

Briefing Paper from the Manchester Older People's Network

Caring Choices: Who will pay for long-term care?

April 2007

Caring Choices is a nationwide initiative to help shape future policy on long-term care for older people. It is a collaboration of 15 organisations, including The King's Fund, Help the Aged and Age Concern England, and the Joseph Roundtree Foundation.

Through a series of events, an interactive website and media work, they intend to raise awareness to the challenges facing the future of long-term care funding and gather opinions from individuals currently involved in the system, about the best options for meeting those challenges

A new survey commissioned by the King's Fund and other partners, reveals that three times more people think a person's need should determine how care services are funded and not an assessment of an individual's income or assets.

The Partnership, called Caring Choices, is consulting older people and carers, commissioners and service providers, on options for funding Long Term care services. They are hosting seven regional events to discuss the current failings of the care system. The first of these events was held in Manchester at the end of April and it was followed by a recording of the '**You and Yours**' programme for Radio 4, which hosted a panel discussion, with the audience, on the future of social care.

Members of the Manchester Older Peoples Network and staff from MACC, participated in the day's events. The panel included Sir Derek Wanless who conducted the review of social care funding, Ann Williams who was Director of Social Services in Salford and now chairs the Association of Directors for Adult Social Care, Liz Carr, campaigner on disabilities, comedienne and broadcaster, and Mervyn Kohler from Help the Aged. Ivan Lewis was invited but, at the last minute, only agreed to do a studio interview on the subject with Peter White. (presenter of You and Yours)

Participants initially addressed three core questions:

- Who should pay for personal care?
- How do we (or should we) encourage people to contribute to care costs?

- How do we support the provision of informal care?

The audience had round table discussions on each question and we then voted electronically. There were underlying themes that emerged from the discussions: **transparency, fairness and efficiency**. Participants agreed that we needed greater clarity from the State about how social care will be funded in the future and that we wanted reassurances that funding for social care was ring fenced, and not diverted when savings had to be made.

There was also agreement that we needed a national framework for funding, that different authorities could not use budgets to determine different criteria, creating what has become known as the post-code lottery.

The arbitrary distinction between health and social care caused problems for both service users and assessors and participants voiced repeated criticisms of the way service users experienced multiple assessments rather than a single assessments.

And finally there was general agreement that investment was urgently needed in social care, including the funding and development of preventative services.

The meeting then addressed the question **‘Who should pay for personal care?’**

We believe at MACC that the present system is a mess and puts budget management before the needs of people. While our organisation welcomed the debate, we feel that there is a key starting point which must not be ignored : education, defence, criminal justice, healthcare and social care of children are all paid for through general taxation. We have yet to hear of a single convincing argument as to why social care for adults should be any different.

Most of the participants agreed that the current means-tested system was not fair and did not work. Many felt that free personal care funded through taxes was not free to society as a whole and that the extra funding needed should come from a variety of sources, including redirection of funding.

There were real concerns from people that funding should be ring-fenced so that Local Authorities could not divert it to other budgets.

Following the debate, the voting took place. Around **one-third** of the audience thought that the State should fully fund a basic package of care for every older person who needs it. This did not include 'board and lodging' but simply the basic care needs of an individual. (**free personal care model**)

A larger number preferred a '**universal co-payment**' approach, where the care was partly funded by the state (at least 60%) and partly by the individual.

There was little consensus from participants about how the state should fund their part, though there was agreement from many that there should be a redirection of resources. This was not an option to vote on at the end of the debate, but the views were recorded in the Conference report.

Participants also discussed how to encourage people to contribute to care costs, if the State was going to continue with a means-tested system or introduce a co-payments funding model. People felt constrained by their lack of knowledge and understanding of financial products that were on the market (like equity release schemes)

Before people could be encouraged to save for 'older age' participants felt that the Government needed to give clarity on the future funding of social care. The quality and profile of 'social care' needed to be raised (especially if people were going to be encouraged to save and 'buy' it)

The final debate was about how the State should support informal carers.

There was agreement that informal carers were unsupported in many areas, unrewarded and isolated and yet they made a huge contribution to the State, caring for elderly relatives and friends.

Key themes that emerged were:

- Carers want clear entitlements and financial support.
- The existing benefits system for carers is 'not fit for purpose'. No one should be financially disadvantaged because they provide informal care.
- Many participants expressed their anger at the current plans to close many day centres, as these centres were seen as a way of giving carers free time.
- Respite care should be available in a person's own home, when a carer needs a break.

- Carers needed support to prevent a situation deteriorating, and not just at a time of crisis. There is particular lack of support for carers of those with dementia.

This briefing paper has been taken from the full report of the meeting in Manchester, which is available on the Caring Choices website at :

www.caringchoices.org.uk

You can contact the team at :

c/o the King's Fund, 11 – 13 Cavendish Sq. London. W1G OAN

Tel 0207 7307 2400

info@caringchoices.org.uk

**Or you can send your views to the Manchester Older People's Network.
C/O MACC. Swan Buildings. 20 Swan Street. Ancoats. M4 5JW.**

This briefing paper was prepared by Mary Duncan, on behalf of the Network.