


# Social Welfare – innovative and sustainable

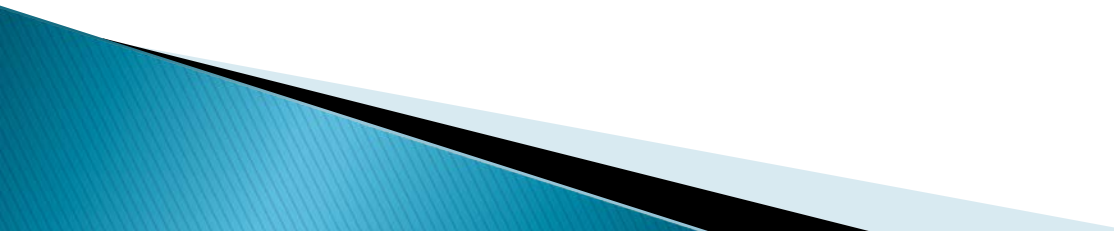
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Berlin 28<sup>th</sup> January 2016

# The UK Welfare System

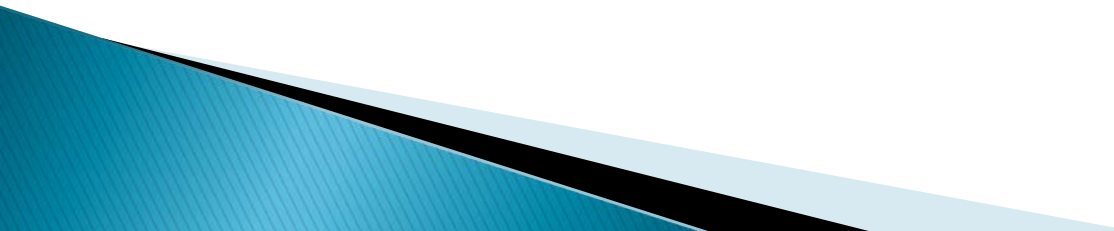
## A little history

- ▶ 4 nations one system with some flexibility
  - ▶ The welfare state stems from the English Poor Laws 1832. Poverty was a key issue
  - ▶ 1906 the Liberal Party laid down the foundations of the modern welfare state – the old, the young and working people
  - ▶ Post 1945 National Insurance introduced and the state took more responsibility for health, education, unemployment and sickness
  - ▶ 1948 The National Health Service introduced
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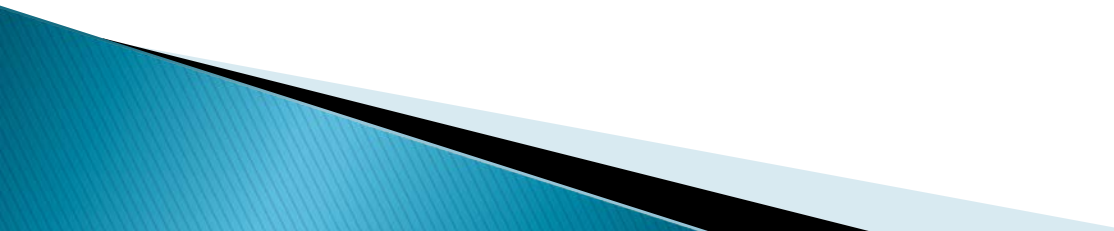
# Principles

- ▶ Commitment to a welfare state from all political parties
  - ▶ Health care is free at the point of delivery supported by all political parties
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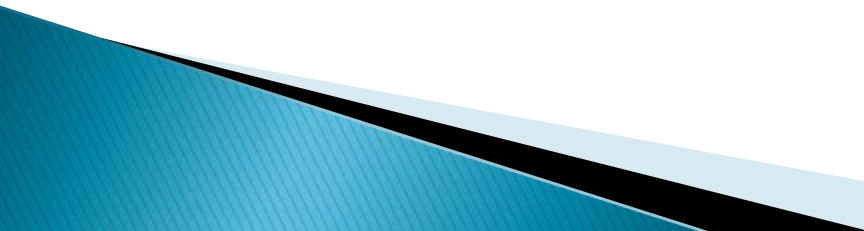
# Where are we now?

- ▶ Complex
  - ▶ Expensive
  - ▶ Political football
  - ▶ Invaluable
  - ▶ Creaking
  - ▶ Sustainable?
  - ▶ Innovative?
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# Childcare

- ▶ Choice but dependent upon income
  - ▶ Providers – local authority; private and voluntary sector
  - ▶ All nurseries have to be registered with the Scottish Social Services Council; all staff have to have a relevant qualification and all nurseries are inspected
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# Who pays?

