

# Finding a way through the broken care system



With an ageing population increasing the pressure on places in care homes, the system is fast approaching breaking point. **Tom Calver** and **Joanna Pearl** put UK care homes under the spotlight, and offer advice on making the right practical and financial decisions when you're faced with finding a home for someone you love

#### AT A GLANCE

- 🕒 **Care home charges and contract terms that can catch you out**
- 🏠 **The best and worst care homes, according to official inspections data**
- 🕵️ **Experts go undercover to tell you what care homes don't**

**Y**ou're trying to buy a washing machine, but it's not clear what features it has, there's no instruction booklet, and you're inexplicably asked for £200 extra at the till. Oh, and the previous customer paid half the price you're being charged.

You wouldn't put up with it in a high street shop, but thousands of people are forced to accept similar treatment when confronted with one of the biggest and most expensive decisions they'll ever make: finding and funding a care home for a relative.

Our latest research shines a light on the high costs, hidden charges and confusing information that confront people searching for a care home – something they all too often have to do in an unplanned or crisis situation.

#### High cost of care

People with assets of less than £23,250 (see panel, right) are entitled to local authority care funding, but for the remaining 40% the costs can be vast. Self-funders pay an average of between £31,000 and £43,000 a year, with the most expensive 10% of nursing homes costing upwards of £62,568.

If you're worried about how to pay for care, it's worth seeking independent financial advice from a qualified adviser. Don't be afraid to negotiate care fees, and scrutinise

potentially punitive terms in care home contracts. It really is vital to spend time poring over the contract. For example, less than half (47%) of those we surveyed knew that a home could still charge a resident for a room after it's been vacated.

Many of those we surveyed found it difficult to find information about what was covered by care home fees. Hidden charges can mount up, with some homes charging for everything from soap and chiropody, to accompanying your relative to hospital (a possible £5,200 extra a year for a two-hour weekly visit).

#### Get the right help

Few people starting their search for care have the benefit of prior experience, so it's vital to take full advantage of the resources available.

Regardless of your relative's finances, the Care Act says that if they 'appear to need care and support' they are entitled to a local authority needs assessment. Which? Elderly Care advises that you insist on this assessment, even if you think you'll be paying for care (determined by a separate financial assessment). Social Services will provide a care plan if your relative has eligible care needs, and can organise care, even for self-funders.

Find the best home by scrutinising care home inspection results (p20) and learning what to look for when visiting potential homes (p25). Be aware that your biggest priorities may not reflect the reality of living in a care home. While our survey respondents' main concern (47%) was finding a home with compassionate and kind staff, fortunately only 8% found that this was not the case. More widespread problems included other residents in the home posing a threat (41%) and possessions not being kept safe (28%). >



#### CARE FUNDING SIMPLIFIED

*Has your relative got capital or savings of more than £23,250?\**

##### YES

- Social Services will still assess your relative's care needs and advise you.
- If they're assessed as needing nursing care in a nursing home, and don't get continuing healthcare funding (see below), they can claim the NHS-funded nursing care contribution which can be paid direct to the home. Check if it's included in the quoted fee.
- Check your relative is getting eligible benefits and allowances (eg pension credit and Attendance Allowance).

##### NO

- Get your relative's care needs assessed by Social Services.
- If your relative has less than £14,250 (£16,250 in Scotland), they will be entitled to maximum financial support. From £14,250 to £23,250, they contribute on a sliding scale.
- Your relative should be able to choose a care home if it meets their assessed needs and is under the local authority cost ceiling.
- If your relative wants more expensive accommodation, a third party can choose to 'top up' the local authority funding to meet a higher fee.

##### In either case...

- If your relative is assessed by the NHS as meeting its 'stringent' criteria (complex medical needs), the NHS will pay all home care or nursing home fees (called NHS continuing healthcare).

\*Applies to England and Northern Ireland, but £26,500 in Scotland and £30,000 in Wales. Capital includes the value of their former home unless it's occupied by a partner or specified others.

