

Who should pay for care?

There are three possible answers to who should pay for an individual's care. The individual themselves may have the money to do so. The individual's family may have the money and the capacity to provide the care. The state – in other words the rest of us – could do so.

By common political consensus in the UK we take a differing view on who should pay for a child's care, and who should pay for an elderly person.

All mainstream parties and most people agree that as a child cannot work and does not usually have any money of their own, the parents should normally provide. We expect mother and father, or mother or father, to offer food, shelter and clothing, and to look after the child when not at school. Both parents are expected to contribute financially where they can. The state steps in if the parental income is insufficient, offering help with money and housing. The state also has powers in extreme cases of poor parental behaviour towards the child to remove the child and find surrogate parents willing to look after the child.

In the case of elderly people more emphasis has been placed on the elderly person themselves contributing financially to their care and maintenance where they have substantial savings. No party has proposed making children responsible for their elderly relatives, nor would that be an acceptable proposal, though in practice many families do provide answers to the care needs of their elderly members. The state provides all healthcare free, and provides free places in care homes for those who need them and have little by way of assets or income. There has also been an issue over differing treatment of an elderly person who chooses to stay living in their own home, and those who move into care homes, vacating their old property. There are issues over what constitutes free healthcare, and what is normal living cost.

The contentious question revolves around how much capital an elderly person should be able to pass on after death, and how much should be used up during their later years on paying for their living costs and care. I am interested to hear your thoughts on the right balance over who pays for what. In the next post I will talk more about the various options.

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