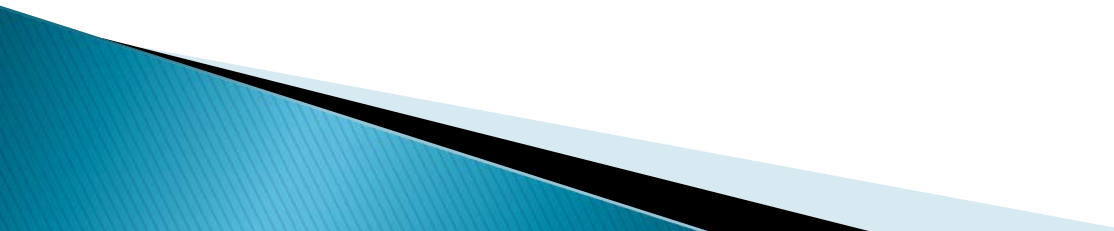
- ▶ If you choose private and do not qualify for welfare assistance you pay the whole fee but you can choose the place.
  - ▶ Similarly if you choose a place in a voluntary sector.
  - ▶ Local authority provision would favour those living in a particular area and those with greatest need
  - ▶ The provision in all sectors is inclusive of children with disabilities/special needs
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# Paying

This is how complex it is:

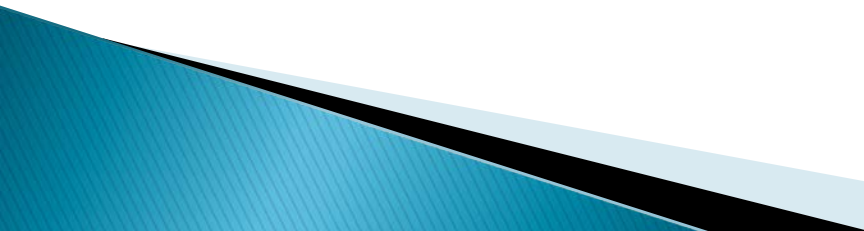
- ▶ Some children can get up to **600 hours** of early learning and childcare during the school year.
- ▶ You may qualify if you get one or more of these benefits
- ▶ Income Support
- ▶ income-based Jobseeker's Allowance
- ▶ income-based Employment
- ▶ Support Allowance Incapacity Benefit or Severe Disablement Allowance
- ▶ State Pension
- ▶ Child Tax Credits, but not Working Tax Credit, and your income is below £16,105
- ▶ both maximum Child Tax Credits and maximum Working Tax Credit and your income is below £6,420
- ▶ support under the Immigration and Asylum Act 1999
- ▶ Universal Credits
- ▶ or if your child is
- ▶ looked after by a local authority
- ▶ under a kinship care order
- ▶ living with a parent-appointed guardian.

# Care of Older People

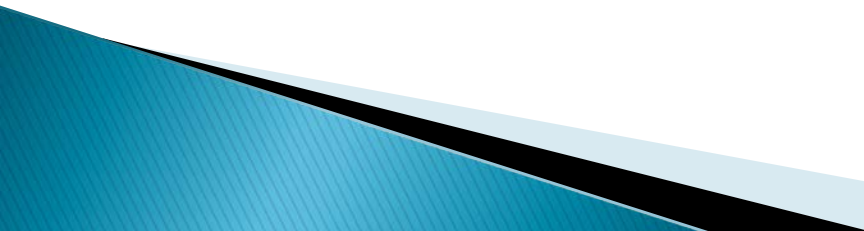
- ▶ Just as complex!
  - ▶ Key principle of choice and a focus on person-centred care
  - ▶ Choice is dependent on your personal resources
  - ▶ All care homes are registered with the Social Services Councils in the 4 nations and subject to inspection.
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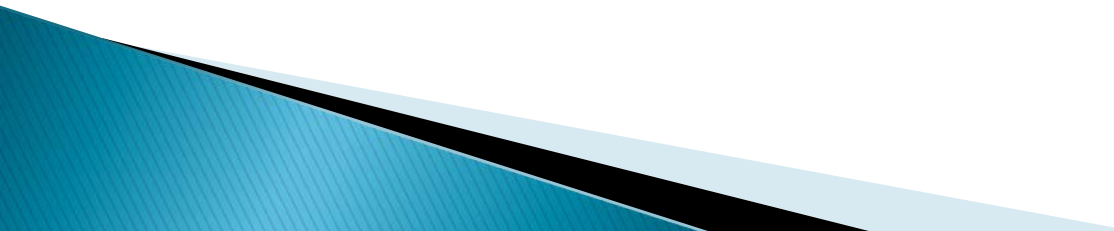
# Care of older people

- ▶ You have the right to choose where you wish to stay but this is subject to your ability to pay and the availability of your chosen place.
  - ▶ If you are dependent upon the local authority you might be given options but the limitations will be a result of the amount the local authority is able to pay.
  - ▶ The local authority fee per week does not meet the whole fee for private or voluntary section homes.
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# Paying for care

- ▶ The average cost per week for residential/nursing home care is £1800
  - ▶ The local authority payment for those eligible is £574 on average
  - ▶ You are expected to pay for yourself with income and capital until you only have £16,000 left of capital including your house. Your state pension is taken into account and allocated to care costs. A resident is able to retain a small amount for personal expenses.
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# Paying for care

- ▶ There is a weekly allowance for personal care and nursing care which is offset against the care home fees.
  - ▶ This is different in each of the 4 nations
  - ▶ If an older person is receiving care in an NHS continuing care unit they are deemed to be a patient and therefore there are no fees.
  - ▶ All care at home is means tested
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# Conclusion

- ▶ Our system is complex and baffling and leads to inequities whether for children or adults
  - ▶ Choice is enshrined in legislation but cannot be automatically observed.
  - ▶ There are insufficient places for children and older people
  - ▶ Government is reviewing all welfare benefits and the reductions are controversial and unfair
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