

## **Asset Stripping: Local Authorities and Older Homeowners Paying for a Care Home Place**

*Wright, F. (2002) Bristol: Policy Press, £14.99, paperback, 48pp.*

*Asset Stripping* explores a little researched area of social care policy – that which concerns those older people who fund their own care in a residential or nursing home. The study covers the views of local authority care managers and finance officers, older people and their relatives as well as care providers in all sectors.

The report commences with a useful list of acronyms used throughout which should assist the 'lay' reader, minimising as it does the use of professional jargon.

The introduction reminds us that approximately one third of all older people residing in care homes meet their own care costs. This is a substantial minority who are, as the report shows, discriminated against in the ways they locate and then pay for the care that they need.

Chapter two provides the reader with a clear and comprehensive historical context for means testing and the provision of long-term care. Wright begins in the 1980s, takes us through the community care legislation and on to the present.

The crux of the problem for many self-funders is highlighted in this chapter. We are reminded that everyone who appears to have a need is entitled to a care assessment. However, this often does not happen in practice for those with capital over the upper limit who are denied information about the range of options for care. As a result, older people may enter residential care unnecessarily, when care at home may have been more appropriate, or enter a home with fees higher than local authority limits. In either case, an authority may subsequently refuse to contribute financially when their capital drops.

Despite the intention of the NHS and Community Care Act 1990, there is still a bias towards entering residential care as this is often viewed as most cost effective for local authorities with limited budgets. Chapter three examines local authority policies and the restrictions they place on spending on care for older people. Wright points out that authorities have devised a range of strategies for controlling their expenditure, including the use of cost ceilings and avoidance of care assessments for older homeowners. She is clear about the legal duties of local authorities has, but is equally clear about the failure of some authorities to meet their responsibilities.

Chapter four looks in more detail at the way authorities view property and the way they treat older homeowners. It is clear from this chapter that local authority practice varies enormously and that this results in inequity for older people, their carers and family.

Chapter five turns our attention to the relationship between care providers and the local authority. This can be problematic, as providers often maintain that authorities will not pay enough for state funded residents, while some authorities believe that care providers are greedy. In this context, it is hardly surprising that self-funders are viewed positively by care providers, since they are often, in effect, subsidising state funded residents, though not necessarily receiving better facilities or a higher standard of care.

Chapter six records the views of a number of older people about why they entered a home. Research shows that self-funders often enter residential care when they are relatively independent for a variety of reasons. These include pressure from other people, but also a lack of information about other options. The next chapter looks in more detail at the lack of reliable and accessible information available. One gets the impression that each of the information sources identified in

the study has its own vested interest and that older people find it quite difficult to obtain good, independent advice.

The final chapter summarises the key findings of the research and looks to the policy implications. Unsurprisingly, the need for better information and advice is identified. Other issues include the need for greater levels of funding, more equity for carers and the need for self-funders to have a needs assessment to prevent inappropriate entry into care.

This report is extremely clear and forcefully presents the case for greater equity for older homeowners or those with capital. The research is very definite about the rights that older people and their families in this position should have. We are aware that many local authorities are operating with limited budgets. However, this report points out their statutory duties nonetheless and should be essential reading for all local authority staff dealing with assessments. The findings recorded in *Asset Stripping* may prove to be a useful tool for authorities and others wishing to press for greater resources.

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