

The lives we want to lead



The LGA green paper for
adult social care and wellbeing



Easy Read version

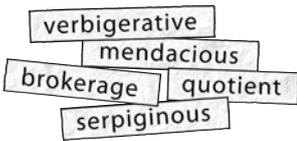


About this report

This is an easy read version of a report called “The Lives We Want to Lead”.



You may need help and support to read and understand this report. You may want to ask someone you know to help you.



Some words or ideas in this report may be difficult to understand. These are explained in a box underneath the word or idea.



Why are we asking you what you think?

This report is about social care for adults.



Social care and support helps people to live the life they want to live.



The Local Government Association (LGA) have written this report to ask you for your views about social care for adults.



The LGA is an organisation that supports local councils and represents the work of councils to the government and others.

What we mean when we talk about adult social care



Adult social care services are provided by local councils. They cover a lot of different services and support people in different ways.



Social care services are about supporting people who might need extra care or support to do everyday things.



Adult social care services support older people and working age adults.



People might have a physical disability, a learning disability, autism or a mental health condition.

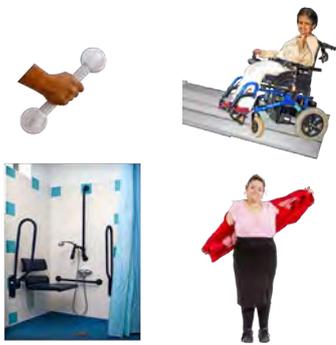


They might be older and need extra help to do things.

Some examples of care and support services are:

- Supporting someone at home with everyday tasks like shopping, laundry or cooking
- helping people take part in their communities
- supporting people after they have left hospital





- fitting railings or ramps in people's homes
- supporting someone with personal care like washing or dressing



This support could be for just a few hours week for some people or all the time for others.

People can receive care and support in their own homes or in places like day centres, care homes or other supported housing.



Social care supports people of **all** ages who need support and care.

It also supports the carers who support and care for them - like family and friends.



Spending money on people's social care and support helps them to get the most out of life and reach their potential.



But many people are worried that there is not enough money for adult social care services.



The Government has looked at the issue of the funding (how much money there is) for adult social care before but no decisions have been made about what to do.



The Government recently said it would publish a report called a “Green Paper” to start looking at this issue and to ask people for their views. But it has now been delayed.



That is why the LGA have written this report. We think it is time to talk about this. Everyone needs to come together.



We need to think about the options for the future and make some decisions about the care and support system we need and how to pay for it.

Why are your views important?



We **all** need to have a say in what social care should look like and how we should pay for it.



It is important for everyone to have a say. Even if someone does not get social care and support themselves they will probably know someone who does.



This report asks for your views on adult social care and support and how we should pay for it in the future.



It also asks for your views about how social care, health services and other public services can work together to support people to stay well and independent.



We will publish a report in the autumn that says what people told us. We will give our ideas for what needs to happen.

Councils want to improve people's wellbeing.



Good social care and support is really important to support people's wellbeing. Councils also deliver many other services to the people in their areas that are also important for people's wellbeing.

Here are some examples:



- We need to stop people getting ill in the first place. This is what public health services aim to do.



- We want to help people to stay healthy by having good leisure services near where they live. This might be things like a gym, a park or a swimming pool.



- We want to help people stay independent in their own home. That means we need the right housing and neighbourhoods.



- We want to stop people feeling lonely. This means we need good transport. We also need good services like employment services and community and voluntary groups.



- We need to build safe communities that include everyone.



It is not just councils that support people's wellbeing. Voluntary groups, care providers, and local health services all play a big part in people's wellbeing.



Care providers are organisations in the community that give care and support to people. They might be asked by councils to do this.



When you vote for your councillors in your local council area it means they answer to you about the decisions they make in your local area.

That is why the LGA think that councils have good ideas about how to support people's wellbeing in their communities.



Do you think that councils should have a role in helping to make the health and wellbeing of people better in a local area? If you do, tell us what role they should have.

2. What is adult social care and why is it important?



Adult social care services are provided by local councils. They cover a lot of different services and support people in different ways.



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Adult social care services support adults of all ages.



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They might be older and need extra help to do things.

