

Generations

News and views
from Counsel and Care
Autumn 2011



Now more
than ever

Andrew Dilnot CBE
on why care reform is crucial

www.counselandcare.org.uk

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A warm welcome



By Janet Morrison

As you may know, Independent Age and Counsel and Care recently merged. The result is the development of a broader range of services for older people than either could provide separately.

As well as protecting Counsel and Care's services in the short term, this move has provided a platform for expansion to support even more older people in the future.

The landscape for the funding and delivery of services and support to older people is facing fundamental reform. Even now we are witnessing increasing demand for advice with ever more complex issues, which illustrate the challenges older people face navigating the system. The need for independent expert information and advice will only increase over the coming years and we are passionate about rising to that challenge.

Counsel and Care's unparalleled advice and Independent Age's expertise in benefits advice and befriending will combine to make an even more comprehensive service. In future, we hope to be able to offer the advice, information and befriending services of both charities to even more older people – addressing the "three poverties" of knowledge, income and social contact that affect older people today.

We are delighted to be working together and hope you will continue to support our combined charities as we continue the fight for a fair deal for older people.

Janet Morrison, Chief Executive
janet.morrison@counselandcare.org.uk

Counsel and Care

Counsel and Care is the national charity working with older people, their families and carers to get the best care and support. We provide personalised, in-depth advice and information, which informs our research and campaigning work.

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Influence

Change is crucial



Andrew Dilnot CBE on why care reform is needed now more than ever

People are living longer. Most of us will enjoy longer and more fulfilling retirements than our grandparents. This is one of the great developments of the last century, but instead of celebrating, we hear constant talk of 'the burden of ageing'.

One reason for this peculiarly negative attitude to longer lives is that our care system hasn't adapted to cope with the great achievement of people living longer. The people we have been talking to over the past year and the evidence we have collected have shown that the current system is confusing, unfair and unsustainable.

We believe there is now a consensus that fundamental reform is needed, and that the need is urgent. The case for change could not be more compelling.

Care funding as it is now

Many people do not understand the social care system in England, assuming care will be free, so they are shocked when they discover their potential financial liabilities.

One in ten 65 year olds faces care costs in excess of £100,000 over the rest of their lifetime. At the moment, there is no way for people to protect themselves against

the risk of high costs. The state provides no support until people have exhausted all but £23,250 of their own savings and assets, which can include their house. Private insurers won't cover people because of uncertainty about the final bill.

Imagine not being able to insure your home or car, to protect your future income through a pension, or if the NHS were not there to support you should you need medical care. The cost of care is the only major area in our lives where we all face significant financial risk, but cannot protect ourselves against it.

continued overleaf...



Change is crucial continued...

Our plans for reform

We need a new system in which people aren't fearful and are able to plan and prepare for meeting the cost of care.

We think it is reasonable for people to make some contribution towards their care, but that their contribution should be capped to a maximum of £35,000 over their lifetime. Beyond this point, the state would then step in and pay for care. For those who cannot afford to make their own contribution we believe the means-tested system should continue, but the asset threshold below which people are entitled to that support should be increased from £23,250 to £100,000.

Under the current system, at the extreme, people face losing over 90% of their assets. If these recommendations were implemented, no-one going into residential care would have to lose more than 30%.

Change is crucial

This is a set of proposals that will concentrate help on those with the greatest needs, give peace of mind to all and create a new partnership between the public and private sector. Together we can help people achieve the outcomes they want, offering choice and delivering services shaped around individuals and their families.

Last year, the government established this Commission to recommend what that new system should be. There has now been a commitment to publish a White Paper next Spring, and cross party talks are underway. We must seize the chance to reform, so that we can celebrate the prospect of growing older, rather than be frightened of the prospect.

*Andrew Dilnot, CBE
Chair, Commission on Funding
of Care and Support*

Helping you

Paying the price

Information on care and support from our advice team

Did you know that you have to pay for your care? The Dilnot Commission showed that many people are unaware they will need to pay for their care in later life, and that it is not automatically provided free of charge by the NHS. It can also be a shock to people just how much this may cost.

