

£100billion for HS2 – but where is the grand plan to help the crisis facing Britain's elderly, asks former pensions minister BARONESS ALTMANN

By [BARONESS ALTMANN FOR THE DAILY MAIL](#)

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When I read the disturbingly incisive interview in yesterday's Mail with the Chief Medical Officer Professor Chris Whitty, I found myself wondering: how obvious do the warning signals have to get before this country wakes up to the desperate crisis we face in looking after the elderly and infirm?

Part of the problem is, as Professor Whitty made clear, the rising number of people surviving illnesses that would have killed us a generation ago. Where is that sense of urgency that **Boris Johnson** demonstrated in his speech outside Downing Street when he took office last year?

I cheered when he pronounced, in no uncertain terms that 'we will fix the crisis in social care once and for all... with a clear plan we have prepared'.

Yet still there has been no policy announcement or debate on the issue. We are now told there will be a plan later this year but no 'oven-ready' solutions.

This must not be a can being kicked ever so dexterously down the road. We need a bold pledge to take quick decisive action over the elderly. This is at least as important to our country as spending £100 billion on HS2 this week.



Chief Medical Officer Chris Whitty is pictured in an undated photo. I cheered when he pronounced, in no uncertain terms that 'we will fix the crisis in social care once and for all... with a clear plan we have prepared'

Of course, we need to spend to improve our outdated Victorian transport system. And Mr Johnson was rightly praised as a can-do believer in Britain's brilliant future. But commitments to rail and road improvements will take decades to build and in the meantime we must not continue to ignore Britain's elderly.

I know that donning a hi-viz jacket and rhapsodising about grandiose plans for a gleaming new transport network to put the spine into Britain, as the PM put it, is much easier than tackling the even more urgent problem of elderly care. But a one-nation Prime Minister is about far more than that.

Those of us who try to point out the crisis we are already experiencing in the care sector are not saying there is some magnificent solution that will suddenly present itself to a political class too scared to touch such a toxic issue.



A graphic shows UK towns with aging populations

Yet when Britain's medical chief says it is one of his most pressing concerns, we really have to take him seriously.

Our collective failure to care for Britain's elderly is, I believe, the biggest single policy failure of the modern era.

While demand for adult social care has continuously increased in the past ten years, recent figures collected by the Institute for Government show, shockingly, that spending in real terms has actually fallen by two per cent in England.

Today, 18 per cent of the UK population is over 65, and within 18 years that figure will have reached 24 per cent, very nearly one in four of us.

Think of the nursing expertise that will be needed to care for that vast number of people, or the meals on wheels that will have to be provided, the dressings changed. And think of the extra beds that will be needed in our already stretched care homes, where many staff are on the minimum wage in an industry that is barely financially viable.

Shamefully, it is the elderly — the very demographic who have contributed more than their fair share through long-working lives and raising children — who are suffering the consequences of political cowardice on all sides of the spectrum.



British Prime Minister Boris Johnson leaves 10 Downing Street in London, to attend the weekly Prime Minister's Questions at the Houses of Parliament, in London yesterday

For years the warning lights have been flashing red about the vast portion of money and upgrades in infrastructure that will be needed to ensure Britain's elderly maintain the quality of life expected in any civilised country.

This is partly because the provision of adult care is not very glamorous. It's the sad truth that care for the elderly and infirm offers politicians few opportunities for photos and theatrical flourishes. Indeed, they tend not to want to be photographed with the very elderly or infirm. But these people must not be forgotten.

It is vital that we do something — and as a first step we need to acknowledge that the current way we do things is broken, unsustainable and unfair. As the Mail has highlighted in its campaign to end the dementia care scandal, we have to abandon the absurd and bogus distinction between what we term 'health' and 'care', and bring them together under one budgetary system.

At present, a millionaire who gets cancer and requires expensive treatment gets every- thing for free on the NHS. But an elderly person who succumbs to dementia will have to spend their savings or even sell their family home to get the support they need because the condition is not regarded as a matter of health, but of care.



But commitments to rail and road improvements will take decades to build and in the meantime we must not continue to ignore Britain's elderly

Shamefully, since we had the first major care review at the tail-end of the last millennium, absolutely nothing has happened in terms of policy, though the provision of care has deteriorated steadily as cash-strapped local councils make it harder to claim help at home.

Today, councils can no longer be expected to shoulder the burden of adult care. The money is going to have to come from central government out of national insurance and income tax.

