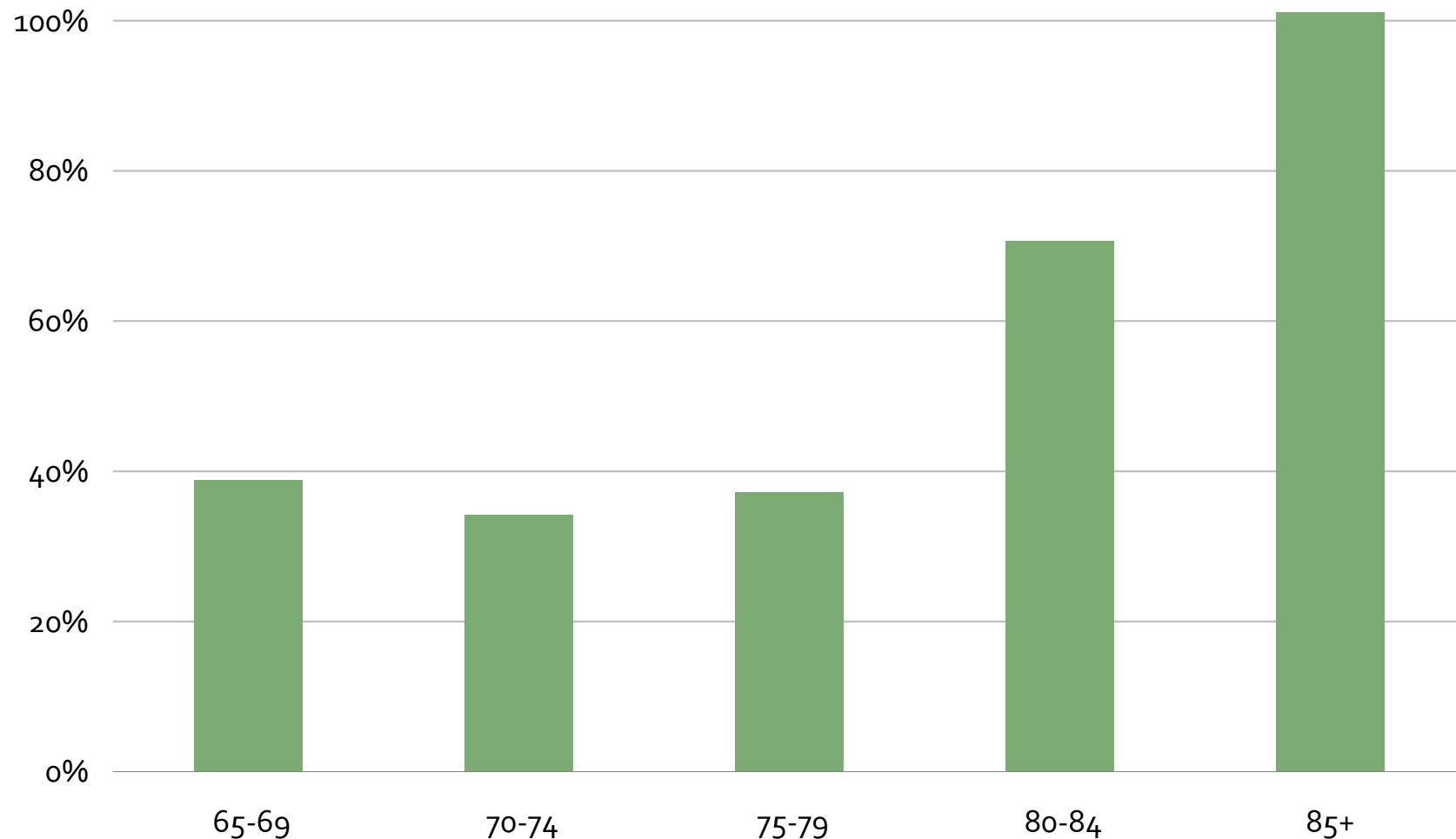


Fairer care funding

Conclusions and recommendations of the
