



advice and support for older age
**Independent
Age**

Free personal care: Councillors' information pack



The key stats

74% of adults in England aged 18–64 want free personal care for all older people

69% of adults in England aged 18–64 would be willing to contribute more to fund free personal care

1 in 10 people receiving care would benefit from a £72,000 cap

A care cap of

£72,000 would benefit 1 in 10 people who receive care

Free personal care would benefit

everyone who receives care

Free personal care would cost just an additional

4% of the cost of a care system with a £75,000 cap

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What is social care?

Social care refers to the care and support many older people receive to help them with activities of daily living they are having difficulty managing. This care can be delivered in various settings;

- At an individual's home (domiciliary care)
- In a care home
- In a nursing home

Personal care describes the support a person receives for everyday activities. These include getting in and out of bed, going to the toilet and having a bath or shower, getting dressed or preparing a meal.

Providing older people with the necessary care and support they need to maintain their independence, dignity and ability to enjoy later life is what we expect in a compassionate society.

What is going wrong with social care?

The problems in social care have been well documented in the media. The system is broken but there are many issues that contribute to the horrible experiences hundreds of thousands of older people experience every day.

Chronic underfunding

Underpinning these issues has been the underfunding of the social care system that has been in effect for years.

The national government is not giving local authorities enough money to deliver a quality care service and social care funding is not ring-fenced.

Since 2010, £2 million has been taken out of the social care budget every day and as our population ages and social care demand increases, we urgently need a stable, comprehensive solution to the funding crisis.

Poor quality and unmet need

There is a postcode lottery in effect when it comes to care quality. While some areas of the country are able to deliver good quality care, there are others where older people have to face up to the prospect of moving into a care home where the quality is so poor, even medicines might not be administered properly.

There are also more than 1.4 million older people in the UK who are currently living without the support they need for activities like getting washed or getting out of bed. Whilst lack of funding is the biggest reason for unmet care needs many older people are also going without the support they need due to a real fear of engaging with what is a very complex system.

Catastrophic costs

The average weekly cost of care is high, costs mount up very quickly and can end up with individuals exhausting their savings and assets to pay for it (what is usually described as catastrophic costs).

Region	Average weekly cost of residential care	Average weekly cost of nursing care
Greater London	£727	£942
North East	£568	£688
North West	£523	£809
Yorkshire and the Humber	£566	£777
East Midlands	£594	£770
West Midlands	£582	£872
East of England	£676	£1,001
South East	£738	£1,039
South West	£668	£975

Source: LaingBuisson, 2018

The knock on effect of these costs can be devastating;

- Individuals having to sell their home to pay for their care
- Individuals having to relocate to a cheaper care home, possibly far away from their family
- Individuals scared to get the help they need for fear of losing the savings they have worked years to build up



Pamela's story

“ I have osteoporosis, osteoarthritis and fibromyalgia. I'm a wreck, I think partly through caring for my mum who had dementia and used to fight with me. Once she even gave me a black eye. I asked my doctor if there was any way I could get help. He said, 'Pam, after all, it is your mother.' I felt awful.

Nowadays I find it so hard to shower or to lean over to wash my hair in the sink but I can't afford to pay for help. There are times you want to reach out to people and say, 'Please can you help me,' but it feels like begging.

”

Pamela 77

What are we waiting for?

The crisis in social care is well established and has been acknowledged as a problem since the Royal Commission in 1999. Since then, there have been numerous reviews, commissions and green papers but none have produced the changes the system urgently needs. In 2017, the government announced that an adult social care green paper would be released before the end of the year.

This green paper is a chance to begin the process of social care reform and finally make the much needed changes to the system.

However, more than two years later, the green paper is still nowhere to be seen, with the most recent response from the government being that it will be released 'at the earliest possible opportunity'.

What is free personal care?

Free personal care means that anyone who needs help with daily activities such as getting dressed, having a wash, and getting out of bed etc does not need to pay to get the help they need, just as people who need medical treatment don't have to pay to get that help from the NHS.

Free personal care would not cover what is known as 'hotel costs', which are accommodation and living costs in a care home setting. For this reason, we believe that a safeguard should also be introduced to ensure no individual faces catastrophic hotel costs.

Scotland points the way

Free personal care has been available to all people aged over 65 living in Scotland since 2002. It has proved popular, and is currently being expanded to adults of working age.

Studies in Scotland have shown that **free personal care has increased the number of people receiving personal care, and has enabled many more people to stay in their own home rather than having to move to a residential home.**

By supporting older people to live at home, helping to prevent costly hospital admissions, and delaying the need for residential care, **the system may have actually resulted in lower total government expenditure as compared with no policy being in place.**



Why we should introduce free personal care

It is fair

Providing free personal care sends a clear message about how we, as a country, value and support the dignity and independence of people in later life.

Currently, it is unfair that if you get a long term health condition like cancer, all of your treatment will be paid for free at the point of use, while if you develop dementia, you will be subject to a means test and may end up spending huge amounts on care for the remainder of your life.

It is also illogical that an individual living in Scotland with modest savings will have their social care needs met free of charge while someone in the same financial situation living a few miles over the border will have to pay all their costs.

People should not suffer financially due to simply having social care needs.

