financial Impact

Individual ISF Budget: £350 per week  
Average Weekly Spend per Person: £280  
Weekly Savings per Person: £70

Annual Savings per Person: £3,640

Pooling funds reduced Alex's weekly expenses by 20%, demonstrating how ISFs can be used creatively to enhance social experiences while driving financial efficiency.

This case illustrates the power of ISFs to support collaborative, community-focused solutions, extending beyond individual benefits to foster inclusion and collective wellbeing.

## Broader Implications of ISFs for Cost Efficiency and Service Delivery

These case studies reveal that ISFs hold substantial potential for realising sustainable savings in social care. The flexibility they offer enables citizens to allocate resources precisely where needed, avoid the pitfalls of fixed-cost services, and respond dynamically to life changes. ISFs can achieve efficiencies through several mechanisms:

### 1. Reduced Need for Standardised Packages

Citizens' control over their budgets allows for support arrangements that reflect actual needs, reducing the prevalence of unnecessary service hours that are often baked into traditional care packages. David's case illustrates how ISFs reduce standardised support hours, yielding direct financial savings.

### 2. Empowering Independent Living

By funding assistive technology, ISFs enable citizens to develop independence, reducing reliance on direct support. Janice's use of her ISF for a cooking class and assistive tools reduced her need for in-person assistance, highlighting the cost efficiencies that can be achieved when individuals are supported to live more independently.

### 3. Enhanced Community Engagement through Budget Pooling

ISFs encourage resource sharing and community activities that lower individual costs while promoting social inclusion. Both Janice and Alex used pooled budgets to fund joint activities, underscoring how ISFs can support not only individual needs but also collective community goals.





#### 4. Flexibility for Citizens in Employment

For citizens who work, ISFs allow support arrangements to adapt to changing schedules. Mary's case demonstrates that ISFs can provide cost savings by enabling support reductions during work hours, with resources reallocated to support needs arising outside of work.

#### ISFs as a Model for Sustainable Social Care

The case studies of David, Janice, Mary, and Alex exemplify the efficiency and adaptability that ISFs bring to social care. By facilitating flexible, citizen-directed budgets, ISFs support cost-effective, personalised care, aligned with the Care Act 2014's objectives.

**Across these cases, ISFs achieved annual savings of between 16% and over 50%, offering strong evidence of their potential to deliver financial sustainability within English social care.**

Beyond the numbers, ISFs have proven to enhance individual satisfaction, social integration, and autonomy, making them a valuable alternative to traditional, rigid commissioning models. For Local Authorities, ISFs provide an opportunity to drive efficiency, reduce over-provision, and foster innovative, community-based solutions. As the social care sector seeks sustainable solutions, ISFs represent a promising model that balances cost-effectiveness with person-centred support, paving the way for a responsive, inclusive social care system in England