This support could be for just a few hours week for some people or all the time for others.



People can receive care and support in their own homes or in places like day centres, care homes or other supported housing.



Social care support helps people to lead the lives **they** want and take part in society.



Social care support can help stop people's needs getting worse. This can help stop people needing to go to hospital.



And when people **do** need time in hospital, social care services can help them to return home to their community safely and quickly.



This is better for people and better for public money.



It help people return to or stay in work. This means it is good for the economy because it is supporting people to have a job.



It also pays wages to the 1.5 million people who work in social care.



Do you think adult social care and support is important? Tell us why you think this.



3. Decisions about social care

Every local community is different. The people who live there all have different needs and need different services to help meet those needs.



This is why the LGA think it is really important that social care is a **local** service. It should be run by councils who answer to their residents who vote for them.



In a recent survey of the public people said they most trust councils to make decisions about services in a local area.



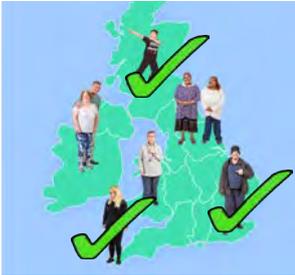
Councils care passionately about social care. They are proud of the role they play in people's lives.



Councils are always trying to make social care better and make a positive difference to people's lives. They do this even when there are money pressures.



This is important because people want there to be good quality care and support **wherever** a person may live.

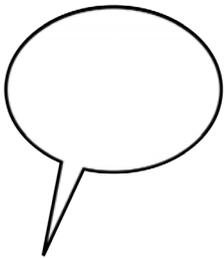


Getting a good quality service should not depend on where you live. It should be about what you need. A survey of people found that people thought that it was really important that there is the same quality of care and support wherever you live.



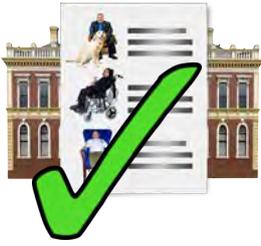
But the LGA do not think the answer is for social care to be controlled at a national level instead of by local councils.

That would not necessarily make them better or more equal.



Do you think it is important that decisions about local adult social care and support are made by local councils? Please tell us why you think this.

4. Funding for adult social care



Councils want to continue to make a positive difference to people's wellbeing.

But more people need adult social care and there is less money to pay for it.



Since 2010, councils have had to make savings of £6 billion to adult social care services.



Councils have tried to protect key services and support by spending a bigger part of their money on adult social care services and less on the other services that they deliver.



New and creative ideas have helped councils deliver more for less money.



But the pressures on the money that is available for councils is threatening services that many people rely on to live good lives. It is changing what services are available in our communities.



This is a particular worry for people who need adult social care.



We are seeing concerns about:

- the quality of care and support that people get
- more people needing social care, but not being able to get it
- care providers in difficulty because funding is uncertain
- stress for care workers and unpaid carers
- councils not having the money to spend on things that help stop people needing higher level care or health services in the first place.



The challenge is not just about the fact that there is less money available now to pay for adult social care.



It is also about the fact that we will need more money in the future as more and more people need care and support. For example, more people are living longer lives and will need help and support when they are older. The price of things is also going up.



Even if the number and quality of services run by councils were kept the same as they are now, councils would need an extra £7.8 billion by 2025 to keep them going.



For adult social care the money needed is £3.56 billion by 2025.

This is just to deliver what we're **already** delivering. It does **not** include the money that is needed to support those who need some support but don't get it.



We are very worried that this means that services for people who need care and support will have to be reduced.



Councils will also have to decide which other can be cut to help pay for adult social care. For example, services like libraries and youth clubs.

Supporting people who don't get care and support

Age UK says that 1.4 million older people are not getting the help they need. This could mean help with things like washing, dressing and going to the toilet.

The LGA thinks that if councils were to support this group of older people it would mean that £2.4 billion of extra money would be needed.



People who need care and support but do not get it mean they have care needs that they are not getting help with.





This is bad for people and can lead to their conditions getting worse.



It can also mean that people are not able to stay in their job or support their family. This can mean more stress for family members and other unpaid carers.



