The Sunday Telegraph Comment

12th August 2018 Care for the elderly should not be left to daughters Lucy Denyer

How do you envisage seeing out your old age? Living at home, or in an upmarket retirement home? Maybe you'll move to the Costa del Sol; maybe you'd rather quietly expire. However you spend your sunset years, you'll need somebody to look after you.

Social care for our increasingly elderly population is a ticking time bomb. The number of older people needing informal care is due to rise by more than 60 per cent over the next 20 years. The Department of Health released a paper last week suggesting Brexit could result in many having to give up their jobs to care for elderly relatives, because of a shortfall in EU care workers and medical staff.

The burden is likely to fall heaviest on women: we already have a 50 per cent chance of becoming unpaid carers by the time we're 59; men don't face these odds until post-retirement.

Anne-Marie Slaughter, in her 2015 book Unfinished Business: Women, Men, Work, Family, made the case for care to be given greater prominence in society and to no longer be framed as a women's issue. But that will take time. In the meantime, we need a three-pronged approach to spread the burden of care more evenly.

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First, policies that acknowledge and support the role of families. Most of us want to be able to look after our parents in their old age, but the demands of jobs and geography get in the way. The first step must be to introduce some form of "caring leave", for any adult to take when needed. In America, every employee has the right to 12 weeks unpaid leave to look after an ageing parent. We can do better. Statutory care leave of 12 weeks could be paid by the state, but companies should be encouraged to extend that, to stop women dropping out of the workplace, saving the taxpayer money.

Secondly, we could do more to financially incentivise caring for elderly relatives. The current Carer's Allowance is £64.60 a week, for a minimum of 35 hours – equivalent to £1.85 an hour. Additional paid work that brings in more than £110 a week means you lose the allowance. We should either increase the benefit in line with the Jobseeker's Allowance (as is about to happen in Scotland) or take the cap off what a carer can earn on top in whatever spare time they have. We should also remove the restriction on studying (currently no more than 21 hours a week), so that anyone trying to keep up their skills while caring can re-enter the workplace.

Finally, we should encourage our ageing population to take some of the responsibility themselves. Theresa May came under heavy fire last year for the so-called "dementia tax", whereby pensioners were liable to pay for their own care if they had more than £100,000 in capital. But it was a step in the right direction. The elderly of this generation are more likely to be sitting on housing wealth than their children, so why not use it to contribute to old-age care?

Above all, let's not stick our heads in the sand about this. The state can – and should – come up with solutions. All of us will get old one day, and it's far better to start thinking now about what we want that to look like.