

COALITION DODGE CARE COST ISSUES

Despite a widespread belief that the UK government was going to announce a cap on care costs – the issue was dodged in the mid term review. It had been widely rumoured that a cap would be fixed at £75,000 but this proved not to be the case. One widely expressed concern is precisely when the UK government will grasp this issue which is worrying for many older people.

Of course a different regime operates in Scotland but commentators believe what happens in England and Wales will have a significant influence on any future Scottish decisions. Currently personal care for the over 65's in Scotland is free – although many question the sustainability of this policy into the future.

Personal care is only part of the story of course and the “elephant in the room” for both the Scottish and UK governments is the cost of accommodation for older people who need residential care. This is set to go into the stratosphere as our population ages – with many families having to sell their houses to pay these costs and local authorities facing massive increases as well.

David Borrowman of SOPS comments “Meeting care costs is a huge worry for many families – with a forced sale of their house being a major fear. But many of these sales could be avoided if families thought about this issue early enough – before care is even in contemplation. I would urge all families to address this issue by having a free but early consultation with a SOPS advisor. By early I mean when they are 60 or so and in good health – because steps can be taken then to mitigate future care cost issues.”