

PRESS BRIEFING NOTE : FOR IMMEDIATE RELEASE

7th August 2007

SYMPONIA COMMENTS ON 103-YEAR OLD'S CARE HOME WRANGLE

Symponia, the national affinity group for care fees planning and financial advice for people over 65, has lashed out at the government for its 'shameful' treatment of elderly people in care homes, following the latest scandal of care home under-funding in Nottingham. A row has broken out over the potential eviction of 103-year old Great-Grandmother Esme Collins from the Abbeymoor Nursing Home in Worksop, where she has lived for the last eight years.

A funding shortfall of £125 per week led to Mrs Collins being potentially evicted, although there are recent reports of a u-turn by Nottingham Council and Mrs Collins is likely to remain at Abbeymoor, following a public outcry and intervention by Health Minister, Ivan Lewis.

However, Symponia sites the case of Mrs Collins as being only one of a great many elderly people in her position all over the country, and says the care of Britain's elderly folk is a ticking time-bomb.

In a Statement today, Stephen Wilkinson a specialist financial adviser and Symponia member for North Yorkshire says :

"The fault here does not lie with the care home; they are only charging the appropriate fee structure for the care they provide. Charging less would limit the care and facilities offered.

There is nothing wrong with a care home running at a profit, they are a business the same as hotels, shops and garages. If you are staying at a hotel and can't pay the bill, it is perfectly acceptable for the hotel to ask you to leave. The care home is just the same – but emotions run higher because of the age of the "customers" and the fact that it is a care home.

The fault lies squarely with the Government, which is subsequently devolved down to Local Authorities (LAs). Each LA has a set level of funding, and this is paid regardless of the true cost of care. In practise this creates a disparity between private funders (people who fail the means test) and those who are being paid for by the LA. For instance a care home may actually cost £750 per week, but the LA may

have set their limit at say, £490 per week. It is not rocket science to see the discrepancy. The difference represents £260 each week, which over one year equates to £13,520. Not many businesses can withstand such losses, why should a care home be any different? This problem will continue to occur as long as there is no real parity to what the LA agrees to pay and the true cost of care. An unwelcome but true fact is that the reason so many care homes have closed down is a direct result of LA under-funding.

We appear to live in a society driven by a desire to demand higher standards, but a strong unwillingness to pay for it. Sadly, care is means tested and if you have money over the pre-determined threshold (currently £21,500) you have to pay for it. This is a far cry from Aneurin Bevan's wish to provide free care for all from cradle-to-grave, but it is a fact. We need to take a long hard look at the way we (in the UK) actually treat our elderly. Our European neighbours take on the responsibility of care themselves. In Greece, for instance, there is no comparable; care homes are an anathema; the elderly person moves in with the family and that's that. It doesn't mean that they are right, but our chosen way has to be paid for.

Better by far, would be a financial planning exercise; any family facing the need for care and having to pay for it themselves should be given the opportunity to seek specialist advice. Solutions exist that can guarantee people in care will never run out of money but sadly too few people are aware of this fact. When done properly, care fees planning can change lives. It helps both the family and the care home; the latter will never have to face the daunting task of asking a resident to leave.

Symponia advises one Golden Rule: if you are considering placing your relative in a care home, before you make a decision about how to fund the care fees, seek expert and *specialist* independent advice, rather than speaking to a general practitioner financial adviser.

Symponia has members across the UK. To be introduced to a local member, please call 01789 774595 or visit <http://www.symponia.co.uk/findamember.php> and click on the relevant region for a full list of members.

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For further information, please contact :

Jeremy Davies / Janet Davies
Symponia

Tel : 01789 774595

Email : info@symponia.co.uk

Beverley Harvey

Parkside Public Relations

Tel : 020 8659 1132 / 07970 741105

Email : beverley@parkside-financialpr.co.uk

Notes to Editors

Symponia (which is the Greek word for compassion) was created by Jeremy and Janet Davies who have 20 years' combined experience in long term care. Founded in January 2005 Symponia is committed to raising standards and increasing training and compliance levels within the long term care advice industry.

- All members are qualified IFAs who are selected by invitation only, after a rigorous selection process designed to make sure that members have the right people skills as well as technical competence. All members are subject to a Criminal Records Bureau (CRB) check. Symponia is the only advice group to carry out this procedure.
- Each member must pass a bespoke written examination every year. The exam is in addition to FSA requirements and tests market knowledge as well as technical competence. In addition to basic qualifications, advisers must have attained the industry benchmark examination known as CF8. Symponia is the only advice group to insist on this qualification.
- Members are subject to a Code of Practice and Conduct, and to a Customer Charter, which lays down strict service standards that the IFA must meet.
- Member IFAs pay an annual fee only (payable monthly). There is no commission split of business related fee.
- Symponia acts as an intermediary between care home providers and care fee specialist IFAs, providing the latter with introductions to providers in their area.
- Symponia is the only care fees planning advice group that has genuine national representation across England, Scotland, Wales and Northern Ireland. It is the only group to guarantee face to face consultation for clients in every part of the country.