

Consultation Response

Charging for care and support – new regulations

Welsh Government

January 2017

Introduction

Age Cymru is the leading national charity working to improve the lives of all older people in Wales. We believe older people should be able to lead healthy and fulfilled lives, have adequate income, access to high quality services and the opportunity to shape their own future. We seek to provide a strong voice for all older people in Wales and to raise awareness of the issues of importance to them.

We are pleased to respond to the consultation on new regulations to introduce changes to local authority charging for social care and support.

Are there any consequences of the decision to increase the capital limit that you would wish to make Welsh Government aware of?

Paying for residential care in later life is a cause of concern for many older people wishing to pass on a financial legacy to the next generation. Consequently, Age Cymru recognises that the proposed increase to the capital limit will be welcomed by many. We are pleased to note that the local government financial settlement will provide £4.5m to fund the commitment of increasing the capital limit used by local authorities that charge for residential care. However, our key concern is to ensure that the social care system is funded to meet the needs of our ageing population.

It is vital that all older people have access to social care that is tailored to meet their individual need. Failure to make this provision is likely to lead to an increase in pressure on an already struggling NHS.

A serious funding commitment is required to support the provision of social care for people who need care and support and to redress the negative impact of the current persistent and significant underfunding of funding for social care.

2. Do you have any observations on the decision to apply a full disregard of the War Disablement Pension?

We support this decision.

3. Do you agree that this increase strikes the right balance between helping to raise additional income for local authorities (to help meet increasing cost pressures in providing care and ensuring the quality of the care provided) and being fair and affordable for people in receipt of non-residential care? Please explain your answer, and also let us know if there are other actions that you would like to see the Welsh Government take in order to make non-residential care sustainable for the future.

We agree with the decision to raise the maximum weekly charge for those who can afford to pay more, whilst protecting those on lower incomes from additional charges. We are aware that local authorities are finding it increasingly difficult to fund high quality social care and hope that this increase will help to alleviate this pressure.

Age Cymru believes that retaining the maximum charge, albeit at a higher rate, will ensure that non-residential care services remain affordable and avoid any regional inconsistency in charging levels and practices.

Other actions

- We believe that further steps should be taken to ensure that older people experience seamless health and social care services. Appropriate quality and provision of social care can relieve pressures on the NHS; this will require structures and budgets that permit effective joint working and focus on providing person-centred care.
- Where successful pilot programmes of joint working have been implemented, local authorities, Local Health Boards and NHS Trusts should ensure the good practice developed is identified and shared across Wales.
- We remain concerned about the unfair treatment of occupational pensions in determining a charge. While income from earnings is disregarded (rightly) for the purposes of determining a charge, occupational pension income is not. We believe this is fundamentally unfair on the basis that this income should be treated the same as employment earnings. To not do so is to treat retired people differently, and less advantageously, in comparison with people currently employed.

The Welsh Government is interested in understanding the impact of the proposals in this consultation on groups with protected characteristics. Protected characteristics are: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion and belief; gender; and sexual orientation.

4. What impacts do you think the proposals in this consultation will have on groups with protected characteristics? Please describe them.

The proposals could impact negatively on older BME people. Reports show that BME people have significantly fewer assets and are less likely to own their own home than white people. Therefore they are less likely to benefit from an increase to the capital limit whilst potentially being charged more for their non residential care.

Any information resource publicising the proposed changes should be produced in an accessible format. The Welsh Government should work with outreach workers in BME communities where access to information and advice is low and where older people may speak English as a second language. In order to avoid confusion caused by any changes, the Welsh Government should improve language provision.