## ENGLAND: BEST AND WORST

| Provider | Total homes for older people    | Rated 'inadequate' or 'requiring improvements' | %     |
|----------|---------------------------------|------------------------------------------------|-------|
| 1        | Avery                           | 14                                             | 0%    |
| =        | North Yorkshire County Council  | 13                                             | 0%    |
| 3        | Sunrise Senior Living           | 54                                             | 1.9%  |
| 4        | Greensleeves                    | 20                                             | 5%    |
| 5        | Cumbria Care                    | 26                                             | 7.7%  |
| =        | Quantum Care                    | 26                                             | 7.7%  |
| 7        | B&M Care                        | 23                                             | 8.7%  |
| 8        | Minster Care Group              | 29                                             | 10.3% |
| 9        | Excelcare Holdings              | 28                                             | 10.7% |
| 10       | Norse Care (Services)           | 18                                             | 11.1% |
| 11       | Somerset Care                   | 26                                             | 11.5% |
| 12       | Royal Masonic Benevolent Inst.  | 15                                             | 13.3% |
| 13       | Runwood                         | 55                                             | 14.5% |
| 14       | Sanctuary Care                  | 75                                             | 14.7% |
| 15       | Methodist Homes                 | 74                                             | 16.2% |
| 42       | Humberstone Indep. Care Assoc.  | 12                                             | 33.3% |
| 43       | Four Seasons Group              | 167                                            | 35.3% |
| 44       | St Philips Care                 | 14                                             | 35.7% |
| 45       | Cornwall Care                   | 13                                             | 38.5% |
| =        | Wellburn Care Homes             | 13                                             | 38.5% |
| 47       | Community Integrated Care (CIC) | 18                                             | 38.9% |
| 48       | New Century Care                | 16                                             | 43.8% |
| 49       | Orchard Care Homes              | 44                                             | 45.5% |
| 50       | Acadia                          | 24                                             | 45.8% |
| 51       | Burlington Care                 | 15                                             | 46.7% |
| 52       | Derbyshire County Council       | 20                                             | 50%   |
| 53       | Akari Care                      | 20                                             | 60%   |
| 54       | Ideal Care Homes                | 16                                             | 62.5% |

## SCOTLAND

| Provider | Total homes for older people             | Average rating |
|----------|------------------------------------------|----------------|
| 1        | South Lanarkshire Council                | 8 4.94         |
| 2        | Aberdeenshire Council                    | 8 4.72         |
| 3        | Fife Council                             | 8 4.69         |
| 4        | NHS Highland                             | 15 4.43        |
| 5        | Bield Housing & Care                     | 13 4.42        |
| =        | Renaissance Care                         | 12 4.42        |
| 7        | Barchester Healthcare                    | 16 4.30        |
| 8        | Abbotsford Care (Glenrothes)             | 8 4.28         |
| 9        | Shetland Islands Council                 | 8 4.25         |
| 10       | City of Edinburgh Council                | 9 4.14         |
| =        | Church of Scotland trading as Crossreach | 20 4.14        |
| 12       | HC-One                                   | 42 4.13        |
| 13       | Bupa Care Homes                          | 13 4.12        |
| 14       | Balhousie Care                           | 19 4.09        |
| 15       | Four Seasons Group                       | 37 3.99        |
| 16       | Thomas Dailey T/A Kennedy Care Group     | 10 3.95        |
| 17       | St Philips Care                          | 9 3.72         |

England table based on CQC inspection data Dec 2017 (excludes homes registered for younger people). Provider must have at least 12 homes (England) or eight (Scotland) to be ranked.

## Britain's best &amp; worst care home providers

One in four (25%) English care homes are rated inadequate or requiring improvement, according to our analysis of official care inspections data provided by the Care Quality Commission (CQC).

It's difficult to compare across the years, as the CQC inspection regime changed in October 2014, but in December 2015 the proportion of failing homes was 20.5% compared with 25% in December 2017.

You can increase your chances of finding a good quality care home by checking inspection ratings before you accept a place. The CQC takes care of inspections in England, while the rest of the UK is covered by Care and Social Services Inspectorate Wales (CSSIW), the Care Inspectorate (CI) in Scotland and the Regulation and Quality Improvement Authority (RQIA) in Northern Ireland. You can look up English care home report results at [which.co.uk/care-services-directory](http://which.co.uk/care-services-directory).

## How the big names compare

We've analysed the inspection results of the biggest providers to reveal the best and worst care providers in England and Scotland (see tables, left). To be included in our rankings, a provider had to operate at least 12 homes (eight for Scotland), and in England only cater for the over-65s. As only the CQC and CI award overall ratings to care homes, we're unable to rank care homes in Northern Ireland or Wales.