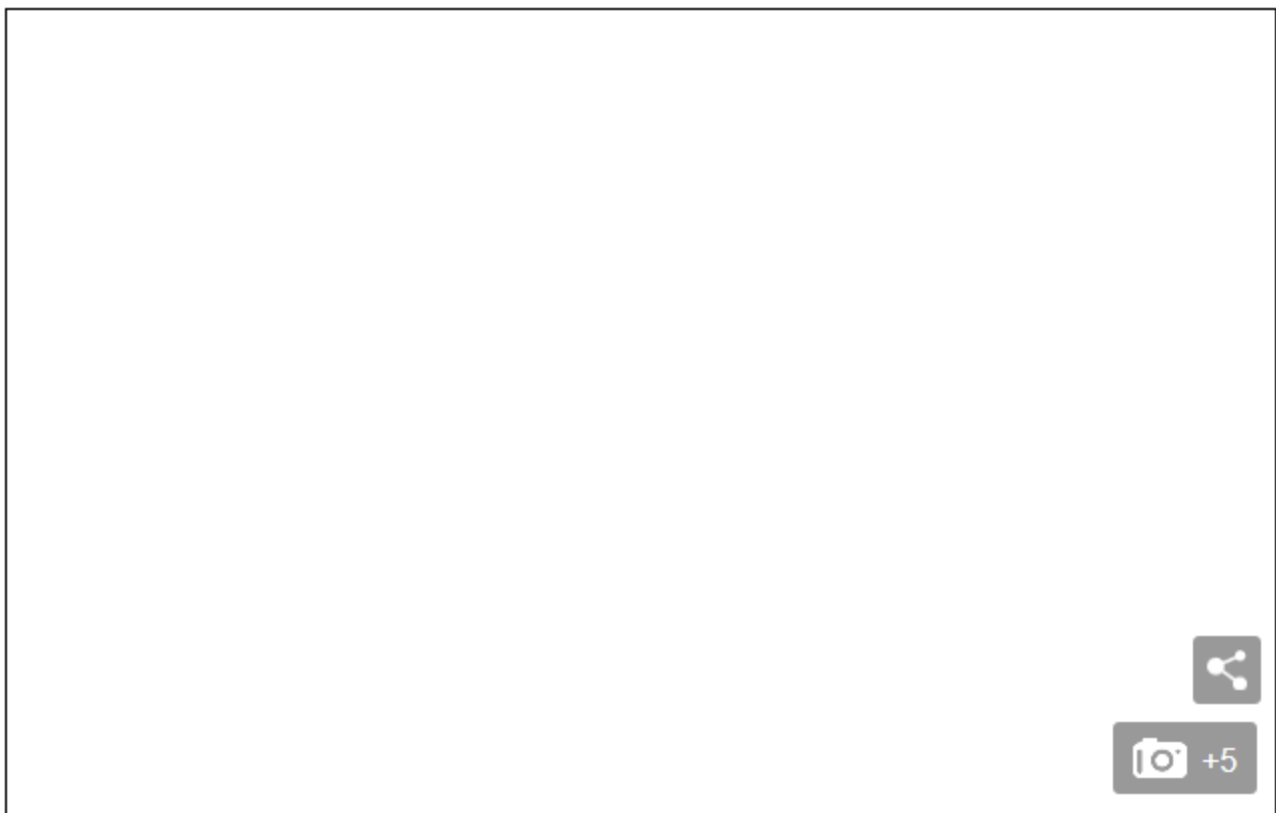
And so Britain faces a choice. Either the Government will decide to take action right away, or it will consign our ageing population to years of discomfort and financial ruin.

Building new railways is all very well. But we also need to spend money on short-term convalescent homes, perhaps adapting redundant hospital buildings, to allow the elderly swifter discharge from very expensive NHS beds.

We also need to reduce staff turnover at care homes, increase the very low wages and help enhance the status and self-worth of those who care for our parents.

The Government must immediately foster a change of attitude towards saving for old age. At the moment, most of us think of a pension as something to maintain our

comfortable lifestyle into our 60s and 70s, with the occasional new car and annual foreign holiday.



A file photo shows the entrance to Guy's and St Thomas' hospital in London on 10 February. Today, councils can no longer be expected to shoulder the burden of adult care. The money is going to have to come from central government out of national insurance and income tax

But people increasingly need to think far beyond that. Pensions are rarely generous enough to pay for a good care home which can cost as much as £900 a week.

Our new Government must act more urgently on this and create incentives to saving for the final years. Britain's over-60s have more than £300 billion tucked away in tax efficient Individual Savings Accounts (Isas), at an average individual value of around £40,000.

Why not rebrand the savings instruments as Care Isas and encourage more saving to pay for steep care costs?

Just as pension pots can be passed on free of inheritance tax, so could the rules be tweaked to allow the Isas to be passed on to children tax-free if not needed.

This is the sort of urgent creative thinking that is needed to pull us out of the hole we have dug for ourselves by ignoring the warnings.

That doesn't mean that the Government should write a blank cheque for a gold

That doesn't mean that the Government should write a blank cheque for a gold-plated adult care system for all. But at the very least, Britain's elderly should be able to expect a basic care provision, which they can then boost themselves through tax incentives.

Successive governments have dithered for the past two decades, unwilling to step into this dangerous terrain.

And with its thumping Commons majority, this Conservative administration will not be forgiven if it fails to act on what it has already told us is a crisis.