



# Closing the Care Gap: getting better care and support for older people

A Counsel and Care policy paper

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# 1. Introduction

Older people face major problems getting the care and support they need in Britain today. They, along with their families and carers, struggle day in day out to live independently, or to pay the high cost of care home fees.

This paper exposes the Care Gap – the gap between what older people need and what care and support is available. With our ageing population, urgent action is needed to stop the Care Gap widening.

## PROJECTED NUMBER OF OVER 85s

2003	936,300
2008	1,113,800
2013	1,243,700
2018	1,403,400
2023	1,618,100
2028	1,857,900 <sup>(1)</sup>

## NUMBER OF CARE HOME PLACES IN THE UK

1996	575,600 <sup>(2)</sup>
2006	468,000

## NUMBER OF OLDER PEOPLE GETTING HOME CARE IN ENGLAND

2001-02	90,500
2002-03	90,400
2003-04	88,700
2004-05	85,900
2005-06	88,700 <sup>(3)</sup>

### Sources

(1) CSCI A *Time to Care*

(2) Laing and Buisson, *Care Home Market Survey 2004*

(3) CSCI A *Time to Care*

## 2. What Is The Care Gap?

Put simply, the number of older people is growing while the number getting care services is falling and the Care Gap is widening. As our population ages, more older people are encouraged to remain independent in their own home rather than move into residential care. But as the number of care home places has fallen, so too has the number of older people receiving home care services.

Older people face a care lottery. Access to care depends on where older people live and their income; it depends on their local authority and its policies on charging and eligibility criteria.

A national survey of local authorities conducted by Counsel and Care has revealed that it is almost impossible for older people to access support in the community, unless their needs are severe. Two-thirds of local authorities have set their criteria at the top two levels of substantial or critical need and a number of councils are expecting this to increase. Many older people whose needs fall below this level are not getting the help they need from social care services.

The survey paints a worrying picture of future service provision, as increasing pressure on both NHS and social services budgets has led to a reduction in the number of older people who receive services. The survey also shows that there are high charges for services in some areas – with weekly charges of up to £315.90, and average hourly charges for services of £10.39.

The contradiction in care is that while older people are paying higher charges, fewer are getting services. Pressure on budgets means that fewer older people are eligible to receive support, leaving many struggling to meet what may be low level needs, but which can have a great impact on their quality of life. It is also short-sighted policymaking and ends up costing the government more in the long run.

Investing in older people's care will yield financial as well as social gains. Preventing falls, for example, reduces hospital admissions and other related costs. Targeting investment on new technology - such as telecare systems to monitor older people in their own homes – will also produce savings in health and social care.

To provide community services with an emphasis on prevention, there needs to be a change in priority. This can be achieved through a more strategic use of existing funds, together with an acknowledgement from the Government through its spending review that services cannot be improved without extra resources.

The dignity and well being of older people depends on them being able to access adequate support to help them live independently for as long as possible. Currently, older people are being denied this right – instead they are being condemned to isolation and dependency.

### **The challenge as set out in the Government's Pre-Budget Report in December 2006**

**6.11** As set out in *Long-term opportunities and challenges facing the UK*, the number of older people, particularly those aged over 85, is expected to rise sharply over coming years with significant implications for public services, such as long-term care for the elderly. Recent reports from Derek Wanless for the King's Fund, the Joseph Rowntree Foundation and others have made important contributions to the debate around the future of social care provision, which will also be informed by Individual Budgets, Partnerships for Older People Projects, direct payments and the In Control programme. In assessing proposals, as part of the long term vision of the 2007 CSR, the Government will consider whether they are affordable, whether they are consistent with progressive universalism and whether they promote independence, dignity, well-being and control in line with *Improving the Life Chances of Disabled People*, the White Paper *Our Health, Our Care, Our Say* and the National Service Framework for Older People.

## **3. Why Action is Needed Now**

Older people, their families and carers won't tolerate the widening Care Gap. Their expectations are rising, they want a bigger say over their services and are much more likely to vote. As a society we can't afford not to close the Care Gap.

The key challenges for planning policy and services to meet future demands for care and support for older people include:

- 1. The ageing population:** the number of people aged 65 and over in the UK is predicted to increase by 81 per cent from 9.3 million in 2000 to 16.8 million in 2051.
- 2. An increase in the number of people who have a disability:** the number of disabled people is projected to increase by nearly 70 per cent between 2002 and 2031.
- 3. A fall in the availability of informal care:** predicted increases in female employment, a decline in the number of children living with their parents

in old age, and increasing numbers of childless older people means the people who currently provide informal care are likely to decrease.