Carers UK say that 72 per cent of unpaid carers in England have suffered mental ill health due to caring for someone. They say that 61 per cent of carers have suffered physical ill health.

Changing the public's views

Lots of people find it hard to understand the social care system because it is so complex.



Many people wrongly think that the national health service provides social care for older people.



Many people also think that social care is free for everyone.

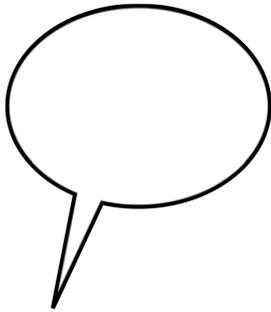
Because the system is so complicated it has been hard for the government to get support to sort out social care funding in the long term.



But this view is changing.



We think that people who need care and support should not be asked to wait any longer.



Do you think the funding challenges on local councils has had an impact on their efforts to improve adult social care and support? If you do tell us what you think the impact has been.

What worries you about adult social care and support if the money given to it continues to get less and less? If you are not worried you can tell us this too.

5. What are the options for change?



One of the reasons that governments have found it hard to make a decision about how to fund adult social care in the future is because many people find social care difficult to understand.



They do not know that they might have to pay towards the costs of their care and support if they have savings, a house that they own or money.



People have said they want an 'easily accessible' and 'simple, clear' social care system.

People also want more **fairness**.

For example:



- for older people who have paid taxes all their lives but then might have to use all their savings to pay for their care and support
- in protecting people's homes as some people may have to sell their home to pay for their care and support



There are different options for changing social care for the better.

The LGA have put together 5 options that could be thought about and roughly how much they would cost:

1. Pay care providers a fair price

If councils had enough money to pay a fair price for care and support it would help providers of care not to have to close or to cancel contracts that they have with councils.



The cost of this would be £1.44 billion by 2024/25.



2. Make sure there is enough money to cover the cost of things as they go up and to pay for the extra people who will need care

Without extra money there will be more people who need care and support but can't get it.



Pressures will build on care providers. The stresses of unpaid carers will increase.



The cost of this would be £2.12 billion by 2024/25.

3. Provide care for everyone who needs it

This is about making sure that those people who need care and support but don't get it will get it in the future.



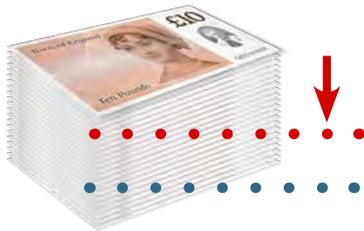
This would help people stay independent and help stop their conditions getting worse.



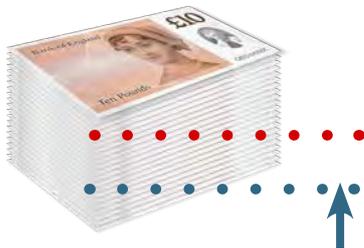
The cost of this would be £3.6 billion for older people and £1.4 billion for working age adults by 2024/25.

4. Changing how much money people have to pay towards their care and support

At the moment some people who have enough money are asked to pay towards the cost of their care and support.



This idea is about deciding a **maximum amount** of money that someone has to pay towards the costs of their care and support from the money they have. This is sometimes called a “cap.”



This is also about deciding an amount of money that would protect a **minimum amount** of a person's assets. A person's assets includes things like their house and how much their house is worth. This would set an amount that is protected and cannot be then used to pay for care and support. This is sometimes called “a floor”.

The cost of this would be £4.7 billion by 2024/25

(based on a cap at £75,000 and a floor at £100,000)

5. Free personal care



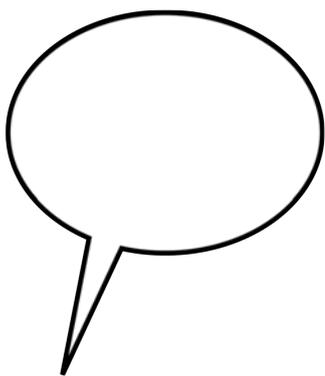
At the moment we check how much money people have to see if they can pay for their personal care themselves. Personal care is things like help with daily tasks like bathing and dressing. Doing these checks can cost a lot of money.



