



Press Release
From: The Relatives & Residents Association
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Care home charity calls upon the government to tackle the unfair sex bias in the means test for care home fees.

'I call a partner going into care a "Triple Whammy". My husband is sick and dying. He is not with me after 48 years of marriage. I have to pay so much for him.'

The government has announced plans to remove the power of local authorities to ask husbands or wives to pay towards the fees of a care home for their spouse. The rule only affects married couples and only when one goes into a care home. Whether a husband or wife is asked to contribute depends on where they live, the policy of the local authority and, in some cases, the attitude of the individual member of staff organising the move into a care home. The removal of this anomaly has been promised for many years and is long overdue. The Relatives & Residents Association drew attention to this postcode lottery in its publication *Moving Stories* which explored the practical, emotional and financial implications for men and women whose partner moves into a care home.

'Abolition of the Liable Relatives Rule is welcome,' says the Relatives & Residents Association, 'but while this measure will relieve the financial burden for some spouses of people in care homes, it will still leave far too many partners seeing their pensions and savings, worked for together, go towards paying the fees. This tends to happen more often when a man moves into a care home and his wife is left to suffer the emotional and financial losses.'

The means test that is applied to everyone who needs financial help to pay the fees of a care home remains unchanged and this disproportionately affects women. The pattern of female employment and financial arrangements within many marriages mean that the resources of a family are often concentrated in the husband's name. If he moves into a care home, his savings and pensions are used to pay the fees – leaving his wife to struggle on a reduced pension and means-tested benefits. If the wife enters care, her husband who remains at home can keep his pensions and savings – often leaving him financially better off than if his wife still lived with him.

One woman whose husband was diagnosed with Alzheimer's at the age of 60 told the R&RA: 'Women like me who were caring for their children were simply not allowed to "stick on an insurance stamp" and when we went back to work only on a part-time basis, usually because our lives had to revolve around our families' needs, we couldn't afford full insurance. Ultimately I tried to build up my

company's occupational pension but since wages were disproportionate to those of male employees my current pension is pathetic. Sickeningly we also pumped extra money into my husband's scheme and not mine.'

A husband told us: 'In my case my wife qualifies for local authority help but if roles were reversed we would be self-funding. There is an inequality here although I have to be pleased it works in my favour.'

Gillian Dalley, R&RA Chief Executive says: 'We would expect the Regulations to be changed within days of this Bill completing its passage through Parliament. But we need government action to address the inequalities caused by the means test. There can be no valid reason for delaying the remedy to this unfairness.'

Notes to editors

1. Under the National Assistance Act 1948, local authorities can ask the spouse of a resident of a care home to make payments towards the cost of that care in addition to the sums already being collected from the resident to pay for their care. The Health and Social Care Bill now before Parliament will remove the power of local authorities to ask a husband or wife to contribute towards the cost of residential care for their spouse.

2. The R&RA is the national charity that supports older people in care and their relatives, and campaigns for improved standards and better quality of life for all care home residents. The R&RA runs an Advice Line on 020 7359 8136.

3. The report *Moving Stories: The impact of admission into a care home on residents' partners* by Alison Clarke and Les Bright is available, price £8 (£6 to R&RA members), direct from the R&RA (address below). It can also be ordered through the website: www.relres.org

4. Advisor to the R&RA, Les Bright, can be contacted on 01392 424696, mobile 07712 386846.

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