



hartfordcare

REPORT

Fixing the social care crisis

NOVEMBER 2024

Social care is in crisis

Our sector is a political hot potato, one that successive governments have struggled for decades to address. The lack of certainty around financial support – namely the funding caps that have been announced and then unceremoniously scrapped – and the general lack of education about finding and funding care has led to a situation which, too often, means life savings are depleted to nothing and families experience extreme stress as they scramble to secure a place and (if they are the lucky ones) some financial support.

The reality is that we will all, in some shape or form, require care in our later years. This is not a problem impacting only the unlucky few.

We have therefore published our first report on this issue, to drive wider

awareness of the problems facing the social care sector – and in turn, facing us all. Here, we highlight the lack of understanding among the general public around social care funding and we share the journeys of just some of our residents' family members in their own search for information and a care home place.

Most importantly, we outline our own conclusions to start to fix the systematic failings of this vital service.

We believe that there is huge opportunity to transform social care for the better. Not least, because of the fantastic dedication, heart and compassion we see from our staff every day to create and deliver a home from home to every single resident of the Hartford Care family.

Kevin Shaw
CEO, Hartford Care



“The only funding support she gets is attendance allowance, started since she has been in care. I should have applied for that when she was still at home, but found the application process so complex, whilst looking after her as well.”

Public perceptions

We surveyed the general public across the UK* to find out more about how prepared people are for finding – and funding – elderly social care for themselves or for their relatives. The results have highlighted the true extent of the problem; people receive very little education or information about the process for funding a care home place, and many are extremely worried about what the future holds.

76% of people are concerned that they won't have enough money to pay for a place in assisted living or a care home when the time comes.

26% admitted they have no idea how much a care home costs.

18% have no idea how they will afford to look after themselves when they're older, **12%** are putting off thinking about it.

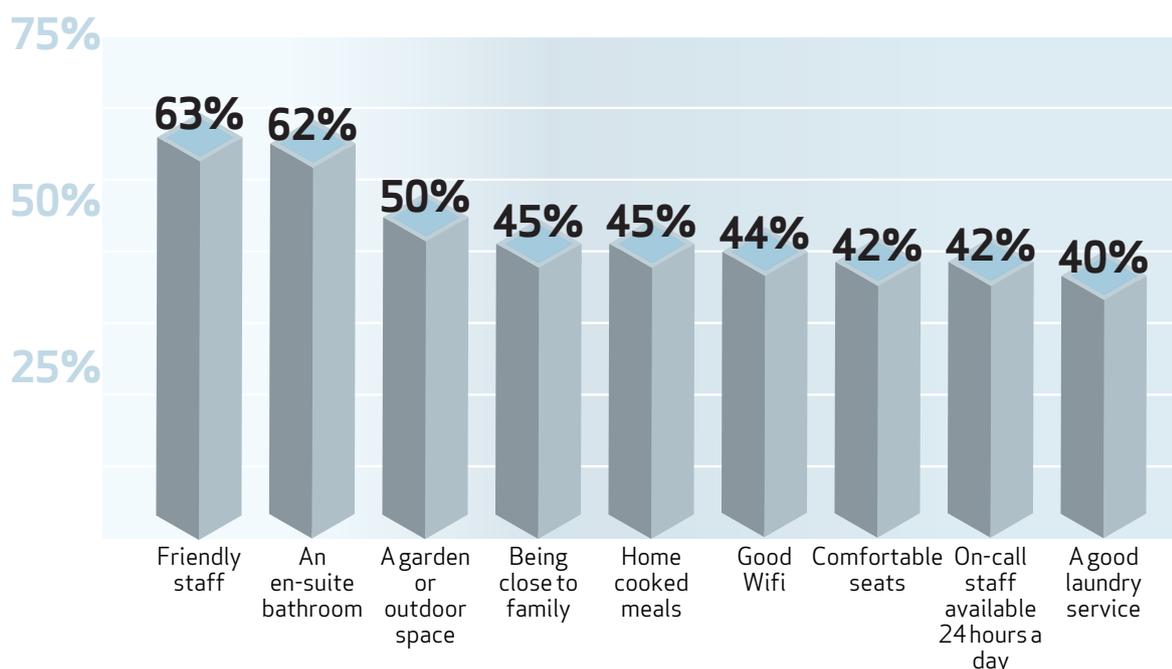
49% of people have zero savings for later life care, with those aged between 30 and 59 years old least likely to have savings put away for this purpose.

