

# The Unfairness of Care Funding



**Molly**



**Malcolm and Mary**



**Margaret**



**Michael**

**We all paid income tax, National Insurance, VAT and council tax before we retired, and still pay various forms of taxation, but we're treated differently when it comes to funding our care.**



**Molly lives alone in her own property. She has dementia and needs to go into a care home.**

She has an income and savings of more than £50,000 and owns a property worth more than £300,000. She has to pay all her care costs, until her income and assets reduce to under £23,250, at which time the local authority will begin paying some of her care costs.



**Malcolm and Mary live in their own property. Mary has dementia and Malcolm is no longer able to look after her at home. She has had to move into a care home.**

Mary has income and savings of £20,000 and jointly owns property with Malcolm worth £450,000. Because Mary's personal income and savings are less than £23,250 she has to pay only part of her care fees and her local authority pays the rest. Her property is disregarded from the financial assessment because Malcolm still lives in their home.



**Margaret lives in rented accommodation. She has suffered a stroke and needs to go into a nursing home.**

She has an income and savings of less than £10,000 and does not own any property. All her care costs are paid for by her local authority. Because the local authority buys its places in nursing and care homes at a cheaper rate than those who have to fund themselves, Margaret's care is effectively being subsidised by Molly.



**Michael lives alone in his own property. He has cancer and is treated in hospital.**

It does not matter how much income, savings or property Michael has because the care he receives is provided free by the NHS and is funded through taxation.

***The NPC believes all care should be funded by society as a whole through general taxation and provided publicly, free at the point of need, regardless of an individual's income, savings or property in order to remove the financial fear of ill health.***