

Memo to an incoming Prime Minister

Social care

There is no easy answer to the complex problems of social care. Nor is there any cheap fix. One of the problems governments have found in proposing changes of policy is many people do not understand the current rules over social care especially for the elderly. Many families never find out, as their relatives die whilst still living at home.

Many elderly pensioners continue to live in their own homes, paying for their accommodation and food out of their pension income and any accumulated savings. If their income falls too low then the state helps out with benefits. They qualify for free care from the NHS for all their medical needs. If they need assistance in their homes with everyday living they may qualify for free social services or they may need to pay for support.

If an elderly person needs to go into a home then the state pays if they have little or no capital, but the elderly person pays if they have money of their own. This includes selling their home which they no longer need and using the proceeds for the care home which they now live in. If their home is still needed by their husband or wife then it does not have to be sold or taken into account. In a care home they get full free NHA medical care but have to pay for social care or claim it under the rules from the local authority. They of course pay for their board and lodging all the time they have the cash.

Some people think this is unfair. They think social care – helping with shopping or dressing or whatever – should be free like health care for all. Some think it is unfair those who worked hard and saved more have to pay themselves and those who didn't have free provision. Others argue that the elderly person no longer needs or can use their former homes as they are living in a care home for the rest of their life, so why shouldn't that money be used to sustain their care and pay their food and accommodation bills?

It is clearly the case we all believe those in need of care and accommodation without money should be helped by the state. The issue is how many universal benefits should there be. If more, which taxes will pay the bills? The social care tax put in by the outgoing PM and Chancellor will pay a small proportion of the total costs involved and is already dwarfed by the public cost of NHS treatment and care home costs for the elderly which the state meets.