Although NHS services are still free at the point of delivery, much of the care we need as we get older and frailer does not fall to the NHS to provide. Instead, if we need to move into a care home and have assets over £23,250 then we can find ourselves meeting the full cost of our care. Although many illnesses cause us to become less mobile and unable to participate in daily living tasks, help with care needs such as washing and dressing is not seen as addressing health care needs but personal care needs. At present, many people pay privately to support such needs or receive services through their local social services for which they may be charged.

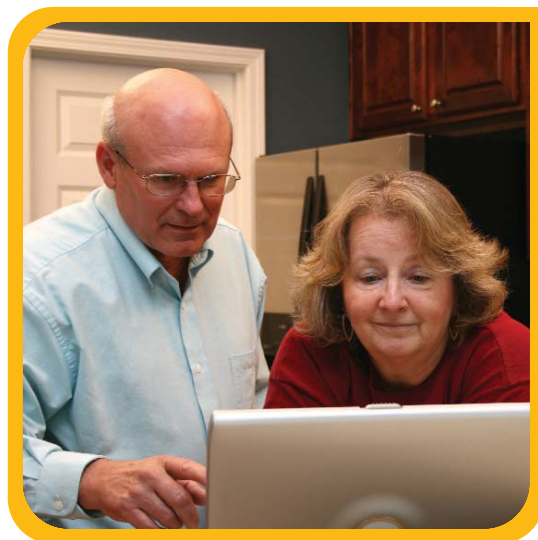
The Dilnot Commission came about as a result of concerns being raised about the escalating cost of care in this country, both for self funders and those supported by the council. It may not be possible for many of us to financially plan for such needs, but for those of us that can, it may be prudent to look ahead. Of course it remains true for most of us that we will not need such care but for all of us it is important to know what our options and rights are and to join the debate of how best to provide for ourselves in our later years.



Myths Buster

We come across many misconceptions through our Advice Service about how care home placements are funded. So, here we are exposing and correcting the worse culprits!

- 1 Residents who do not own a property do not get all their care for free. Everyone is financially assessed for the amount they can afford to pay towards their care home fees.
- 2 The council cannot take over ownership of your house or make you sell it. However, they can include the value of your home within your financial assessment and pursue the funds if you do not pay the fees.
- 3 If you move into a care home, the property will not be considered if your spouse/partner/civil partner remains living in the property.
- 4 If you have changed names on an asset to protect it from being used to pay for care, then the council can view this as deprivation of capital and you will still be expected to pay.
- 5 Spouses/partners/civil partners are not responsible for your care costs and do not need to disclose their financial details in the financial assessment.
- 6 You can make financial gifts tax-free under Inheritance Tax law. But be careful, if you are in a care home this could be seen as depriving yourself of capital.
- 7 Putting your property into "tenants in common" does not necessarily protect it from care home fees.
- 8 If you are funded by the council, family members should only be asked to contribute towards the fees if the placement is one of preference rather than need.
- 9 Care home placements are not free in Scotland.



for all of us it is important to know what our options and rights are



Networks

Coming up...

White Paper on Social Care

The next year is going to be dominated by the promised White Paper on Social Care, followed by a Social Care Bill to be published in Summer 2012. We'll be working to make sure that the White Paper and the Bill come out on schedule and make credible proposals for the funding of social care. We'll be particularly focusing on the need for proper advice and information on social care to be part of the Bill and we're aiming to carry out some research over the next few months into the current level of unmet demand for advice on social care.



On the Circuit

By Simon Bottery, Director of Policy and Communications, Independent Age



In the run-up to a full merger of the two charities, the Independent Age and Counsel and Care policy teams are working closer than ever to ensure that all older people have access to high quality advice and information to make decisions that are best for them and their families. Over the Autumn, we spent some time at the annual conferences of the main political parties, which gave an unrivalled opportunity to meet and discuss older people's issues with politicians.

