

Preferences for paying for long-term care for older people

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Aim and Methods

- Aim was to gain greater understanding of public attitudes to different options for social care funding in old age
- This was to inform the development of policy options to reform the current funding system for social care
- The study comprised qualitative research using focus groups and two surveys of the general public in England.

Survey methods : general population

- Survey aim: to examine general population preferences for paying for long-term care for older people in England
- Target population: adults aged 18-75 living in England
- Web survey using Kantar's online panel
- 3000 participants
- Quotas on gender and age
- Data collection 6-19 December 2018

Survey methods : older people boost

- Older people not well represented in online surveys
- Target population: adults aged 65+ living in England in private residential households
- Face-to-face interviews using Kantar's weekly omnibus
- Random location sample design
- 466 interviews
- Quotas on region, gender, age, working status, children in household
- Data collection 30 November – 4 December 2018

Survey questionnaire

- Short introduction to social care in England
- 4 scenarios - 2 for home care and 2 for care home – asking how care should be paid for
- Floor and ceiling questions on paying for social care
- Attitude questions on public spending
- Concerns about care when older
- Socio-demographics (gender, age, marital status, children in household, tenure, ethnic group, working status, region, value of home, education, general health, LLSI, carer)
- Questionnaire tested using cognitive interviewing techniques

Scenarios

- Each scenario shows:
 - Income
 - Housing tenure/value of house
 - Savings
- One of these is varied in each scenario, with 3 levels – e.g. scenario 1 varies savings:
 - £100,000
 - £20,000
 - £5,000
- Respondent asked how care should be paid for, and given 3 options (plus 'don't know'):
 - State pays all
 - Individual pays all
 - Mixed (state pays some and individual pays some)

Scenarios 1 and 2: Home care

Grace/Alan is 80 living alone at home. Needs help getting up, washing, etc. Wants to live at home, but will need help to do so. Cost of home care is £220 per week.

Scenario 1

- Income = £200 per week
- Living arrangements = owns home worth £150,000
- Savings (varies) = £100,000/£20,000/£5,000

Scenario 2

- Income (varies) = £500/£200/£165 per week
- Living arrangements = rents from council
- Savings = £5,000

Scenarios 3 and 4: Care home

Grace/Alan is 80 and lives alone. Has dementia and needs 24 hour care. No longer able to live at home, and needs to move to care home. Cost of care home is £750 per week.

Scenario 3

- Income = £200 per week
- Living arrangements (varies) = Owns home worth £500,000/£150,000/Rents
- Savings = £20,000