**4. An increase in the number of people who have dementia:** the Alzheimer's Society projects that by 2010 there will be about 870,000 people with dementia in the UK – a figure which is expected to rise to over 1.8 million people by 2050.

**5. Increased expectations from service users:** baby-boomers who have been brought up in a more consumer-led society than their parents will be less willing to tolerate low quality levels of care.

**6. An increase in home ownership:** the number of households is expected to increase from 20.9 million in 2003 to 25.7 million in 2026, a 23 per cent increase. This means that more people will be able to pay for their own care, possibly increasing the demand for privately purchased services.

**7. The increasing weight of the 'silver vote':** research by Age Concern which analysed the voting of older people at the last general election found that over 40 per cent of the votes were cast by the over 50s. By 2025 the report predicted that this figure would have risen to over 50 per cent of all votes cast.

In the light of these changes in society, policymakers need to rethink current provision and funding to increase and improve services.

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## **THE TOP TEN - issues raised by older people, their families and carers calling Counsel and Care's advice service**

### **1. Assessment**

People who have care needs are entitled to receive a number of assessments which define their needs and ensure that the services they receive are the right ones. Care needs assessments, financial assessments and hospital discharge assessments are all crucial to ensuring that older people arrange suitable care. Assessment results are vital to arrange a suitable care home placement.

Many older people experience problems with such assessments including incorrect or incomplete assessments, not being given a copy of the assessment results, as well as in some cases not having any assessment at all. Various agencies are responsible for carrying out assessments. Many people receive multiple assessments from different social care, hospital, housing and benefits teams, despite the Single Assessment Process which is designed to coordinate care assessments into one event.

## **2. Welfare rights**

Callers are encouraged to make sure they claim all benefits they are eligible to receive, including Pension Credit because many older people do not claim what they are entitled to. Raising awareness of the options available is crucial.

Payments specifically for older people, for instance Winter Fuel Payments are highlighted, many people receive these automatically, but others need to claim proactively.

Pensioners have recently experienced inflation of 9% compared with an average of approximately 3% for the rest of the UK, meaning that they have no option but to spend more of their income on essential expenses such as food and heating. Despite Government efforts there are still one million older people living in poverty in the UK.

Older people who have scarce resources are less likely to turn their heating on, less likely to eat a balanced diet, and restrict the amount of social activities they are involved with, and see family and friends less often. Social isolation is a major cause of difficulties for older people.

## **3. Care home issues**

Choosing a care home for an older person often comes at a time of stress and difficulty, for instance, a hospital admission, or a decline in health or abilities. The older person may not want to move into a care home and would prefer to stay at home. Relatives may be concerned about the safety of an older person continuing to live independently. Services to support people living at home are patchy and can be expensive and difficult to organise, and care homes are often viewed as the only option. There may be pressure to organise a care home admission quickly, especially if the older person is currently in hospital. How care homes are funded, and the responsibilities of local authorities are not clearly outlined.

Choosing a care home is complex, and relies on the older person having received an accurate care needs assessment (see point 1 above). Finding information about care home admissions can be difficult. Advice services like Counsel and Care help as many people as possible but there are large numbers of older people and their relatives who are not supported. There are some local authorities who are very

good at supporting care home residents, but many fail to give adequate information about rights and entitlements, as well as not fulfilling their duty to carry out the necessary assessments and support particular individuals.

#### **4. Charitable assistance**

Last year over 13% of the people who contacted Counsel and Care applied for our charitable assistance Single Needs Grants or enquired about other financial assistance available to them. We also know that poverty affects many older people who we can't reach. The advice service ensures that everyone who applies for a Single Needs Grant is claiming all of the benefits they are entitled to, but charitable assistance is needed for many people who are on benefits but yet can't afford the essentials.

#### **5. Care home funding for state funded residents**

Knowledge about what people are entitled to if they are funded in a care home by their local authority is patchy and inconsistent. The family or carers of older people are very often requested to pay third party top ups when it is the responsibility of the local authority to pay the full fees, and aspects of choice and availability of places are not accurately explained. Callers to Counsel and Care are encouraged to insist that third party top ups are paid directly to the local authority rather than directly to the care home.