It is simpler

The current means test and financial assessment are complex processes which are extremely difficult for people to understand and navigate. We know from daily calls to the Independent Age Helpline that older people and their families struggle to understand the current financial means test, and it often comes as an unpleasant surprise to find they are liable for all their care costs.

Free personal care would mean that no one has to navigate what is currently an extremely complex system.

Older people get to live in their own homes for longer

Free personal care would encourage many older people to seek help earlier rather than waiting for a point of crisis. It would therefore enable them to live in their own homes for longer – a key goal for wider health and care policy.

It could eliminate unmet need

Free personal care would make social care a universal right and in doing so help tackle unmet need. In Scotland, the number of people in receipt of personal care grew significantly once the policy was introduced, showing that the system is providing care for people whose needs were previously unmet.

It benefits the NHS

In Scotland where personal care has been free for over 65s since 2002, there has been a significant decrease in the number of admissions and readmissions to hospital.

Free personal care also means that older people will be willing to access care at an earlier stage. We know some people are put off getting care because they did not want to see their assets disappear and they are intimidated by the complexity of the financial assessment required to get care. Under free personal care, people will be accessing the care system at an early stage meaning their overall health tends to be better and they can avoid spending time in hospital.

Scotland has also seen a reduction in delayed transfers of care for older people. Removal of the financial assessment and the means test would reduce delayed transfers of care in the system which can see older people waiting in hospital for months at a time. We know from callers to our Independent Age Helpline that older people are regularly waiting months needlessly for a financial assessment.

Local leadership

Hammersmith and Fulham

Free personal care does not necessarily need to wait for central government action. Some local authorities have introduced it of their own initiative. Hammersmith and Fulham Council introduced free home care in 2014.

Since introducing free home care, Hammersmith and Fulham has seen a reduction in the number of people requesting support, against London trends. More people now receive long-term community support, meaning that they do not need to repeatedly go back to the council to request help.

Introducing free home care has also allowed more people in **Hammersmith and Fulham to continue living in their own homes rather than moving into residential care.** Just 9% of the total number of residents supported with long term care live in residential and nursing care homes (below the London average of 15%), and 80% are supported in the community (higher both in real and percentage terms than comparable boroughs, and above the London average of 74%.)



Sarah's story

“ I have carers who help me wash but I can only afford for them to come twice a week.

When the carers are not here, I waft a flannel where I can reach. I would love to have a proper wash every day – it would be lovely to have a shower – but without someone in attendance it is far too risky.

I used to be able to afford to pay for more care, but my money has gradually dwindled down. I've spent more than £100,000 on care and now have no savings whatsoever.

I think free personal care would be wonderful; it's what is needed, particularly if you live on your own, with no one to help you to wash and dress. ”

Sarah 70

Who supports free personal care?

Our polling shows that this is a policy that commands significant **public support**. Recent polling conducted by YouGov for Independent Age found that 74% of adults in England want to see the introduction of free personal care for all older people. Support was consistently high across different age groups, region, income and political allegiance.

A set of six focus groups we ran across England in summer 2018 also confirmed that personal care is a popular option amongst older people.

In fact, other polling has confirmed that **many people already believe that free personal care exists**. The British Social Attitudes Survey 2017 revealed that 'a third (34%) say the government currently pays for care, while 12% say the individual pays. Just over half (51%) gave answers that reflect a belief that costs are shared between the government and the individual.' When informed of the realities of the current system, the King's Fund noted that **'When people were taken through the system as it exists today, there was sometimes a sense of anger as people realised their assumptions that their care would be paid for by lifelong tax and NI contributions were clearly wrong.'**

Despite the lack of action in Westminster, MPs from all parties support free personal care too. A recent ComRes poll for Independent Age found that 74% of MPs surveyed across the House of Commons agree that free personal care, paid for through a social care contribution, should be provided to those older people who need it.

In terms of **other organisations**, a free personal care policy has received backing from IPPR and in a joint report from the Health and Social Care and Housing Communities and Local Government Committees.

Free personal care is better than the alternatives

The long delayed green paper on adult social care is expected to lay out options for the reform of the social care system. Some options for reform have already been proposed by the Government, including a 'cap' on social care costs.

Research commissioned by Independent Age has shown that a £72,000 cap on the costs of care (the cap legislated for under the Care Act 2014) would only see just over 1 in 10 who pay for their care costs benefiting from the cap. A £100,000 cap is even less effective, helping fewer than 1 in 20.

Under the Care Act plan, it would typically take a pensioner over six years to reach a care cap, which is roughly double the average life expectancy for someone in residential or nursing care. Furthermore, the cap model is unlikely to benefit those with low domiciliary care needs, even if they are chronic and experienced over a long time.

An 'all-inclusive cap' of £100,000, being considered by Labour, includes 'hotel costs' as well as 'care costs' is marginally better, but still has many of the same problems mentioned above, and **would only benefit one in three people in residential care.**

Contact details

Email: campaigns@independentage.org

Call our Campaigns team on 020 7050 6505

Facebook www.facebook.com/independentage

Twitter twitter.com/IndependentAge



advice and support for older age

**Independent
Age**

Independent Age
18 Avonmore Road
London
W14 8RR

T 020 7605 4200
E charity@independentage.org
www.independentage.org
Helpline 0800 319 6789

Independent Age is the operating
name of the Royal United Kingdom
Beneficent Association
Registered charity number
210729 (England and Wales)
SC047184 (Scotland)



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