Commission on Funding of Care and Support

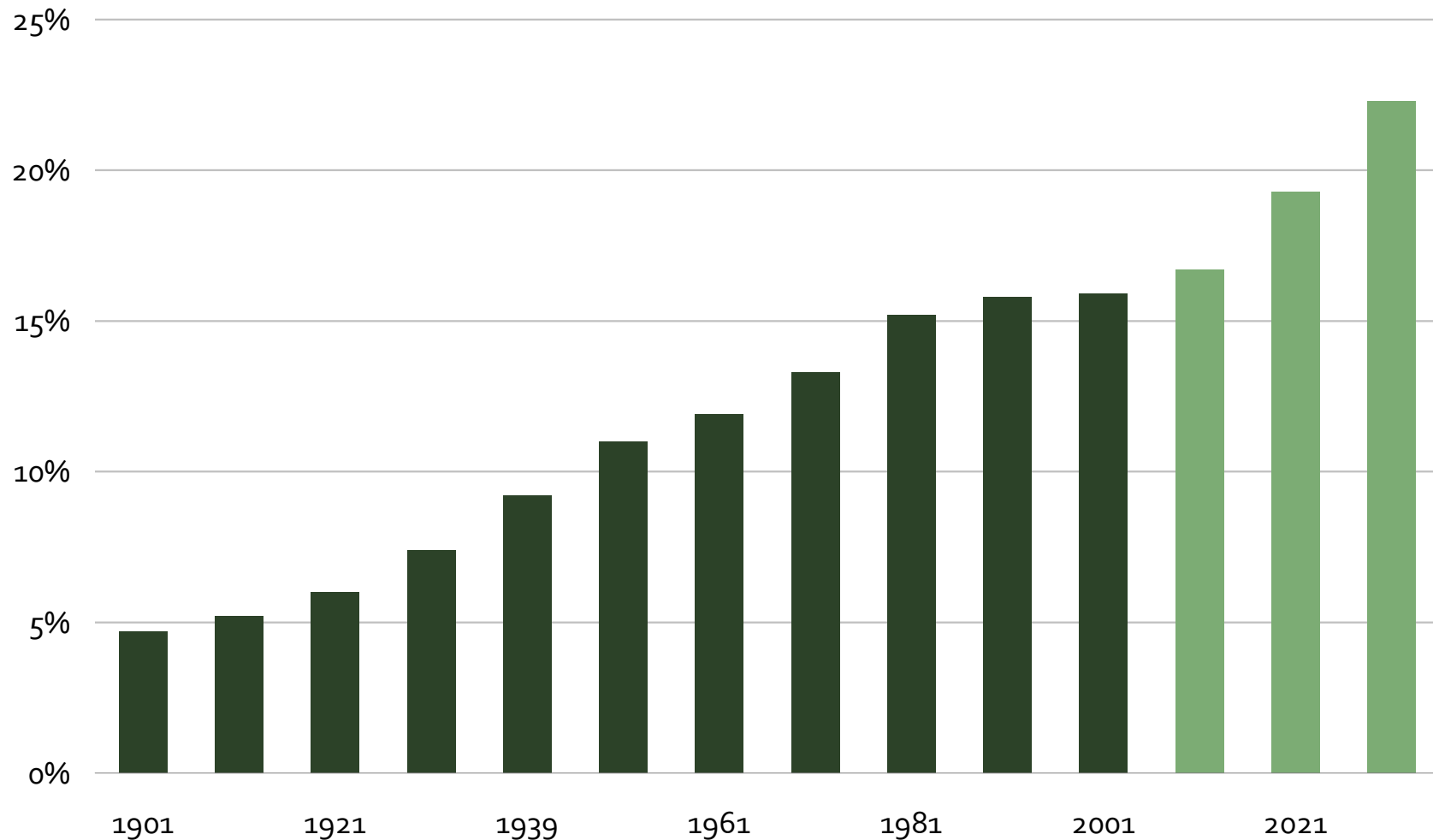
The number of older people is increasing