Block-buying of bed spaces by local authorities means that fees in individual areas are distorted, and the market does not operate freely. This creates difficulty for people trying to find a care home at a reasonable rate as care homes are forced to increase fees for particular residents.

#### **6. Care home funding for self funded residents**

Self funded residents are at the mercy of the care home market, and often are treated unfairly both by care homes and the local authority. They are especially prone to receiving inadequate information about which care home to choose, and because often a financial assessment is carried out before a care needs assessment, those individuals who are known to be able to fund their own care do not receive support from the local authority.

Because local authorities block buy their beds, often at below the market rate, self funders are often charged a

higher rate by care homes. This effectively means that self funders are cross-subsidising the local authority residents placed in the same home.

Self funders who are known to have limited funds to spend before they are eligible for local authority support are also vulnerable to a lack of information which means they do not make sensible choices about the care home they move into. Someone who knows they will very shortly be reliant on the local authority for support should be advised to choose a care home as near as possible to the standard rate of their local authority.

Many self funders enquire about continuing care funding as an option for them, as under this system the NHS will meet the full cost of the care home. Advice workers can establish whether an individual would be eligible for this funding, and can advise the individual or family on the best way of arranging this support.

### **7. Sheltered and extra care housing**

When people call Counsel and Care about the need for support and their options available in older age, advice workers highlight the full range choices. Integral to this is the sheltered and extra care housing provision available and which needs this type of housing can meet. Many people would like the option of sheltered or extra care housing, as it can meet their care needs without necessarily losing their independence.

Sheltered and extra care housing is always set in the context of other services available to older people, including help at home and care homes.

### **8. Health care**

Older people make up a large proportion of the total number of people in hospital, and many older people will at some point need hospital treatment. Ensuring that older patients are informed of their rights whilst they are in hospital, including what happens about any benefits they claim, and what they should consider if they are not at home for a length of time.

Planning the discharge of an older person as soon as they are admitted to hospital is best practice, and Counsel and

Care advises callers on the type of decisions they may need to make. We also try to ensure that a hospital discharge takes account of all of the options available, rather than assuming an older person will move into a care home.

## **9. Abuse**

Counsel and Care is concerned about elder abuse and we highlight abuse by making sure that there is a good awareness of what abuse is, and what to do if someone is concerned that it may be taking place.

There are many cases of abuse reported to the police and regulatory authority for care homes, but only a very small proportion of these reports result in convictions of the abuser.

## **10. Dementia and mental health issues.**

Dementia affects 20 per cent of people over 80, so is often a major factor determining the care needs of an individual. Care homes for people with dementia are expensive and places are limited. Older people in the early stages of dementia can be effectively cared for at home, with the right support. Counsel and Care tries to ensure that callers are made aware of all of the options available.

NHS continuing care funding for people with dementia is also a crucial issue. Counsel and Care campaigns to make sure that cognitive ability is taken into account when a decision is made about awarding continuing care funding, as experience shows that physical difficulties are given preference in considerations of funding.

Independent advocacy for people with dementia can be crucial to ensuring that their views and wishes are taken into account. Too often older people with dementia are considered unable to make a decision, and so their opinion is not sought, even in decisions about where they live. Provision of independent advocacy, and specialist training for people with dementia is a key element of Counsel and Care's work.

**Publicity and information.** Thousands of older people, their families and carers contact Counsel and Care and other agencies for advice and information about these issues. In the coming months Counsel and Care will publish papers exploring these ten issues in depth.

## 4. Closing the Care Gap

Urgent action and investment are needed to deliver better care and support for Britain's ageing population. Growing discontent among older people, their families and carers about 'patchy, inequitable and costly' care cannot be ignored.

There are a range of practical measures that the Government can implement in its 2007 spending review. We also need a long-term strategy for better care and support for older people and how it is fairly funded. This needs to be shaped by a public consensus about how the cost of care for older people is fairly shared between the state and individuals.

The spending review provides a once in a lifetime opportunity to tackle underfunding and create quality care and support that is comprehensive, fair and affordable and offers better value for money.

### **Key measures the 2007 Spending Review should include:**

- State supported equity release schemes to help older people make better use of their assets and stay in their own homes
- Proper funding of care home places and fair implementation of a new continuing care funding framework
- Independent care advisers in every community and a national care advice service
- Ending means-testing for disabled facilities grants for older people
- Tax exemptions on care vouchers to help carers who work and extending carer's allowance for pensioners
- A Sure Start for older people project in every neighbourhood and investment in early intervention and telecare.