30% of people have no idea what financial help is available.

86% of people blame successive governments on the social care crisis, for ignoring the plight of older people in the UK.

People think that the average weekly cost for staying in a care home is **£891**... the true average – if funding your own care – is **£1,160** or if you require nursing care, **£1,410****.

The nation's "wish list" of what they want from a care home includes:



*This research of 2,000 Britons was commissioned by Hartford Care and conducted by Perspectus Global during October 2024.

**According to carehome.co.uk

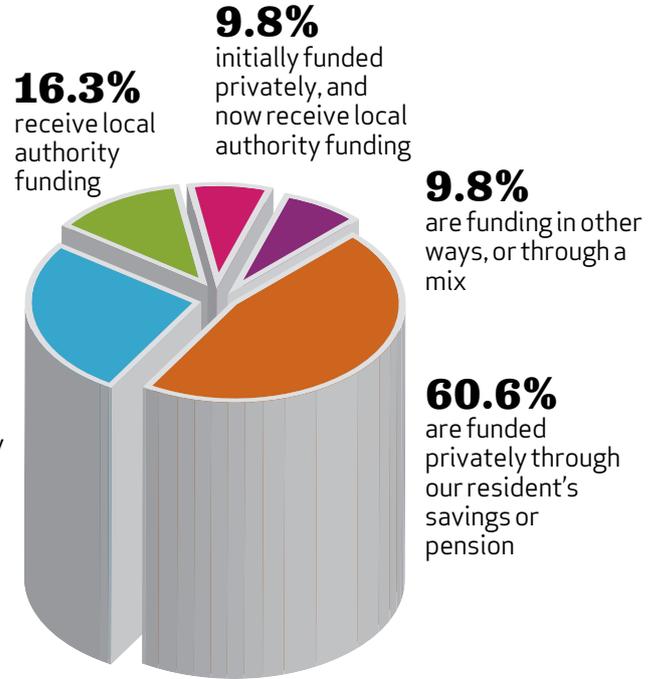
What did our families say?

For the first time, we also surveyed our residents' families to understand more about their experience of finding a care home and securing a place for their loved one.

We learned that 56.6% of our families found the costs of a care home place were higher than expected. Not one person found costs to be lower than expected. A quarter of those surveyed (24.5%) admitted to having no knowledge at all – about funding or the process for arranging care – when they embarked on finding a place for their relative. Nearly half (46.4%) said they did not have the information they needed to access funding support, and 60.9% of everyone surveyed only received information when it became urgent or when funding support was quickly needed. Worryingly, for a tenth (9.7%) of our families surveyed, information came too late to help.

How are you funding your relative's care?: +multiple answers permitted

34.4%
are funded privately through the sale of our resident's home



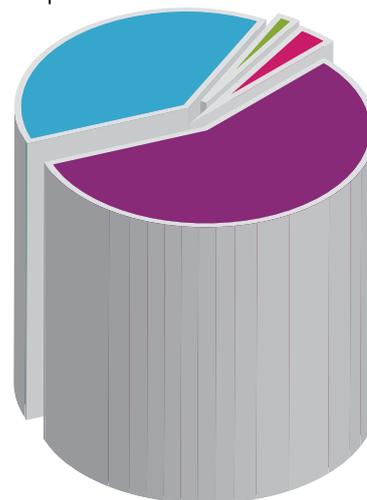
Which statement best describes you?

