Long-term care in Jersey How should we pay?

Questionnaire

Please pull out this section and return it by 31 March 2010 to:

Long-Term Care Consultation Social Security Department PO Box 55 Philip Le Feuvre House La Motte Street St. Helier JE4 8PE

Please read the summary paper before completing the questionnaire.

This questionnaire should take about 20 minutes to complete.

At the end of the questions, there is space on the back page for you to add your own comments about any issues you would like to raise.

Please answer a few questions about yourself. This will help us to analyse the results of the survey.								
How old are y	vou? Please	e tick						
Under 25	25 - 44	45 - 6	64	65 - 74		75 - 84	85	+
Do you own y	Do you own your own home? Please tick							
Yes, without a mortgage/loan								
Yes, with a me	ortgage/loa	n						
No, I am a tenant								
No, other - please give details								
How long have you lived in Jersey in total? Please tick								
All my life								
For at least 20 years								
10 or more, but less than 20 years								
5 or more, but less than 10 years								
Less than 5 years								

Please note that consultation responses may be made public with your permission. This means, for example, that your comments may be sent to other interested parties on request, sent to the Scrutiny Office, quoted in a published report, reported in the media, published on www.gov.je or listed in a consultation summary.

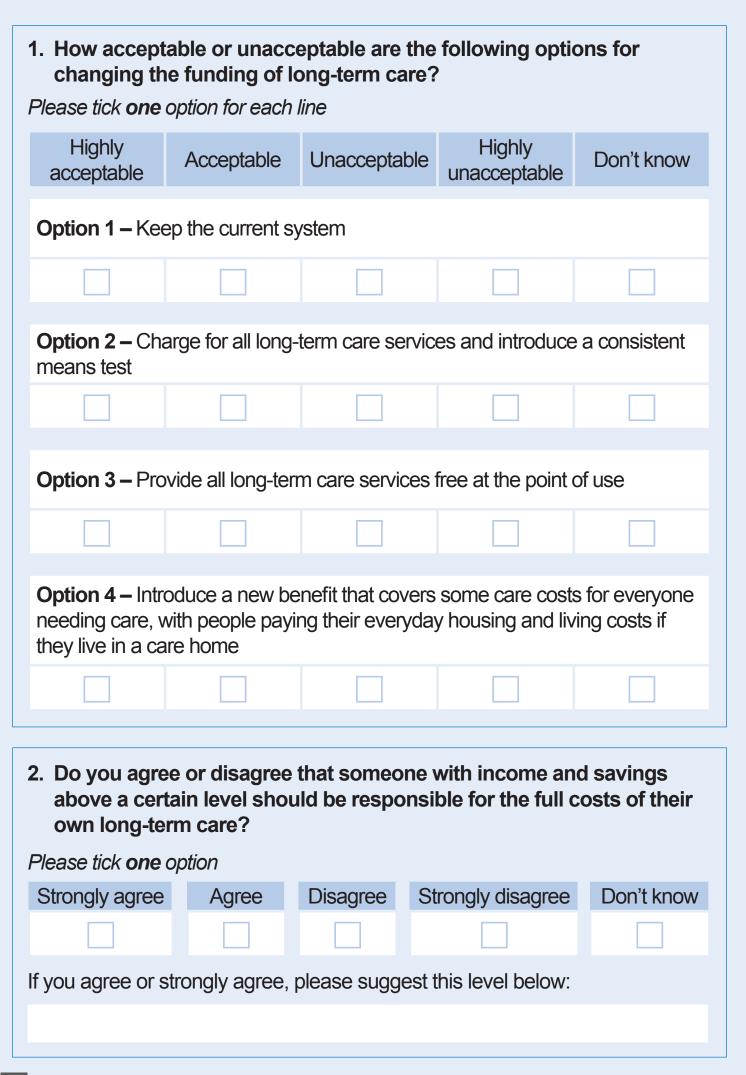
Please tick one option

I agree that my comments may be made public and attributed to me

I agree that my comments may be made public but not attributed (i.e. anonymous)

I don't want my comments made public

If you agree to your comments being attributed to you, please provide your name and contact details.