Growth in the number of older people in England 2010-2030



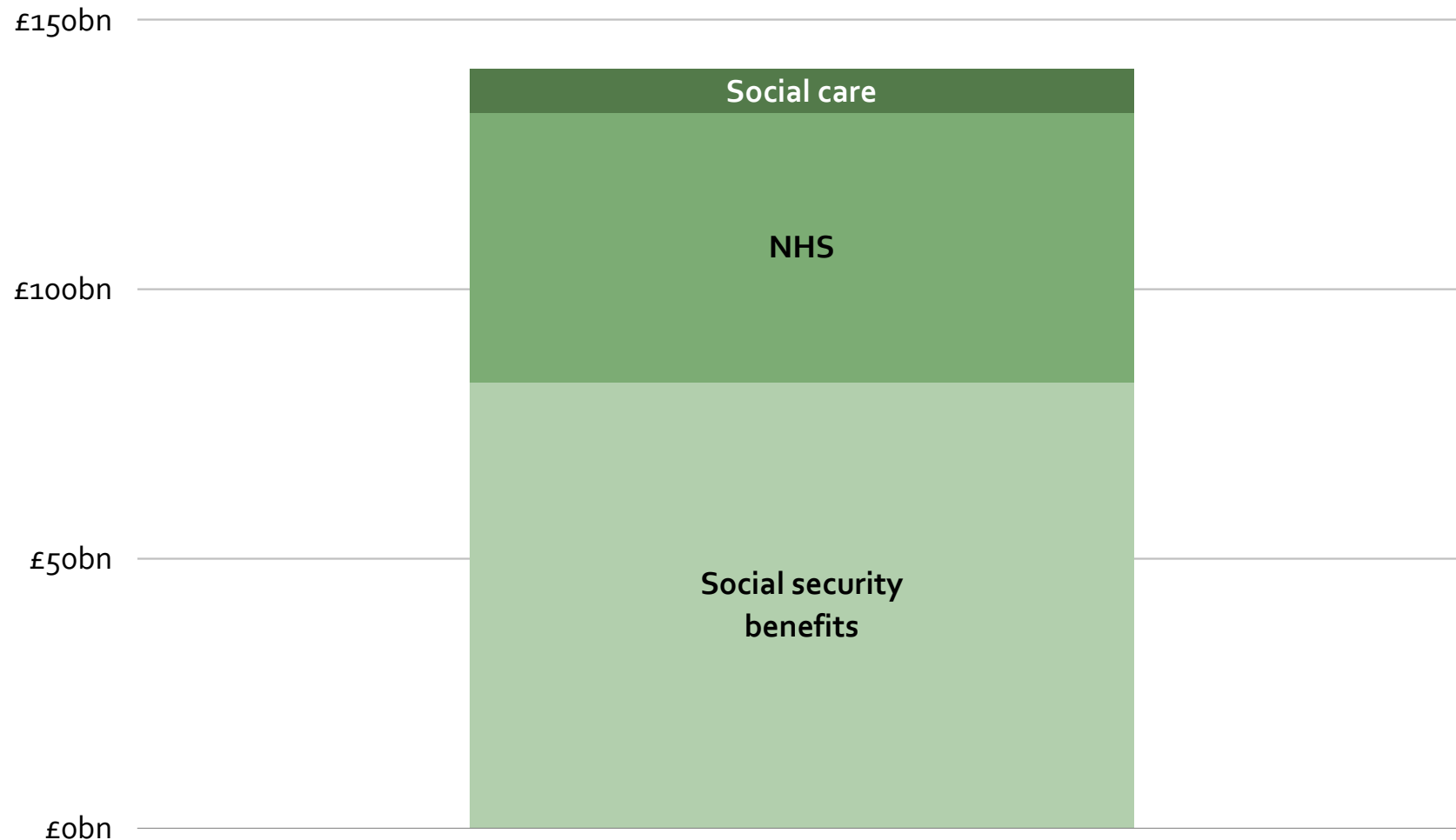
Flexible societies are good at adapting