## 5. A new vision for care and support

*Fit for the Future: A new vision for older people's care and support*, published recently by Counsel and Care, sets out a radical vision for services and what needs to be achieved to deliver a fair and accessible system of support.

The report sets out a comprehensive range of recommendations in the following key areas:

**1. A fairer funding system:** so that those who have capital can keep more of it than they do currently, and by giving people in care homes greater financial freedom with a higher personal expenses allowance. The vision also sets out the benefits of introducing minimum levels of need which will be met by care services, ensuring greater clarity and less regional inconsistency than exists currently. The recommendations from the Joseph Rowntree Foundation provide a way forward towards the partnership model of funding set out in the recent Wanless review.

**2. Information, advice and advocacy** for every older person, their family and carers, so that people can be supported to make informed and considered decisions which take into account all of their possible options. This needs to be provided through independent care advisers who would work alongside older people throughout the decision making process. With people increasingly required to pay for their care, it becomes even more important that they not only access the services that they need, but also that they are achieving value for money. Supporting and signposting to independent advice and advocacy organisations is key.

**3. Making it easier for carers** to care so that as much informal care as possible can be maintained and supported. The report argues that this can be achieved through the introduction of care vouchers which would give employees tax breaks to pay for services which would benefit their older relatives. Other key ideas include allowing people over 60 to receive carer's allowance, increasing the level of carer's allowance so that it matches the minimum wage, and provision of adequate emergency support and respite services for carers.

**4. A stronger focus on improving service quality** through the Commission for Social Care Inspection, ensuring value for money for those who self-fund their care, as well as those supported by the state. Currently, around 20 per cent of residential providers and 30 per cent of domiciliary care agencies do not meet the general standards demanded by the inspectorate and most services still fail some of the minimum standards.

**5. Rolling out Sure Start for older people** into every neighbourhood, providing a single point of access for information, support and services through the LinkAge Plus programme.

**6. Support for those who use private assets** to fund their care, along with a clearer settlement which sets out what costs individuals will be expected to meet with their capital and savings. There needs to be a national debate, similar to the recent pensions debate, in which the challenges of funding care in the future are honestly discussed with the public and a settlement reached on the best way forward.

**7. Increasing financial control and empowerment** to service users through Direct Payments and Individual Budgets, increasing the number of people eligible to receive them by supporting people to manage their care through independent advice and advocacy.

**8. Better and more housing** options so that future housing stock is well maintained, easily accessible, and integrated well into the local community, providing real 'lifetime homes'. Developing care homes so that they present a real choice for older people, rather than being seen as a 'last resort' is essential, as well as making it a realistic option for people to receive support in their own home for as long as possible.

## 6. Act Now For Generations

Policy makers cannot escape the fact that any sustainable model of funding older people's care in the future will require extra resources. The question is how those extra resources should be allocated and what proportion of funding should be expected from individuals themselves. The current system is confusing and alienating for many older people who find the costs they have to bear unexpected and unjust.

For a new system to command public respect there must be clarity about the need to share the costs of older people's care and the benefits older people can expect to receive in return. Older people with assets must be given support to use them in a way which will enhance their care options, but not decimate them entirely. In general older people must be given more choice with dedicated advice and information services to support their decisions.

There is no getting away from the fact that action needs to be taken now in order to secure a safe and sustainable future for older people and their care and support services, as the status quo is not an option. Services are already severely stretched, so a new way has to be found to ensure that the growing needs of older people are met. Key to this will be the 2007 Spending Review which must allocate more resources to these essential services and develop a national consensus on the long-term vision.

Action now will reap rewards in the long term – for generations of older people, for our society and for the economy by helping save precious NHS resources.

Many of the solutions outlined in this paper are common sense and could be implemented now, but others are innovative, and need the backing of brave decision makers prepared to act now to make the vision happen in 10 to 20 years time. What we need is a better funding settlement combined with the commitment of policy makers and services providers to agree the way forward. We need to be ambitious in creating older people's care and support that really does close the Care Gap.



**Counsel and Care is a national charity getting the best care and support for older people, their families and carers.**

**We do this by providing advice, information and financial support and by influencing future policies, services and funding.**



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