3. At present, the States (using taxpayers' money) pays just over half of the total estimated cost of long-term care in the Island, with the remaining cost being funded directly by people themselves when they need care. Should the States...

Please tick one option

Pay the **same** share of the costs in the future

Pay a **greater** share of the costs in the future

Pay a **smaller** share of the costs in the future

4. Raising the money to meet the increasing cost of long-term care

Whichever system is chosen, the States will need to raise extra money to meet the increasing cost of long-term care in the future as the number of older people increases. The total cost of long-term care is likely to at least double by 2026, from £55 million to £110 million a year (at current prices).

How acceptable or unacceptable are the following methods for increasing the States' funding available for long-term care?

Please tick one option for each line

Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know			
Increase incom	Increase income tax						
Increase GST							
One-off compulsory contribution on reaching pension age							
Regular compulsory contributions (similar to Social Security contributions)							

5. Regular compulsory contributions

Employees currently pay 6% of their gross wages as their Social Security contribution – mainly towards funding old age pensions. Those over pension age do not make contributions.

If it is decided to raise money for a long-term care benefit from regular compulsory contributions from people, how <u>much extra</u> would you be prepared to pay <u>within the next ten years?</u>

Please tick one option

Nothing	3%	6%
1%	4%	7%
2%	5%	8% or more

6. If it is decided to raise money from regular compulsory contributions from people, which age group should make these contributions?

Please tick one option

Working age adults only

All adults, including adults over pension age

Adults over pension age only

7. Would you be prepared to pay towards the cost of a new benefit that covered:

Please tick one option

Everyday housing/living costs if in a care home

The cost of the care itself

Both everyday housing/living costs and care costs

None

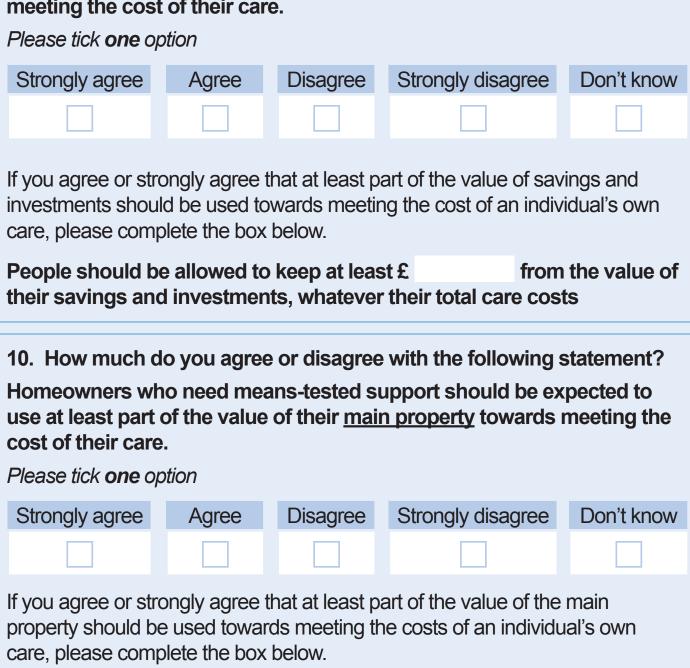
8. If a new benefit does not cover all care costs, would you prefer, at the point of needing care, that...

Please tick one option

People pay the **same** for their long-term care, whatever their care needs People with greater care needs pay **more** for their long-term care **9.** Whichever system is chosen, it is likely that everyone will need to make some payment towards their own costs at the time of needing long-term care. People who cannot afford to make this payment will receive means-tested financial support based on their income and assets (savings, investments, property ownership. etc). They will be expected to use any regular income (pensions, etc) towards the payments.

How much do you agree or disagree with the following statement?

People who need means-tested support should be expected to use at least some of the value of their <u>savings and investments</u> towards meeting the cost of their care.