In our study, we looked at 7,619 care homes for older people, including 4,242 providers. The 10 largest operators run just 12% of the homes.

The largest are: Bupa (170), Four Seasons Group (167), Anchor (112), HC-One (98), Sanctuary Care (75), MHA (Methodist Homes – 74), Barchester (67), Abbeyfield Society (63), CareUK (57), and Orders of St John (56).

Bupa, one of the largest groups, has recently sold more than 100 homes to HC-One, and is selling 22 to Advinia.

In Scotland, the largest providers are HC-One (42 homes), Four Seasons Group (37), the Church of Scotland



trading as Crossreach (20), Balhousie Care (19), Barchester (16), and NHS Highland (15). In Wales, the largest providers are HC-One, Bupa, Hafod Care, Hallmark, Grwp Gofal Cymru and Grwp Gwalia.

It's not always easy to identify the parent company of a specific care home, but it's worth finding out. For example, US giant Acadia Healthcare owns The Priory Group in the UK (the largest provider of adult mental health facilities), and its care arm Priory Adult Care owns more than 230 care homes across all care groups.

## A varying picture

Most big names seem to have improved over the past two years. In particular, Bupa's portfolio of care homes for older people has gone from 34% to 22% requiring improvement or inadequate.

There were big variations in quality between the largest providers: 35% of Four Seasons' homes were rated inadequate or requiring improvement, compared with just 15% of Sanctuary Care's homes.

Overall, more than 77,000 beds for older people are in sub-standard (rated as inadequate or requiring improvement) care homes. It's important to remember that the ratings of individual homes can vary considerably within provider groups.



# One in four English care homes are rated inadequate or requiring improvement. That's more than 77,000 beds in sub-standard homes

Of the five councils with more than 12 homes for older people, Derbyshire performed worst: half of its 20 homes were rated as inadequate or requiring improvement. In contrast, North Yorkshire County Council didn't have a single one of its homes with these ratings. In Scotland, Aberdeenshire, South Lanarkshire and Fife councils were the top three providers, with St Philips Care the worst.

## Smaller homes fare better

Smaller homes are rated better than larger ones: just 12.9% of English homes with 10 beds or fewer were rated as inadequate or requiring improvement. This rose to 40.5% of homes with 120 or more beds. However, three quarters of homes (74.6%) had between 11 and 50 beds, while the median number of beds in a care home was 34, up from 32 in December 2015.

So, if someone recommends a care home provider to you, they are likely to be recommending the individual home that they have experience of.

## Council vs privately run

Council-run homes performed slightly better than privately run homes: 20.2% weren't up to scratch, compared with 25.1% of privately run. And 78.4% of council-run homes were rated good or outstanding, compared with 68.8% of privately run homes.

## How homes are inspected

Care homes in England are rated as inadequate, requires improvement, good or outstanding – according to performance in five categories: 'safe', 'effective', 'caring', 'responsive' and 'well-led' – plus an overall rating.

Scottish homes, meanwhile, are rated on a six-point scale for criteria that include: care and support, environment, staffing, and management & leadership.

We can't directly compare Scottish homes with English ones. However, of 797 Scottish homes for over-65s, 11 received an average rating equivalent to 'weak' (1) or 'unsatisfactory' (2), all of which were inspected in the second half of 2017.

CQC inspections are unannounced unless for 'very good reasons'. In July 2017, the organisation said that it had finished inspecting every home in England, following new inspection methods introduced in October 2014. The regularity of inspections depends on the most recent rating: under the current system, 'outstanding' homes are inspected roughly every two years and 'good' homes every 18 months.