Counsel and Care and Independent Age are both members of the Care and Support Alliance, a group of 50 organisations committed to getting the best outcomes for those needing care and support in the UK. We supported the 'Decision Time for Care Reform' receptions at the conferences where the work of the Dilnot Commission and our stake in the reforms were debated, as part of ongoing work to make sure the Government sticks to its promise to publish a White Paper on Social Care in Spring 2012.

Independent Age also launched a seminal report with Republica outlining why older people are the largest contributors to the Big Society. The report was launched at the Liberal Democrat and Conservative party conferences and we enjoyed talking to people about the value older people bring to our society as they comprise the largest amount of volunteers.

You can read the whole report at:
www.independentage.org.uk

Support our Work

By Helen Dunkerley
Fundraising Manager

Your support is still needed

In July, Counsel and Care announced that we are merging with Independent Age, a charity who has a long history of working with older people. We are happy that our vital services will be maintained and grow over the coming years and see this as an opportunity to provide the best possible service for those we work with and for. We are in a transitional stage at the moment and still need the vital help of our donors. We hope that you will continue to support our advice service which reaches 250,000 older people, their families and carers every year.

Free consultation available with a firm of solicitors for our supporters

We are pleased to let our supporters know about an exciting new working partnership we are developing with a long-standing firm of solicitors, Child & Child. See www.childandchild.co.uk for further details.

Anybody who supports Counsel and Care financially is now able to receive a free 30-minute consultation, either in person or on the phone, with a Child & Child specialist lawyer. This may be to discuss a will, a Power of Attorney or to talk to someone about the legal aspects of a community care issue. If you would like to take advantage of this offer, please contact Child & Child directly, mentioning Counsel and Care and quoting 'Generations 2011'. You may email them at info@childandchild.co.uk or telephone them on 0207 235 8000, requesting the attention of the private client department.

Your name and address details will be given to Counsel and Care but, of course the legal consultation will be confidential.

Celebrating our 10K runners!

Counsel and Care would like to thank all thirteen runners who ran in this year's British 10K London Run on 10 July for raising over £7,500 to support the work we do offering personalised advice to older people. We were thrilled with the spirit and generosity of friends, family members, and supporters who sponsored the run and came to watch our team dash to the finish line.

Carers Week Appeal

We would also like to thank those who supported our Carers Week Appeal this year which was endorsed by Burt Kwouk (star of the Pink Panther). The Appeal raised just over £1,300.

Donations can be made online at: www.counselandcare.org.uk/donate

For more information about ways to support us, contact Helen Dunkerley on 020 7241 8525 helen.dunkerley@counselandcare.org.uk



Campaign to End Loneliness

CONNECTIONS IN OLDER AGE

Ending Loneliness and Creating Connections in Older Age



The Campaign to End Loneliness helps people to maintain and create personal connections in their later life. We draw on research and inspiration from across the country to offer information and ideas to individuals and those working with older people. We deliver projects and campaigns with a range of other organisations. Together, we aim to end loneliness in older age.



We were launched in 2011 by four founder partners: Age UK Oxfordshire, Counsel and Care, Independent Age and WRVS. It is funded by the Calouste Gulbenkian Foundation. In partnership with individuals and organisations we will:

- **Raise awareness** of loneliness and why working to reduce it matters
- **Promote** what works to combat loneliness
- **Help** all to future-proof our own lives against loneliness in older age
- **Inspire action from all** by working with others to create a vision of a society where loneliness in older age is ended



To show your support of find out more:

Write to us at 50 Hoxton Square, London, N1 6PB

Make an offer of help online at

www.campaigntoendloneliness.org.uk/pledges/

Email us at info@campaigntoendloneliness.org.uk

Call us on 0207 012 1409

www.campaigntoendloneliness.org.uk