

Tories tot up cost of free social care

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Thousands of older people have had to sell their homes to pay for care ALAMY

Free [social care](#) is being considered by No 10 as the Conservatives look for ways to match Labour on helping the elderly.

Four options are under discussion in Downing Street to make good on [Boris Johnson](#)'s promise to fix a crumbling social care system "[once and for all](#)".

Possibilities include a comprehensive offer that makes elderly care free at the point of use, as well as less expensive alternatives such as reverting to the coalition policy of a lifetime cap on care costs.

An insurance scheme that encourages people to protect themselves against huge care costs is not thought to be comprehensive enough.

No 10 has accepted that it can no longer "kick the can down the road" and has to come up with a comprehensive plan after years of delaying reform proposals. However, no decision has been made and the Treasury has yet to agree to meet the cost of the plans, which could be more than £10 billion a year.

Hundreds of thousands of elderly people have been denied help with everyday tasks such as washing and dressing as council budgets have been squeezed. Successive governments have let the issue fester but the problem has risen up the agenda as hospitals are overwhelmed by the frail elderly who have nowhere else to go, and thousands of people with dementia have had to sell their homes to pay for care.

On the steps of Downing Street Mr Johnson pledged to “fix” the issue and stop people from having to sell their homes but has yet to put forward detailed plans. Last week Labour promised to create a “national care service” to fund free personal care for the elderly at a cost of £6 billion a year, putting pressure on the Tories to match the offer. In Scotland the Tories have backed a free personal care policy.

The Times understands that Downing Street officials have been discussing a series of options.

The most comprehensive is to make all the care a person receives free. This could cost in the region of £10 billion to £15 billion a year.

Sally Copley, director of policy at the Alzheimer’s Society, said the prime minister must decide, adding that his promise to fix social care “means everything” to families struggling to care for a relative with dementia.

She added: “Labour took a step in the right direction to tackle the dementia care crisis by promising free personal care, but we need to see more detailed, wide-ranging solutions from the government.”

Sally Warren, director of policy at the King’s Fund think tank, said the parties could end up in an “arms race” to spend more on a system that voters could see was failing. She said that Britain was “a wealthy nation and we can afford to invest in social care”.

The options

Lifetime cap on care costs Existing model in which people pay for their own care but the state steps in once they have spent a certain sum, now set at £72,000. **Cost: £2 billion**

Free personal care Labour’s policy would help with things such as washing and dressing but not housing or other costs. **Cost: £6 billion**

Annual cap on social care costs Proposed by Jacob Rees-Mogg, this would pay for all care from general taxation apart from a £5,000 yearly contribution by users. **Cost: £11 billion**

Free social care Taxpayer covers everything. **Cost: £10-15 billion**