

1 254 739 653 2

Help Wanted?

PROVIDING AND PAYING
FOR LONG-TERM CARE

Francesca Colombo,
Ana Llana-Nozal,
Jérôme Mercier,
Frits Tjadens



Table of Contents

Glossary	11
Executive Summary	13
Summary and Conclusions	19
Chapter 1. Long-term Care: Growing Sector, Multifaceted Systems	37
1.1. Scope of this report: How do OECD societies address the growing need for long-term care?	38
1.2. What is long-term care?	39
1.3. Who uses formal LTC services?	40
1.4. Who provides long-term care?	43
1.5. Who pays for long-term care, in what settings and at what cost?	46
1.6. What services are provided?	49
1.7. How did countries get here? Where are they going?	54
1.8. Conclusions	59
Notes	59
References	59
Chapter 2. Sizing Up the Challenge Ahead: Future Demographic Trends and Long-term Care Costs	61
2.1. Future demographic trends: Growing LTC demand	62
2.2. The pool of family carers is likely to decrease	64
2.3. How much will long-term care cost?	71
2.4. Conclusions: Policies to address future pressures on long-term care systems	81
Notes	81
References	82
Chapter 3. The Impact of Caring on Family Carers	85
3.1. Addressing caring responsibilities: The impact on informal carers	86
3.2. Most carers are women, care for close relatives and provide limited hours of care	86
3.3. High-intensity caring can lead to reduced rates of employment and hours of work	91
3.4. For those of working age, caring is associated with a higher risk of poverty	97
3.5. Intensive caring has a negative impact on mental health	97
3.6. Conclusions	102
Notes	103
References	104

Annex 3.A1. Data Sources	105
Annex 3.A2. Additional Figures	109
Annex 3.A3. Estimating the Impact of Caring on Work Characteristics of Carers	118
Annex 3.A4. How to Measure the Impact of Caring on Wages	120
Chapter 4. Policies to Support Family Carers	121
4.1. Improving carers' role and wellbeing	122
4.2. Helping carers combine caring responsibilities with paid work.	122
4.3. Improving carers' physical and mental wellbeing	127
4.4. Compensating and recognising carers	132
4.5. Conclusions	137
Notes	137
References	137
Annex 4.A1. Summary Table: Services for Carers	139
Annex 4.A2. Leave and Other Work Arrangements for Carers	141
Annex 4.A3. Financial Support for Carers.	151
Chapter 5. Long-term Care Workers: Needed but Often Undervalued	159
5.1. How many long-term care workers are there?	160
5.2. Who are the LTC workers?	161
5.3. What are the working conditions in long-term care?	169
5.4. Foreign-born workers play a substantial and growing role in some countries.	174
5.5. Changes in LTC policies affect LTC labour markets	179
5.6. Conclusions	182
Notes	182
References	183
Chapter 6. How to Prepare for the Future Long-term Care Workforce?	189
6.1. The future challenge for the long-term care workforce.	190
6.2. Improving recruitment and retention: Overview of national policies	190
6.3. Ensuring an adequate inflow of long-term care workers	193
6.4. Improving retention: Valuing work, building careers.	199
6.5. Increasing productivity among LTC workers?	206
6.6. Conclusions	207
Notes	208
References	208
Chapter 7. Public Long-term Care Financing Arrangements in OECD Countries	213
7.1. Collective coverage of long-term care costs is desirable on efficiency and access grounds	214
7.2. Public long-term care coverage for personal care can be clustered in three main groups.	215
7.3. Even within universal systems, the comprehensiveness of coverage can vary significantly	229
7.4. Different approaches but similar directions: Universalism and choice-based models	239
7.5. Conclusions	242

Notes.....	243
References	243
Chapter 8. Private Long-term Care Insurance: A Niche or a “Big Tent”?	247
8.1. A small number of OECD countries account for the largest markets	248
8.2. Market failures and “consumers myopia” explain why the private LTC insurance is small	251
8.3. Policy and private-sector initiatives to increase take up	253
8.4. Conclusions: Private long-term care insurance has some potentials but is likely to remain a niche product	258
Notes.....	259
References	260
Chapter 9. Where To? Providing Fair Protection Against Long-term Care Costs and Financial Sustainability	263
9.1. Why provide financial protection against long-term care cost?	264
9.2. Improving protection against catastrophic care cost calls for universal LTC entitlement	264
9.3. Universal care does not exclude targeting: What benefits and for whom? ..	266
9.4. Board and lodging costs in institutions are the main costs that LTC users face	273
9.5. Matching care need with finances: Policies for the future	278
9.6. Conclusions	289
Notes.....	290
References	291
Chapter 10. Can We Get Better Value for Money in Long-term Care?	295
10.1. What is value for money in long-term care?	296
10.2. Towards more efficient delivery of long-term care	296
10.3. Is it possible to optimise health and care?	307
10.4. Addressing long-term care systems governance	315
10.5. Conclusions	317
Notes.....	318
References	318

Tables

1.1. Cash-for-care schemes	51
1.2. Selected LTC policy changes over the past ten years in OECD countries at a glance	55
2.1. Public LTC expenditure expected to rise significantly by 2050	74
2.2. Potential impact of changing the mix of public/private financing of LTC	80
3.1. Unpaid care is mostly directed towards parents and spouses	90
3.2. Carers are more likely to be home makers, less likely to be employed	92
4.A1.1. Summary Table: Services for carers	139
4.A2.1. Leave and other work arrangements for carers	141
4.A3.1. Financial support for carers	151