Proportion of UK population aged 65 and over



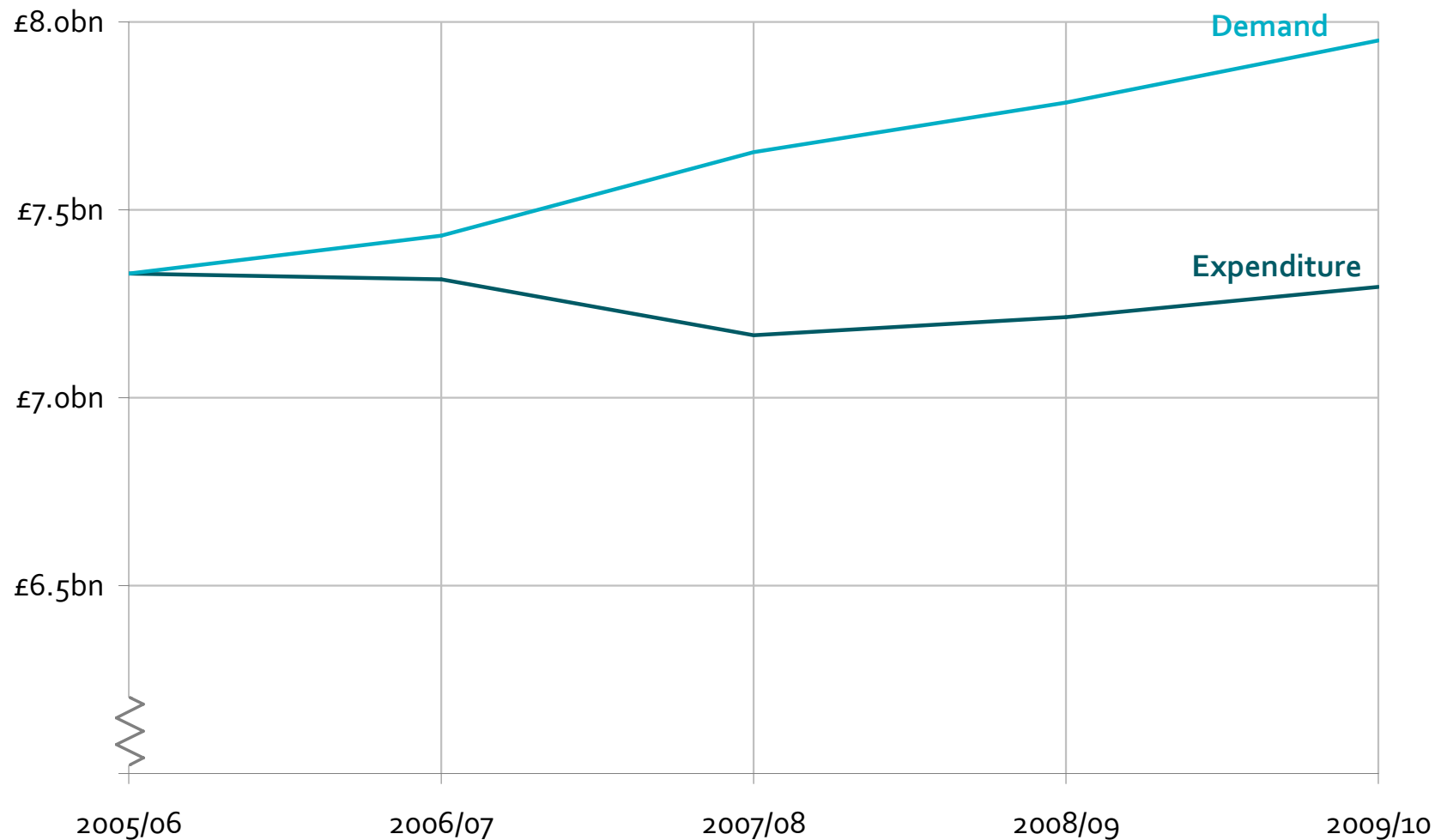
Social care is one element of state support