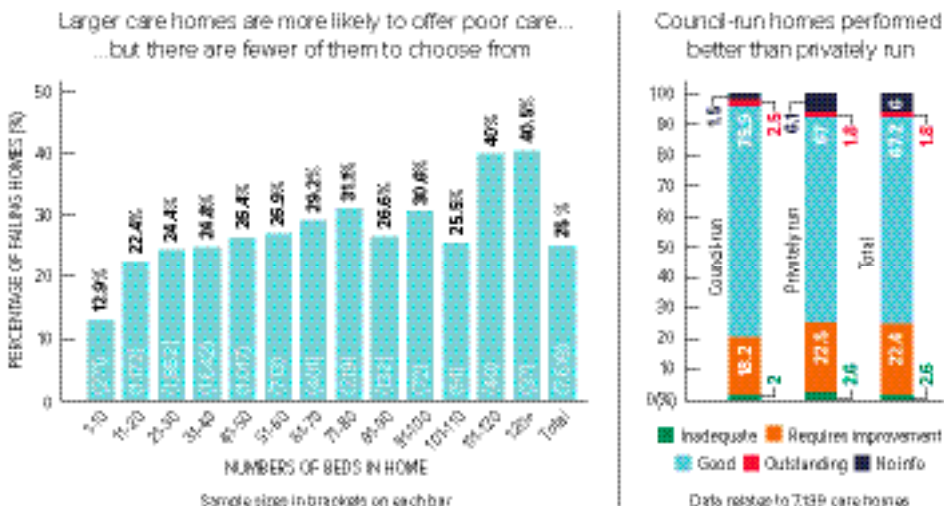
Homes rated poorly overall are meant to be re-inspected more regularly. However, we found that several of the worst-rated homes haven't been inspected in more than a year.

One care home in Cumbria, for example, hasn't been inspected since April 2016, despite being put in special measures – meaning an inspection is required within six months. Inspectors found 'multiple breaches of legal requirements', 'evidence that people were being exposed to harm or the serious risk of harm', with a number of 'unhygienic and dirty' areas.

Fees are difficult to get hold of, with homes often reluctant to give an idea of how much they are over the phone, but the data available suggests that paying more does not guarantee a better home.

One of the few homes we found fees for – when we posed as a relative – was also one of the country's worst, picking up inadequate ratings across the board. It charges £900 a week for residential self-funded care, £245 more than the regional average (including publicly funded residents). >

## CARE HOMES COMPARED



### Care in your region

There's a north-south divide in care quality in England. Of the 2,224 homes in the North West, North East and Yorkshire & the Humber regions together, 29.6% were inadequate or required improvement. For the rest of the country, it was 23%.

Care home residents in the worst-rated regions – Yorkshire & the Humber, and the North West – at least pay the cheapest fees in the country: care in those regions costs £546 and £511 respectively for a person's weekly stay in a residential home (note this is an average of self-funded and publicly funded residents). Londoners, meanwhile, pay £741 for the privilege, according to healthcare market research organisation Laing Buisson.

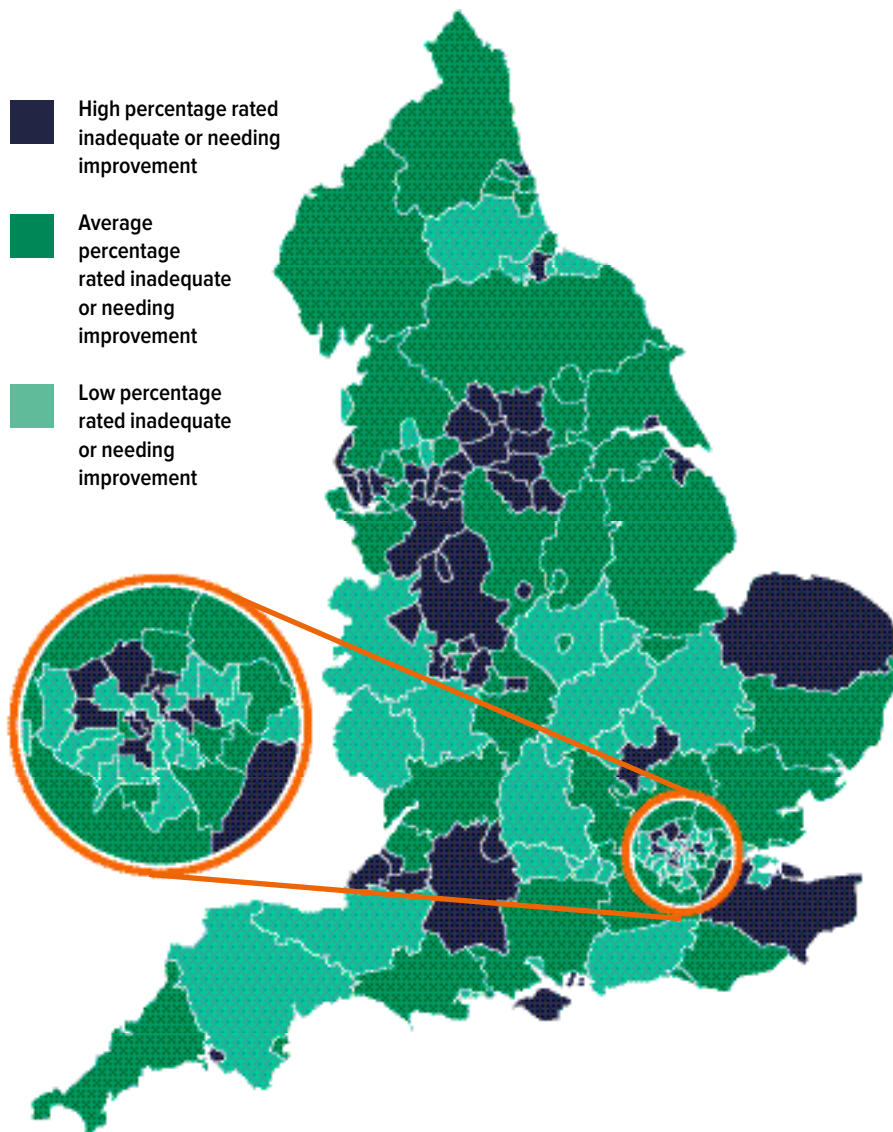
Of the 137 outstanding homes in England, more than half (71 homes) were in the South East and South West.