0%
The cost was lower than expected

38.3%
The cost was in line with expectations

1.6%
I don't know

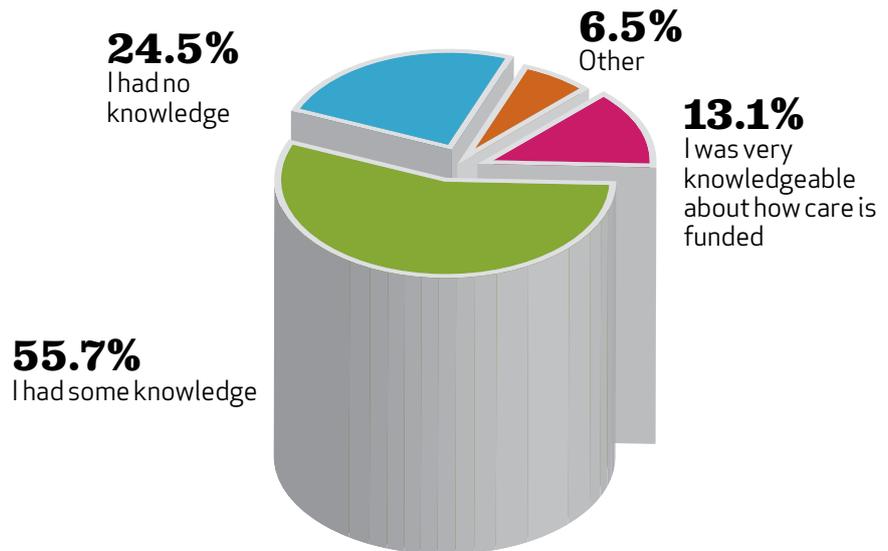
3.3%
Other



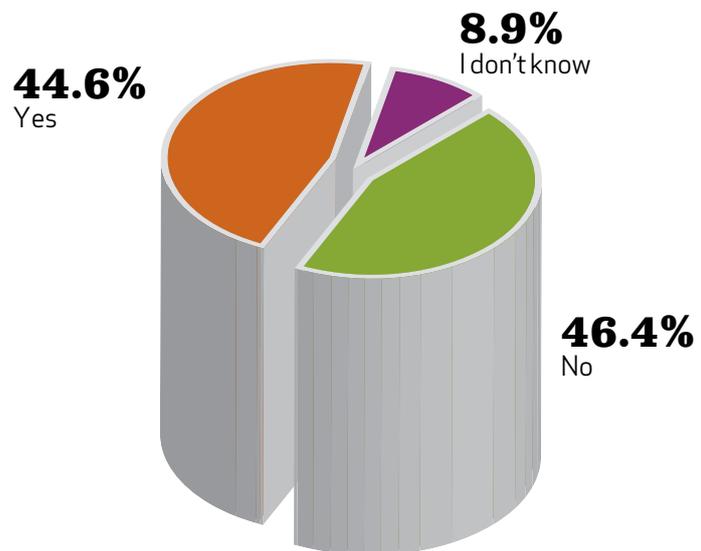
56.6%
The cost was higher than I expected

“It might help if at the outset there was one Council-related person who acts as point of contact, a single link. That individual needs basic knowledge regarding the conditions and a full understanding of the whole ‘care’ process (rather than each condition).”

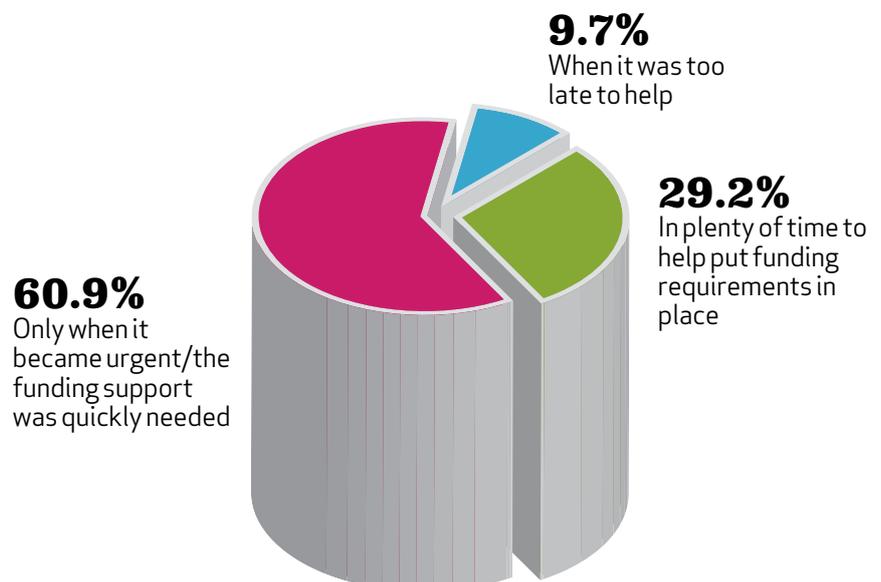
Which statement best describes you when you embarked on finding a care home for your relative?