The homeowner should be allowed to keep at least £ from the value of their main property, whatever their total care costs

11. How acceptable or unacceptable are the following methods of releasing some or all of the value of someone's main property towards funding their own long-term care?

Please tick one option for each line

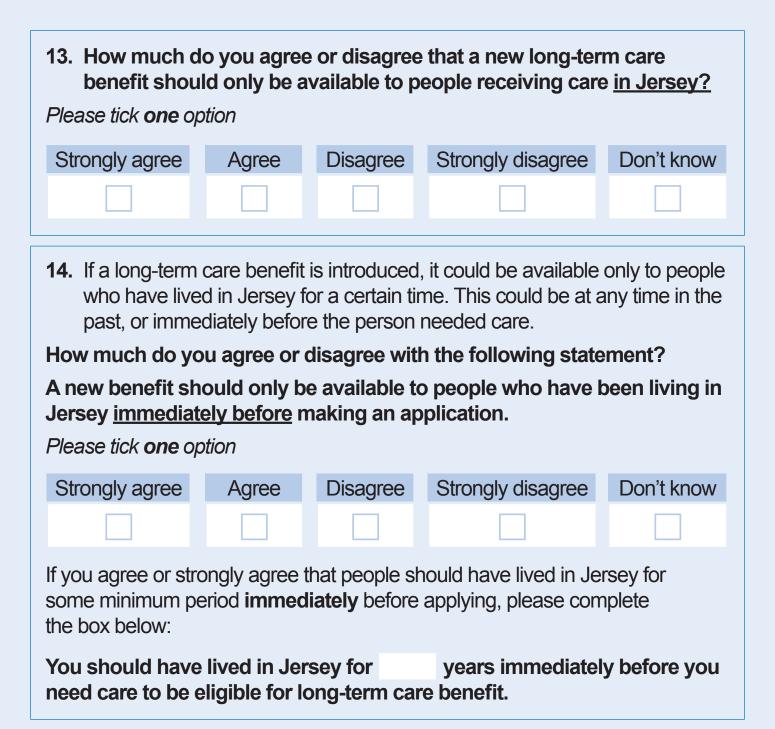
	-1	-				
Highly acceptable	Acceptable	Unacceptable	Highly unacceptable	Don't know		
Selling the mair	Selling the main property at the time that care is needed					
Having a States-provided loan against some or all of the value of the property, to be paid back on the death of the owner						
Having a private loan against some or all of the value of the property, to be paid back on the death of the owner (equity release)						
12. If a new long-term care benefit is introduced, there will need to be rules as to who is eligible to claim the benefit.						
Which age groups should be eligible for a new benefit covering long-term care?						

Please tick one option

Adults above pension age who have long-term care needs

All adults who have long-term care needs

Other: (please specify below)



15. To what extent do you agree or disagree that a new long-term care benefit should be available to people who have <u>not</u> lived in Jersey immediately before they need care, but who have lived in Jersey continuously <u>at some time in the past</u> ?						
Please tick one op	otion					
Strongly agree	Agree Disagree Strongly disagree Don't know					
If you agree or strongly agree that people who have lived continuously in Jersey at some time in the past should be able to apply, please answer the following questions:						
•	a) You should have lived in Jersey continuously for years at some time in the past before being eligible for long-term care benefit.					
	•	•	age of 18 count?	Yes		
				No		
16. To what extent do you agree or disagree that the new benefit should be available to people who have not lived in Jersey for the minimum time required as long as they have <u>made contributions</u> towards the funding of the benefit for a certain period? Please tick one option						
Strongly agree	Agree	Disagree	Strongly disagree	Don't know		
If you agree or strongly agree with the statement above, please answer the following question:						
You should have made contributions towards the funding of a long-term care benefit for years (not necessarily consecutive) to be eligible for long-term care benefit.						

Additional comments

If you would like to comment on any aspect of long-term care funding, please do so here.

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