This idea is about giving people free personal care. This would mean not having to check how much money a person has to decide whether they should pay for their care services.

It would help people to stay independent at home.

The cost of this would be £6 billion by 2024/25.



What do you think are the most important of these options to do in local areas?

Do you have any other ideas for how adult social care and support could be improved in your area?

Which of these options do you think is the most urgent to do **now**?

Which options do you think are the most important for the future?

What is the role of individuals, families and communities in supporting people's wellbeing?



6. How should we pay for these changes?

All of the options will cost a lot of money.



Keeping the current system will cost more money than we have at the moment because more people need care and prices are going up.

At the moment adult social care is paid for through:



- government funding
- local council funding (through things like local council tax)
- people's own money towards their care and support.



There is a lot of public support for changes to government funding to support social care. Some ideas are:



an increase to the Income Tax that people already pay

Income Tax is what people have to pay to the government from the income they have. For example, from the money a person earns from their job. It is used to support the work of government.

the introduction of a social insurance scheme



This idea is about having an insurance scheme that people pay into that would support the costs of social care.



and an extension to the National Insurance that people already pay to people working beyond state pension age.



National insurance is money that is paid by people who work and the people who employ them. It helps the government to pay for things like welfare benefits.



Spending more on social care will mean making difficult choices. Especially because the Government has already promised an additional £20 billion a year to the NHS by 2023/24.



British people are proud of the NHS. They want to it to get more money. A survey found that many people would pay more tax to support the health service.



People are starting to agree that there needs to be more spending on adult social care too.

Here are some different ways that extra money for social care could be paid for:

Means-testing benefits

Some benefits are only available to people who have less money or savings. These are called “means-tested” benefits.



But there are some benefits for people that **everyone** receives. This includes winter fuel payments and free TV licences for older people.



If we were to give these benefits only to those with less money the government would save money.



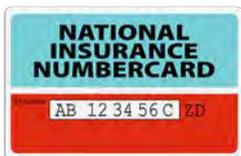
This could be spent on adult social care.

Means testing the winter fuel payment could raise up to £1.9 billion a year in 2024/25, which could be spent on adult social care.



Social care premium

This would be extra money paid by employers and people over 40, including people over 65. This could be through things like adding to how much National Insurance workers' pay or some other way.



If everyone over 40 was able to pay the same amount it would cost each person £33.40 to raise £1 billion in 2024/25.

1 per cent on Income Tax

If the Government added 1 per cent to Income Tax, it could raise different amounts.



People pay different amounts of Income Tax depending on how much money they earn.

For those earning £11,851 to £46,350 it would raise £4.4 billion in 2024/25

For those earning £46,351 to £150,000 it would raise £1.5 billion in 2024/25

For those earning over £150,000 it would raise £450 million in 2024/25

1 per cent on National Insurance

If an extra 1 per cent was added to the National Insurance that workers pay, it would raise £10.4 billion to spend on social care in 2024/25.



If those over retirement age also paid an extra 1 per cent on National Insurance it would bring in an extra £1.1 billion in 2024/25.

If the extra 1 per cent of National Insurance also included 1 per cent to pension income, it would mean an extra 2.6 billion in 2024/25 which the Government could spend on adult social care.





1 per cent on council tax

If council tax went up by 1 per cent, it would raise £285 million in 2024/25. This extra money could go towards adult social care.



Charging for accommodation costs

Some people with long-term and complex health conditions receive free care.

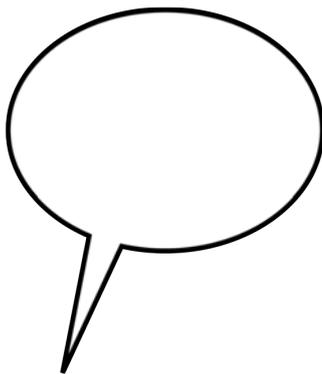


This is paid for by the NHS and it can sometimes include accommodation costs.



If those who could afford it were asked to pay it would raise £200 million a year.

This could be spent on adult social care.



Which of these choices do you prefer to pay for the changes to adult social care and support that we have set out? You can tell us if you don't think any of these are right.

Do you have any other idea about how adult social care and support could be funded?

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