However, there's variation within each region. In the North West, 53.3% of all care homes in Stockport were rated inadequate or required improvement – yet that figure was 7.1% for Bury. Similarly, in the South East, none of Milton Keynes' 15 or Reading's 12 care homes were rated inadequate or requiring improvement – while 58.3% of Portsmouth's 24 homes were.

It's the same story in Scotland: homes in Paisley had an average rating of 5.0, whereas those in Hamilton were rated just 3.1. These two towns are only 15 miles apart.

To the right, we've mapped the percentage of underperforming care homes in each local authority, so you can check up on care in your area. We've also picked the best and worst-rated providers for each region in the table. >

### PROPORTION OF CARE HOME BEDS IN ENGLISH HOMES RATED INADEQUATE OR IN NEED OF IMPROVEMENT



Source: Which? analysis of Care Quality Commission residential adult care home provider data, November 2017.

## There's a north-south divide in care quality, but also variation within each region

#### BEST AND WORST PROVIDERS BY ENGLISH REGION

| REGION                   | BEST PROVIDER(S)                                     | WORST PROVIDER(S)                  |
|--------------------------|------------------------------------------------------|------------------------------------|
| East of England          | Abbeyfield, Greensleeves                             | Four Seasons Group                 |
| East Midlands            | Shaw Healthcare                                      | St Philips Care                    |
| London                   | Anchor, MHA (Methodist Homes), Sunrise Senior Living | Gold Care Homes                    |
| North East               | Anchor, HC-One, Sanctuary Care                       | Akari Care                         |
| North West               | Cumbria Care, Sanctuary Care                         | Pearlcare                          |
| South East               | Greensleeves, Sunrise Senior Living                  | Heritage Care                      |
| South West               | Bupa Care Homes                                      | Four Seasons Group                 |
| West Midlands            | Avery, Mlnster Care Group                            | Four Seasons Group                 |
| Yorkshire and the Humber | North Yorkshire County Council                       | Ideal Care Homes, New Century Care |

Providers must have at least six homes to be included.

## REAL STORIES: CARE IN THE 21ST CENTURY



### 'HIGHER FEES DIDN'T MEAN BETTER CARE'

Geoffrey Johnson

Geoffrey felt pressured to move his wife Toni, who had suffered brain damage, out of hospital and into a nursing home. On top of the county council's maximum funding, he paid £2,100 a month to the home in 'top-up' fees.

After six months, the home gave Geoffrey notice of eviction, saying it couldn't meet his wife's needs, although – as the council pointed out – these had not actually changed.

Toni was then transferred to a smaller home. Although it wasn't as modern or well-decorated, she settled in well. 'The manager was very thorough in assessing my wife – she wanted to understand her 100%,' Geoffrey says. 'My wife immediately said "what a lovely room"; she didn't notice the shared bathroom or decor. And I didn't pay any top-up fee, or for any of the extras such as toiletries that I was previously paying, for this home.'