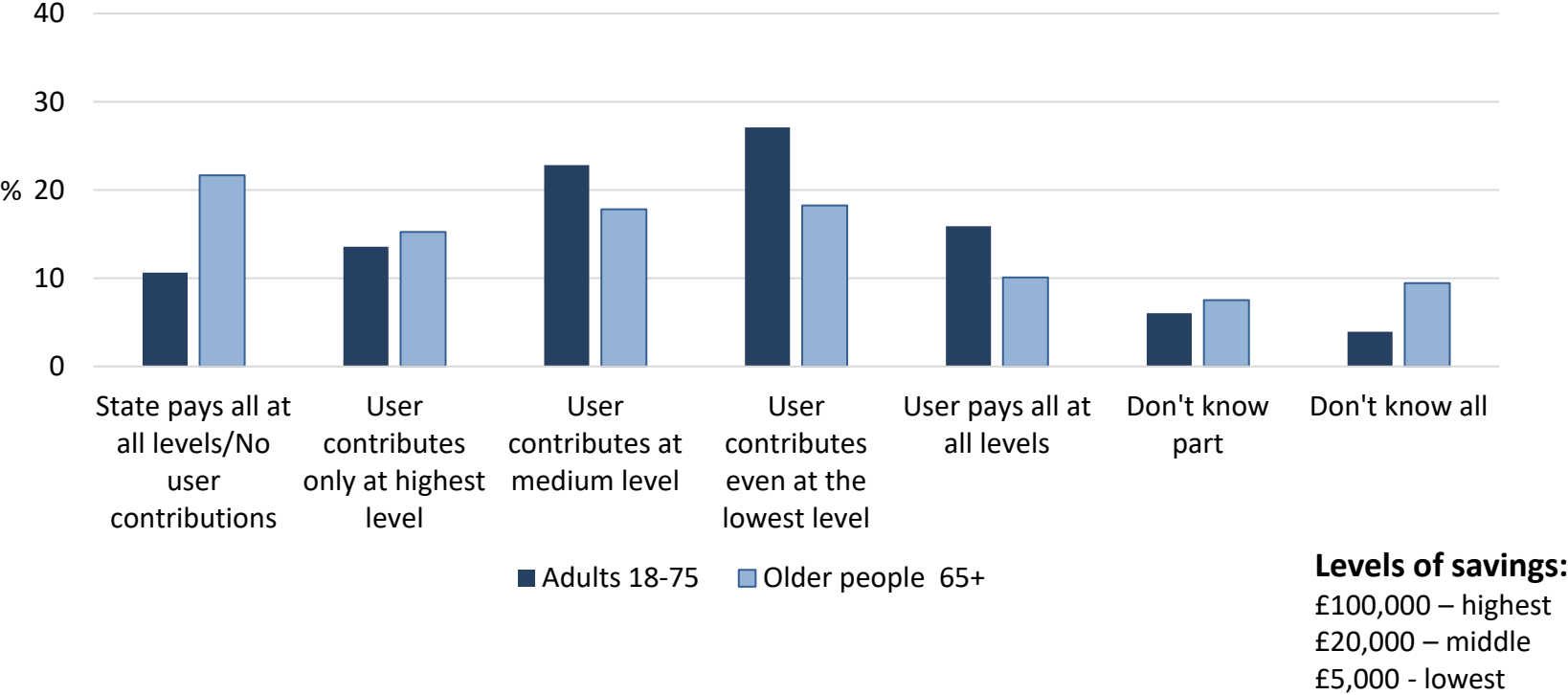
Scenario 4

- Income (varies) = £800/£200/£165 per week
- Living arrangements = Rents
- Savings = £30,000

Paying for home care cost of £220/week

Who should pay across the three levels of savings?

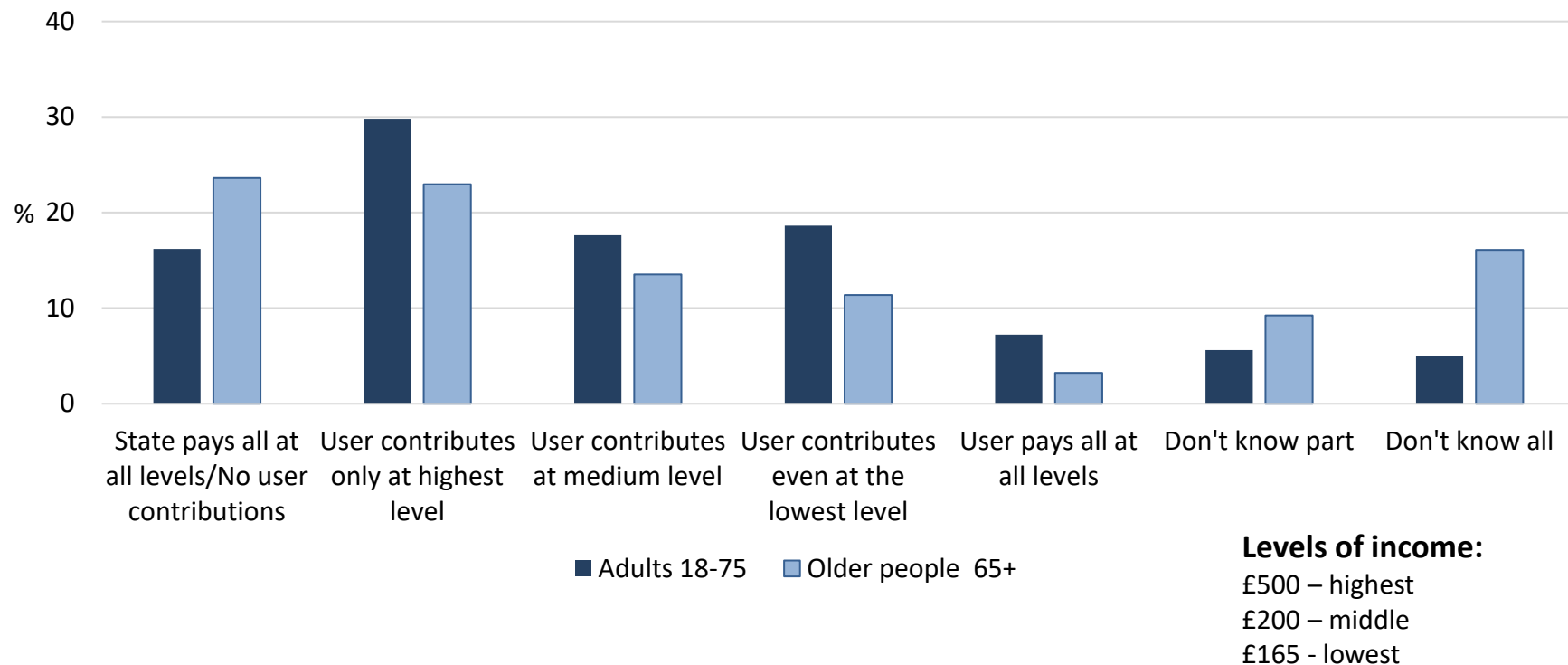
- Among adults 18-75, the most frequent choice was that the individual pays some or all even at the lowest levels of savings.
- In the sample of older people 65+, this option was also popular, but a slightly larger number preferred the state pays all at all levels.