Do you feel you had the information you needed to help you access funding support (either before looking for a home or after your relative moved in)?



When did you receive this information?



The journey to care

David, Springfield Nursing Home

Mandy's brother David is a resident at Springfield Nursing Home on the Isle of Wight.

The family suffered a heartbreaking tragedy when David, aged 53 at the time and healthy, had a stroke while driving to work. David was in a coma in hospital for five months and it came as a devastating shock when Mandy and the family were informed, during a multi-disciplinary meeting with the team in charge of his care, that he would not recover and would require round-the-clock nursing care for the rest of his life.

Alongside the emotional impact of this news, Mandy was then faced with the challenge of finding David somewhere suitable to live. The hospital stroke unit, experiencing a shortage of beds, were keen to move David as quickly as possible and his care team transferred him to a dementia home in Middlesex, a facility that was

entirely unsuitable for his needs or rehabilitation. Mandy had no access to information, little contact or communication, and no real idea of what her options were to move her brother to the Isle of Wight where she lives, and to a place better suited to his care.

"Just having someone to talk through the process we had to undergo, in clear steps, would have made all the difference at the beginning. Springfield House was a breath of fresh air after months of research, groundwork and guesswork, their wonderful team helped us every step of the way and no question was too trivial. Had we had more knowledge from the outset, it would have alleviated a lot of the stress and confusion. We were not in a position to plan for Dave's care in advance given the suddenness of his accident, but I think better public education would help so many people prepare before they make the transition into a care home."

David lives at Springfield Nursing Home where his care is tailored to his needs and Mandy can visit often.

Beryl, Ashley Grange Care Home

Beryl has been living at Ashley Grange Care Home for nearly 18 months.

A care home place was required last summer after a fall at home. Beryl was in hospital for three months because her care team found it hard to find somewhere for her which provided the necessary care.

The family received the support of an excellent temporary social worker, however felt that without her, information would have been incredibly difficult to obtain.

Beryl's family felt that more information on the process overall would have been very helpful when their search started. They would have loved to have had more access to education.

"Mum's finances went well below the £22,250 threshold before her funding was taken care of. This shouldn't have been allowed to happen but the system to get her funding was so complicated and drawn out before we knew it her funds had run critically low. It has all been made harder by the fact that my sister and I do not have PofA. The process to get her funding issues sorted was incredibly stressful."

Conclusion

There is no easy fix to addressing the issues in social care. A overhaul of the Care Quality Commission ratings system is crucial in our view, as is better alignment on a national level of social care with the NHS. There is a long way to go.

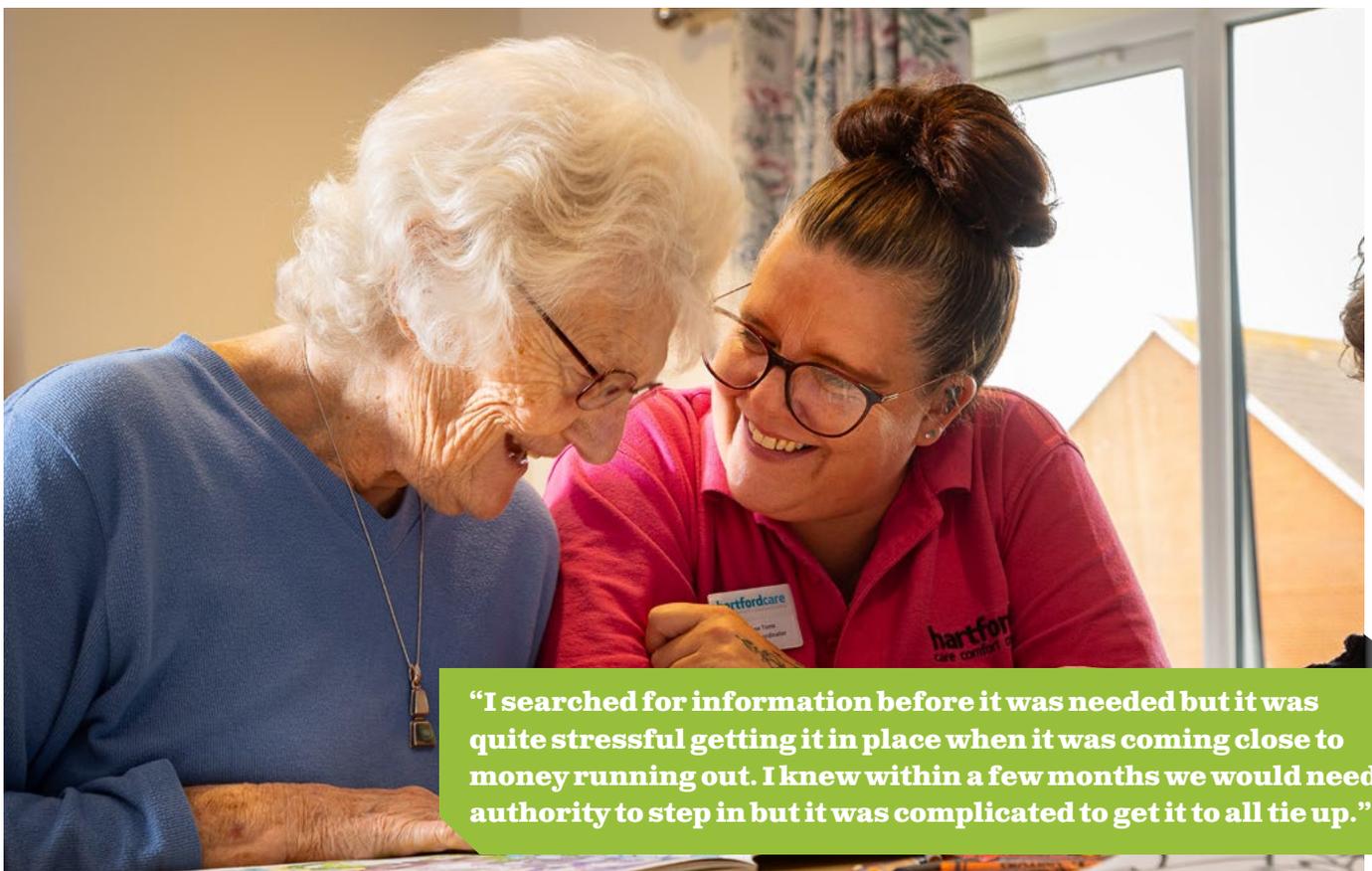
However we believe one thing is very clear from our research – there is a desperate need for public information when it comes to securing and funding care for ourselves and our loved ones in later years.

There are strategic, far-reaching national campaigns in place to help people understand the importance of pensions savings, but nothing exists to provide

clarity on care home placements and provision. All too often, information simply comes too late.

While we continue to campaign in other areas, we are calling now for better, earlier education to help people plan ahead – crucially, in regards to their financial planning and especially in the wake of the care cap being scrapped - to avoid the surprise and stress that comes with securing a care home place, in urgent circumstances, with no understanding or support of the system that exists.

We look forward to being a part of the solution.



“I searched for information before it was needed but it was quite stressful getting it in place when it was coming close to money running out. I knew within a few months we would need authority to step in but it was complicated to get it to all tie up.”



Hartford Care's ethos is 'Creating Caring Communities'; its philosophy of care is underpinned by creating communities that are friendly, kind and welcoming of everyone, caring for each other and celebrating individuality by recognising that everyone needs something different to thrive.

Hartford Care's Central Support Team is based in Basingstoke, Hampshire. Established in 2003, its current care homes are in Bristol, Berkshire (Burnham and Maidenhead), Devon (Sidmouth), Dorset (Poole), Hampshire (Aldershot, Barton-on-Sea, Four Marks, Hythe, Portsmouth, Winchester and Woodlands), Isle of Wight (Bembridge, Ryde and Shanklin), Oxfordshire (Witney) and Wiltshire (Downton and Swindon).

E: enquiries@hartfordcare.co.uk

W: www.hartfordcare.co.uk

Hartford Care | 2nd Floor Clifton House | Bunnian Place | Basingstoke | RG21 7JE

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