### 'EXTRA CHARGES ARE WORTH IT'

Liz Halsall

Liz's dad is 95 and has just moved care home for the third time. It wasn't until she was signing on the dotted line that the new home mentioned a £2,500 admin charge. Liz says: 'This is a one-off fee akin to joining a club and, although I'm fairly savvy, I totally missed that one.' This made her initial outlay just under £10,500, including a deposit and one month's fees.

Liz feels it's worth it. She finds it disturbing that some homes think that sleeping and TV are enough for older people. The home she chose has caring staff who interact well with residents.

She recommends keeping on top of soaring charges and not being afraid to negotiate. In the last home, she was quoted a £1,150 weekly fee, but haggled it to £1,000 by citing the brochure, which said fees were according to need, and a £150 nursing care contribution that the home could apply for.



### 'RAISING CONCERNS LED TO BETTER CARE'

Vicky Fitzgerald

Vicky's father William had Alzheimer's Disease and lost the ability to feed himself soon after moving into a care home. She feels that complaining to the home manager, and regularly speaking up about her expectations, led to significant improvements in what could easily have become sub-standard care.

Among the issues Vicky raised were nurses being unaware of her father's rapid weight loss, which was caused by mouth ulcers; another resident being made to sit in their own urine while staff – who had been alerted – served tea and cake; and no evidence of the advertised activity programme.

Vicky says: 'Following my letter of complaint, I had a meeting with the manager. She went out of her way to meet with me on a Sunday and she put measures in place to correct all of the issues I raised.'

### EXPERT VIEW

#### IMPROVING CARE HOMES



**Neena Bhati,**  
**Which?**  
**campaign**  
**manager**

Over the past year, hundreds of people have shared their experiences with us about

dealing with care homes, either for themselves or on behalf of a loved one. We heard about people who had been charged exorbitant upfront administrative fees, families being charged up to a month's rent after a relative's death, and residents being evicted from their care home

without any notice or clear reason.

#### Clearer guidance

We submitted this evidence to the Competition and Markets Authority (CMA), as it conducted a year-long market study into care homes. As a result, the CMA is taking enforcement action against a number of care

home providers. It will also be issuing clearer guidance so that all providers better understand their obligations under consumer law and treat residents and families fairly.

Our Care Needs Care Now campaign will continue gathering evidence to help stamp out poor practices in care homes.



PHOTOGRAPHY: UNP

## We go undercover in Britain's care homes

Almost half of those we spoke to who had arranged care told us they found it difficult to get a reliable picture of what potential homes were actually like to live in. Some 20% said that brochures and websites failed to give an accurate picture, and 9% said they felt that homes were dishonest about what they can offer.

To find out about what you should be looking for when viewing a home, we sent three experts to six residential and nursing homes, posing as relatives looking for a care home for their mum. As an expert panel, they then analysed all the undercover recordings, and gave their conclusions.

Our experts included an ex-inspector and consultant on care home quality; a dementia specialist working with homes to provide dementia care; and a daughter with a mother in care who also advises other relatives.

### Variable visits

The quality of visits varied to a shocking degree. Care home viewings play a vital part in a difficult and life-changing decision for relatives, yet two of the six pre-arranged visits had been forgotten by the home staff.

On another visit, there were no chairs in the office used for speaking to visitors. 'We had to stand,' said one of our experts. 'I was holding a coat, bag and notepad and managed to drop everything at one point. I did wonder if this might have triggered her finding us chairs or another space – but it didn't! It felt like she really wanted me out.'

Yet on a separate visit our expert said: 'The manager's style was very warm and relaxed – she took notes and drew me out well [about my mum as an individual] without it feeling like she was just filling out a form. I was given a full hour of her time.'

Our experts were asked very little on the phone before they visited and as a result concluded that relatives could potentially waste a lot of time in visiting unsuitable homes. One said: 'It was immediately clear that this place was not right for mum. The medical needs of the current residents were much higher than hers.



## The quality of care home visits varied to a shocking degree – two of our six pre-arranged visits had been forgotten by staff

If this had been my first experience of a care home, it might have been quite upsetting and unsettling.'

### Beyond the hype

What you see when you visit a potential care home is as important as what you're told.

On one visit, our expert described 'a run-down feel, with a lot of people quite crammed into a small lounge, in wheelchairs with the television on, some walking round looking lost...'