Paying for home care cost of £220/week

Who should pay across the three levels of income?

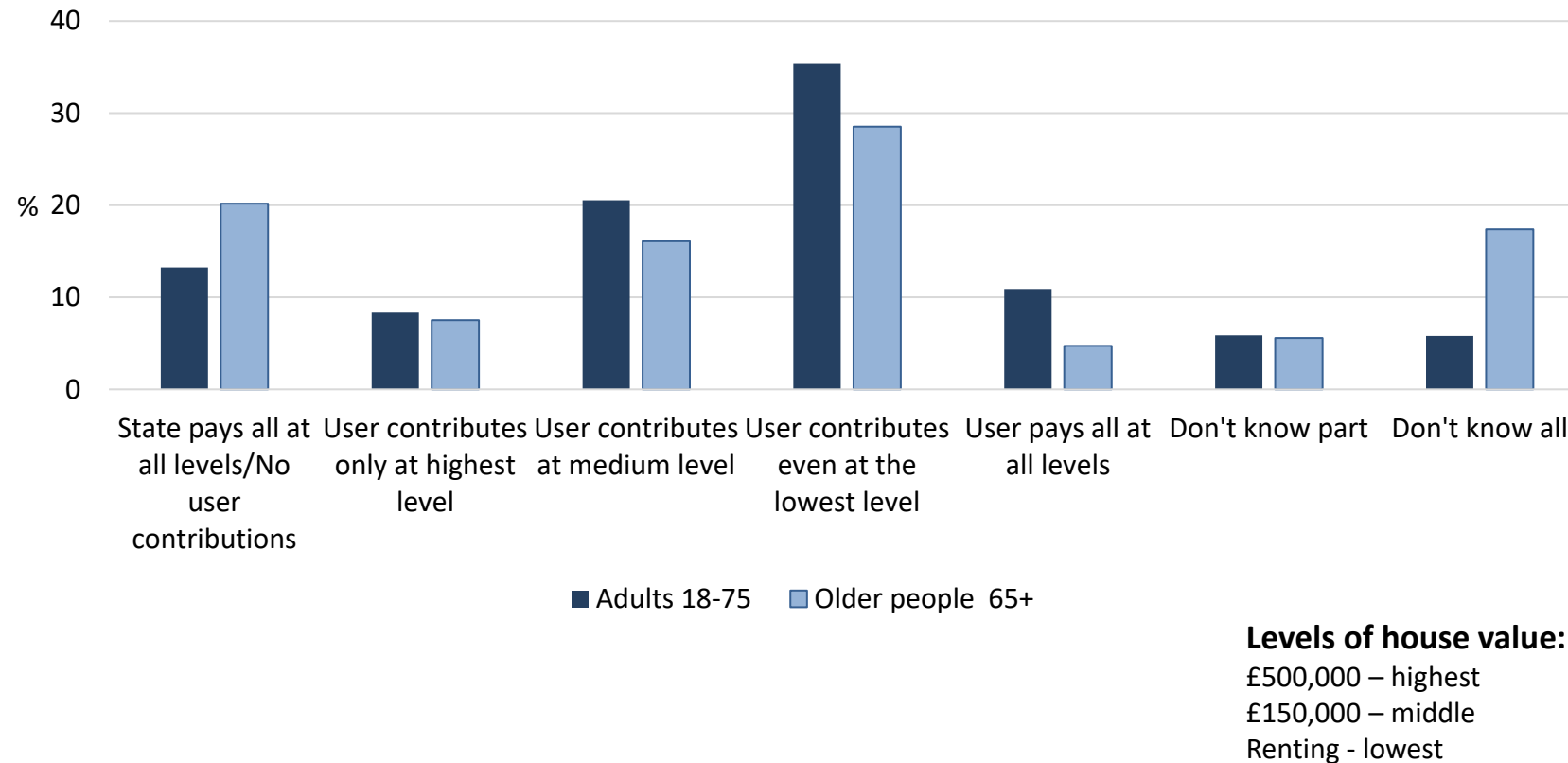
- Among adults 18-75, the most frequent choice was that the individual pays some or all only at the highest levels of income.
- In the sample of older people 65+, this option was about as popular as that the state pays all at all levels.



Paying for care home cost of £750/week

Who should pay across the three levels of house value?

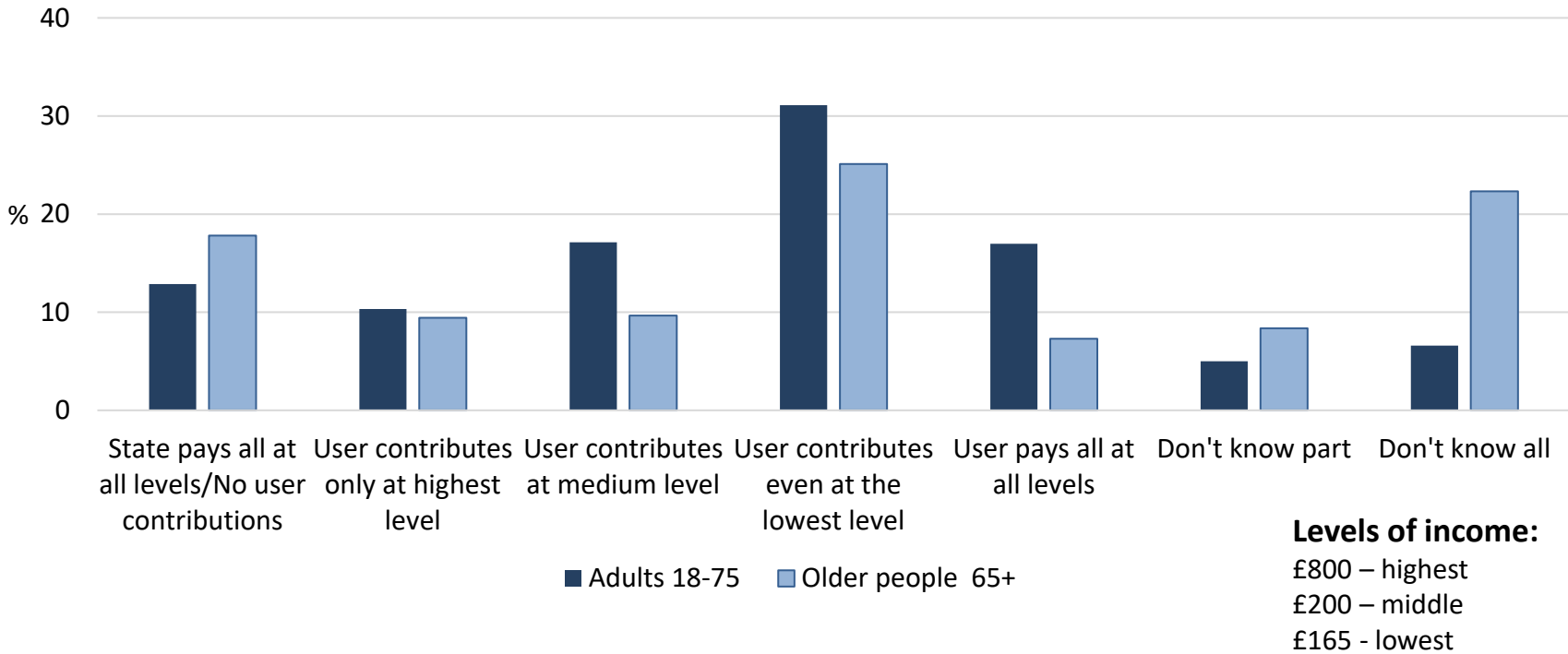
- Both among adults 18-75 and the older people 65+, the most popular choice was that the individual pays some or all even at the lowest levels of house value.



Paying for care home cost of £750/week

Who should pay across the three levels of income?

- Both among adults 18-75 and the older people 65+, the most popular choice was that the individual pays some or all even at the lowest levels of income.
- Among older people 65+, more than 20% answered 'don't know' to all questions in this scenario.



How much should the user contribute when the cost is shared?

- The median proportion the user would pay was very similar for home care and care home, varying between 20 and 45% of the total cost.
- Respondents indicated that a smaller proportion of the cost should be paid at the lower levels of savings, income and house value.

	User pays some at...		
	Lowest level	Medium level	Highest level
	↓	↓	↓
How much should the user contribute to the home care cost of £220/week if shared?			
Median	£50-55	£50-100	£100
Don't know	12-13%	16-18%	18%
How much should the user contribute to the care home cost of £750/week if shared?			
Median	£150	£170-200	£200-325
Don't know	18-21%	23-25%	20-23%

Don't know responses

- Between 7% and 17% of online sample (depending on scenario) responded that they 'don't know'
- 'Don't know' responses were higher in the interview sample: between 13% and 39%
- 'Don't know' was more frequent in questions about care home than home care
- People who answered 'don't know' tended to be older than others, non-white, not living with partner or children, not carers, of lower education and socio-economic position and with poorer self-rated health.

Views on public expenditure

- Views on public expenditure can be a useful proxy for political attitudes
- Nearly half the sample support a lot more spending on the NHS and one third support a lot more spending on social care for older people
- Older respondents, those in a lower socio-economic group and those with limiting long-term illness more likely than others to support higher public spending
- Those not caring for others, those concerned about the cost of care and those likely to care for someone in the future also more likely to want higher public spending

Conclusions - 1

- Both samples broadly representative of population of England
- 'Don't know' responses fairly low in online sample but higher in interview sample
- Most respondents are only 'moderately' or 'slightly concerned' about costs of care
- Half the sample think that it is 'very' or 'somewhat likely' they will provide care in future
- One third favour a lot more spending on social care for older people

Conclusions - 2

- Majority believe that the State should pay all home care costs for those with lower income and savings
- Majority also believe that home care costs should be shared between the State and service user for those with higher income or savings
- Half the respondents believe that service user should meet some or all of care home costs even for those with lower incomes or in rented accommodation
- In all scenarios, very few maintain that there should not be any State payments at all

Conclusions - 3

- Those supporting a service user contribution generally favour a charge of less than half the cost
- People believing the State should pay all the costs are more likely to be men, older, in lower socioeconomic groups, not carers and experiencing poorer health
- Overall, nearly half prefer that the State should pay for basic services and people who can afford it should be able to pay for better care