

## **People who fund their adult social care in York: executive summary**

### **Background**

Most people in York will live the majority of their lives in good health. However, many of us will need support with day to day activities towards the end of life. This might include getting washed, dressed, using the toilet, and preparing meals or eating. Some of this care is paid for by local authorities or through the NHS through the continuing care fund for people with complex long term conditions. The remainder is funded by individuals themselves or given by family and friends. This report uses what is known locally and nationally about people who 'self fund' their care in York.

### **Planning for older age**

There are around 18,000 people aged 75 and older in York. On average, older people will live to 84 (men) and 86 (women). People in York can expect to be in good health until 77 years old. In the final years of life, an average person might have 1-2 years where they have 'high care needs' i.e. help getting dressed and another year with 'medium care needs' i.e. daily help preparing meals. Therefore, on average, a person might find they need some daily support for between 2.2 and 3 years of their life. Additionally, most people will also have several years where they need help with tasks such as housework.

### **Self-funding care**

Adult social care funding is means tested. People need to meet the costs of their own care if they have savings in excess of £23,250. National arrangements mean that local authority funded care is also restricted to those with the greatest levels of care needs. As a result, the proportion of people who pay for their own care is growing.

In York residential care is in demand, this makes it more expensive than other areas. In 17/18 the average residential placement funded by the local authority was nearly £700 a week. Nationally, self-funders will pay more than the local authority for comparable care on the open market.

It is estimated that 1 in 10 self-funders in York will subsequently become eligible for local authority funding. The transition from self-funding to local authority funding can be challenging, particularly if that transition is not planned for.

Paying for care at home can be significantly cheaper than residential care. However, this option can be overlooked; nationally, self-funders living in care homes were less likely to have previously had care at home than people who's funding came from the local authority.

Making changes to the home can be an effective way for people to continue to live independently or need with less support. Although many older people have some form of home adaptation i.e. an extra hand rail, there are still opportunities to develop this further.

### **Estimating the number of self-funders in York**

There are significant challenges in accurately recording the number of self-funders in York, the estimates provided are the best indication available.

There are 27 residential care homes in York, with a 1,218 bed capacity. It is thought that around 800 residential care places are self-funded (65%).

There are just over 30 home care providers working in York, supporting a little over 1,000 people. Of these between 300 and 400 are estimated to be self-funded arrangements.

### **Discharge from hospital**

On leaving hospital, some older people will find they now have a greater level of care need than they had before they were admitted. In some instances, older people can find that although they are medically well enough to leave hospital, they are delayed because of reasons to do with organising care at home or in a residential setting. Of all the people delayed in leaving York hospital in autumn 2018, 37% were self-funders. Around half were seeking care at home, and half were seeking a residential care place. Self-funders are not over-represented in people being delayed in leaving hospital due to care needs.

### **Identifying Care needs**

Everyone, regardless of age or financial means, can come to their local authority for an assessment. This assessment is free. If this assessment does identify that a person has care needs, one option available to self-funders is to ask the local authority to coordinate a care package on their behalf. This incurs an annual charge of £500 in York. Alternatively, the person can go directly to a care provider or through another type of care broker, these routes will also incur charges.

### **Community assets**

In addition to formal paid-for care, many older adults are supported by their family and friends. It is important that family and friends carers are supported too. York Carers Centre is commissioned to provide support to carers of all ages in York. It is designed to be a single point where carers can access information and advice, as well as carers assessments. There have been a growing number of carers registering with and using the service each on year, and the service is continuing to attract more carers to the centre.

### **Financial information and advice**

The cost of care can be significant. City of York Council publishes information on this and makes it available to everyone. Despite this, there is some evidence that people who self-fund their care are not, or do not feel, well informed about the options available to them.

The York Carers Centre receives a small number of queries each week about self-funding care. They recognise a steady increase in the rate of calls over the last two years. In York, Age UK run a phone based information and signposting service 'firstcall'. Annually the service receives nearly 3,000 requests for information. City of York Council predominantly publishes information for self-funders on both the council website [www.york.gov.uk](http://www.york.gov.uk) and the Live Well York website [www.livewellyork.co.uk](http://www.livewellyork.co.uk) However, the internet remains an incomplete way at targeting older adults.

### **Recommendations:**

- a) Move to a community asset approach of prevention and living well in older age
- b) Develop a system wide vision for ageing well in York
- c) Make it easier for people to access good quality information and advice
- d) Explore opportunities to further understand people who self-fund care in York