Use all your senses to see beyond what Which? member Margaret Turner calls the 'frills, aviaries and conservatories'. And keep in mind what your relative values. One expert visited a home with a smart environment that would suit someone who appreciates more formal luxury,

but to her: 'It didn't feel homely, and you definitely wouldn't see anyone chilling in their pyjamas in the communal areas, or staff sharing meals with residents.'

Also look past the uniforms. 'A uniform doesn't equal competence, and staff's own clothes can help bring their own personalities to their care,' explained one of our experts.

### Two-way street

A good home will ask lots of questions about your relative and their needs. But in four of our six visits this was not the case. One inspector told us: 'There was a strong focus on things like the bathrooms and equipment... stressing locked cupboards and safety. Not as much on what was really important to me – my mum's quality of life.'

## HOW TO INSPECT A CARE HOME LIKE A PRO

*You've read the inspection report and looked at the provider's website, but how do you make your time actually viewing the home count?*

### Talk specifics from the first phone call

Discuss how the home can meet your relative's specific needs directly with the overall manager of the home. Ask the home to be upfront about the fees too, even if they're reluctant. This will help avoid wasted visits. Check who you're meeting, and confirm the appointment before you set off.

### Use all your senses

What you see, hear, smell and feel on a visit are as important as what you're told.

**SEE:** Does seating layout encourage people to socialise? Do residents look happy, well cared-for and relaxed rather than slumped asleep? Look for signs of activity and things to do. This can mean a more able resident doing washing-up, newspapers in easy reach, or personal photos and ornaments scattered around, as much as planned activity.

**HEAR:** Listen for laughter and chatter. Do staff sit and chat with residents in a way that you and the residents like? Do staff sound like they are working in the residents' home, rather than residents living in a workplace? Warning sounds to listen out for include shouting and the persistent ringing of unanswered call bells.

**SMELL:** Is there a smell of fresh air rather than air freshener masking unpleasant smells?

**FEEL:** Do you feel positive as you leave? Visit several times without notice to see what the home's really like – for example, is supper sandwiches rather than the tempting menu displayed, and is everyone in bed by 7pm? A lot of homes will also welcome your relative for a trial day.

### Flexible access

Find out if the home is happy to involve you in your relative's life – for example, could you do their hair or take them to a teashop? Could you visit when you'd like? How often will you communicate with and meet staff, and how will you raise concerns? Let the home know what would make you feel comfortable and see what they can offer.

Is the home interested in your relative as a person – do they ask questions and demonstrate flexibility? For example, can a late riser stay in bed until 11am or a night owl enjoy a midnight snack? Will there be pub trips for a social drinker? Ask about your relative's quirks and interests to gauge this.

Tell the home what your relative likes, rather than your own preferences – rural, or an urban home near shops, or a messy but cosy feel? Will they value that lovely en-suite bathroom or – if they need carers to assist – would a nearby shared bathroom be as good? If they like to walk, is the home set up to offer this – for example, a secure garden with an open door?



### THE BOTTOM LINE

It isn't easy to find out about care homes or – as our expert mystery-shoppers found – get a detailed picture when you visit. Get the council involved to understand the options, get advice about funding, and interrogate exactly what charges you'll be paying and the terms of the contract you'll be signing. Use inspection reports to find the best and worst care home providers, and look out for the details that matter most to you and your family.

### FIND OUT MORE

#### On Which.co.uk

- More advice at Which? Elderly Care: [which.co.uk/elderlycare](http://which.co.uk/elderlycare)
- Financing a care home: [which.co.uk/carefinance](http://which.co.uk/carefinance)
- Care-home choosing checklist: [which.co.uk/carehomelist](http://which.co.uk/carehomelist)

- Care services directory: [which.co.uk/cdirectory](http://which.co.uk/cdirectory)
- Tell us what you think at [which.co.uk/carechat](http://which.co.uk/carechat)
- Care Needs Care Now campaign: [which.co.uk/carecampaign](http://which.co.uk/carecampaign)

#### Recent articles

- 'Will we have to sell?', *Which? Money*, Sep 2017

- 'Preserving the family fortune', *Which?*, Jun 2016
- 'The care funding lottery', *Which?*, Nov 2015

#### Other resources

- [societyoflaterlifeadvisers.co.uk](http://societyoflaterlifeadvisers.co.uk)
- [ageuk.org.uk](http://ageuk.org.uk)
- [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk)