

Charges are ‘a stealth tax on those unlucky to need care’

By Laura Donnelly, Health Editor

FAMILIES are spending twice as much on fees for relatives in care homes than they were a decade ago.

And more than 330,000 pensioners have been forced to sell their homes to fund their care since a Royal Commission called for such charges to be axed.

Research today shows that costs being borne by individuals have spiralled, while funding from councils has close to flatlined. There is growing pressure on the next Prime Minister to tackle the crisis, two-and-a-half years since a green paper was promised. Campaigners last night said the situation had become “a national emergency”.

Boris Johnson has vowed to build a cross-party consensus on the issue if he becomes prime minister, saying: “We need to get everybody together to find a solution.” During the leadership debates, rival candidate and former health secretary Jeremy Hunt admitted: “I think, having been responsible for health and social care, that some of the cuts in social care did go too far.”

Social care provision in England is means tested, with those with more than £23,500 in their savings or assets having to contribute. But lack of funding from councils means increasing numbers of families are being forced to spend more on care which used to be provided by the state.

The research shows that “self-funding” for care home places has risen from £3.97 bn in 2007 to £7.74 bn last year – an increase of 95 per cent.

Meanwhile, state funding rose by just 14 per cent, from £8.1 billion to £9.1bn, the analysis reveals. Over the same period, the number of individuals forced to pay for care because they fell foul of means-testing rose by 21 per cent.

Last year 176,000 families paid the full costs of care home fees – a rise from 145,000 cases in 2007. On average, self-funders are paying fees of £846 a week, the analysis says – or £44,000 a year.

The research by market analysts LaingBuisson also shows that the number of local authority care home places has more than halved in a decade.

Just 17,100 such places were available last year, compared with 37,300 a decade before. The study warns that the changes are particularly “remarkable” amid a rapidly ageing population.

In 1999, a Royal Commission on long-term care of the elderly, said that personal care should be free for all those in need, leaving pensioners to only pay “hotel” costs of their accommodation. But in the two decades since, the subject has repeatedly debated, without reforms being introduced.

Analysis by charity Independent Age estimates that more than 338,520 older people have sold their home to pay for care since the Royal Commission was published. Two and a half years ago, the Government promised to publish a green paper on social care.

But it has been repeatedly delayed, with manifesto pledges made in 2017 dropped amid fears they could cost the Tories the election.

George McNamara, head of policy at Independent Age, said: “Every day, more and more vulnerable older people are denied access to vital care and support. Rebuilding our social care system is now a national emergency.”

Caroline Abrahams, charity director at Age UK, said: “These statistics show that self-funders are getting an increasingly raw deal. In effect these people are being hit by a stealth tax and saving the Government a mint – just because they are unlucky enough to need care.”