

# **‘A Charter for Change’**

**Reforming care and support for  
older people, their families and  
carers**

January 2008

# 1 Summary

There is a growing consensus that the UK care system is in crisis.

**a crisis of funding** – can we afford to get old?

**a crisis of fairness** – who pays for our care when we do?

**a crisis of confidence** – is the care system one that people understand and have confidence in?

**A growing “care gap” exists between older people who need care and those who receive state support, and a growing funding gap between what the state will pay for and what both informal care and privately funded care provide.**

**Wanless calculated that 80% of need is “unmet”.<sup>i</sup> There are 1.9 million disabled people in Great Britain aged over 65 who do not receive state funded care and instead rely on informal care. This is set to grow to 2.6 million by 2022.<sup>ii</sup>**

**The value of informal care provided by carers for people aged over 65 is £61 billion<sup>iii</sup>.**

**At £5.4 billion, privately funded care accounts for 57% of total care expenditure (£14.9 billion). On current trends this share will grow to 66.5% by 2022.<sup>iv</sup> Those who need care will be expected to pay more of the cost.**

**The combined “care funding gap” which is met by informal care and privately funded care is equivalent to £24,600 per year for every disabled older person in Great Britain<sup>v</sup>.**

- Over 65s now outnumber children. By 2051, the number of over 85s will have almost quadrupled from 1.1 million to 4 million.<sup>vi</sup>
- The number of people with dementia in the UK will rise from 870,000 in 2010 to 1.8 million in 2050<sup>vii</sup>
- 100,000 people use Counsel and Care’s Advice Service every year.
- 3 in 4 local authorities now only provide care to those whose needs are “critical” or “substantial”.<sup>viii</sup>

- There are 420,000 older and physically disabled people living in care homes across the UK<sup>ix</sup>, while the number receiving home care in England is 88,700<sup>x</sup>
- Just to meet population growth alone, the cost of social care is expected to rise from the 2002 level of £10.1 billion (1.1% of GDP) to £24.0 billion (1.5% of GDP) by 2026. Achieving more ambitious goals for social care would mean increasing the proportion of GDP spent to 2% by 2026.<sup>xi</sup>
- In total informal carers save tax payers £87 billion per year because of the informal care they provide – more than the annual NHS budget.<sup>xii</sup>
- CSR 2007 increased targeted funding for prevention and personalised services for older people and carers by £190 million to £1.5 billion but local authority funding will increase by just 1% in real terms over the next three years.<sup>xiii</sup>
- Falls alone cost the NHS £1 billion each year.<sup>xiv</sup>

New evidence from Counsel and Care's Advice Service shows:

- **Older people and their carers are left baffled by the care system** with 6 out of 10 (61.22%) people complaining about a lack of information – particularly in relation to council care services
- **Confusion about funding is widespread.** Those with modest savings feel penalised by a system that expects them to self-fund their care
- **The way care eligibility criteria are applied is unclear and perceived as unfair.** 4 out of 10 (43%) of those contacting the Advice Service about assessment raise concerns about eligibility
- **More than 6 out of 10 (62%) formal complaints are about local authorities**
- **More than half of the calls (55%) about carers highlight conflicts of interest** where the needs of the older person are being balanced against the needs of the carer. **1 in 4 carer enquiries (25%) are regarding a lack of access to local services**
- **3 out of 10 mental health enquiries relate to dementia**
- **Help with essential housing repairs is the single biggest charitable request** for home owners living on a low income with limited savings.

Government has promised a radical rethink of the care system with a green paper due in 2008. Ahead of this, Counsel and Care's *A Charter for Change* establishes 10 tests a new system has to meet alongside 5 key principles for reform.

## 5 principles for reform

Any new model must ensure:

- ✓ **simpler** access for older people, their families and their carers
- ✓ **fairer** access to services so it is clear what the taxpayer pays for and what the individual is expected to pay and why
- ✓ **transparent** provision of services and funding mechanisms
- ✓ **consistent** definitions of care needs across the country, with a minimum safety net of high quality care wherever you live
- ✓ **flexible** care services which are driven by the needs of older people, their families and their carers.

## 10 tests for a new model of social care

- ✓ Is it a **person-centred approach** rather than a needs-based approach, informed by **dignity and respect** for older people?
- ✓ Does it **support the choices** and the diverse needs of older people, their families and carers?
- ✓ Is it **delivering independent living and active citizenship** for older people?
- ✓ Is it clear what the state will provide and what the individual is expected to provide?
- ✓ Is it **sustainable** in the longer-term?
- ✓ Does it provide **value for money** – to whoever is paying?
- ✓ Does it provide **good quality, flexible care**?

- ✓ Does it improve the skills and pay of the care workforce?
- ✓ Does it bring health and social care services together?
- ✓ Is it inclusive and progressive?

This report sets out an ambitious challenge to Government to deliver a sustainable package of reform for the future. Because the scale and complexity of the care debate often divorces it from older people themselves we have drawn on new evidence from our Advice Service and casework to highlight what a social care system in crisis really means. **Unless we keep the experiences of older people, their families and carers at the forefront of the debate there is a risk that the promised radical rethink of the care system will deliver something that works better for everyone but older people themselves. That simply cannot be the outcome.**

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<sup>i</sup> Derek Wanless *Securing good care for older people: taking a long-term view*. Kings Fund 2006

<sup>ii</sup> Malley, J et al *Long-term care expenditure for older people, projections to 2022 for Great Britain*. PSSRU Discussion Paper 2252 2005

<sup>iii</sup> Carers UK calculate the value of unpaid care to be £87 billion. 70% of the recipients of unpaid care are over 65 so the value of unpaid care to over 65s is calculated as 70% of £87 billion.

<sup>iv</sup> *ibid*

<sup>v</sup> PSSRU calculate the total number of disabled older people in Great Britain to be 2,695,000.

<sup>vi</sup> Raphael Wittenberg et al. *Future demand for long-term care in the UK – A summary of projections of long-term care finance for older people to 2051*. Joseph Rowntree Foundation (JRF) 2004.

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