Public spending on older people in England 2010/11



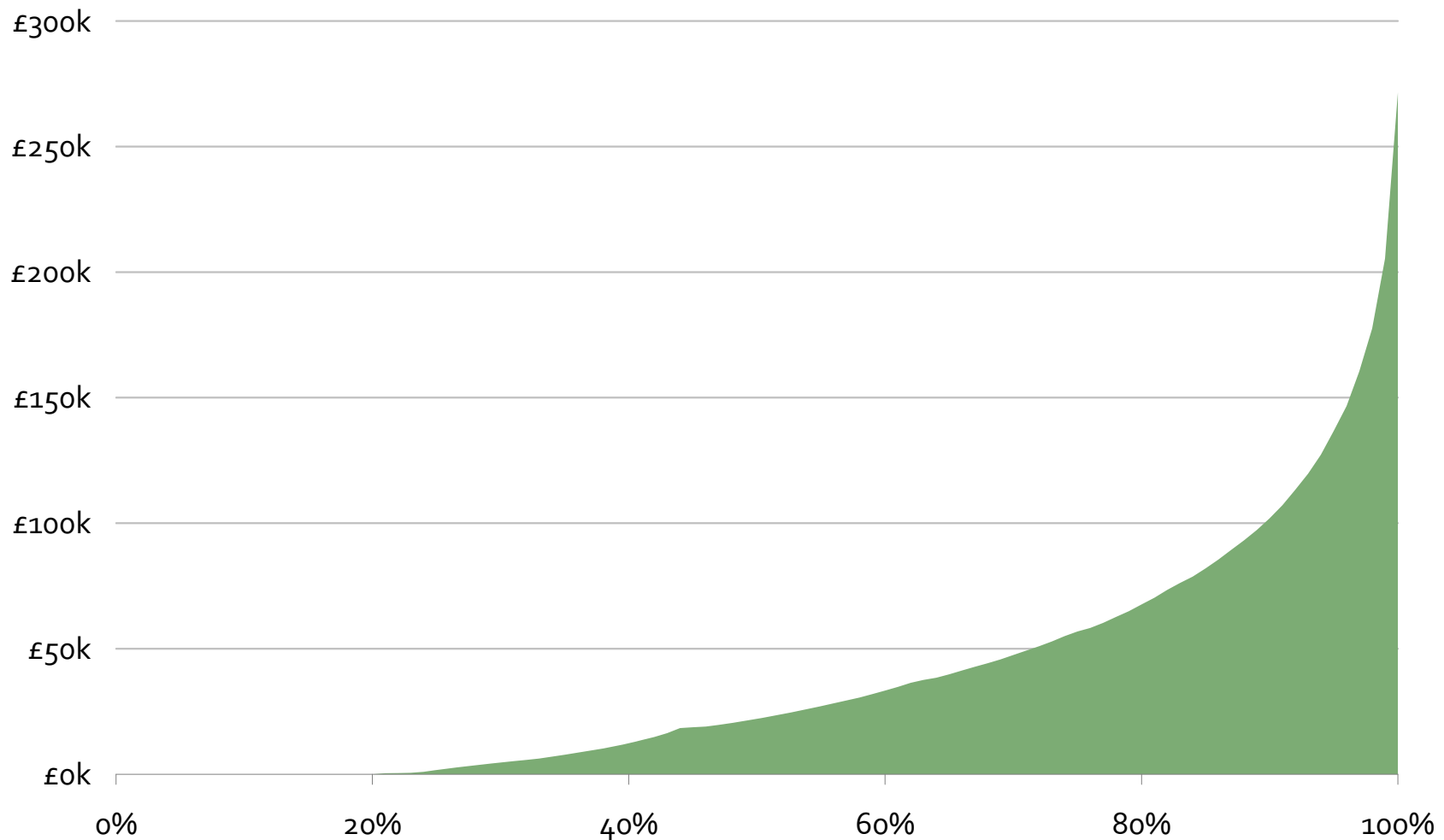
Funding has not kept up with demand

Expenditure and demand: older people's social care (2009/10 prices)



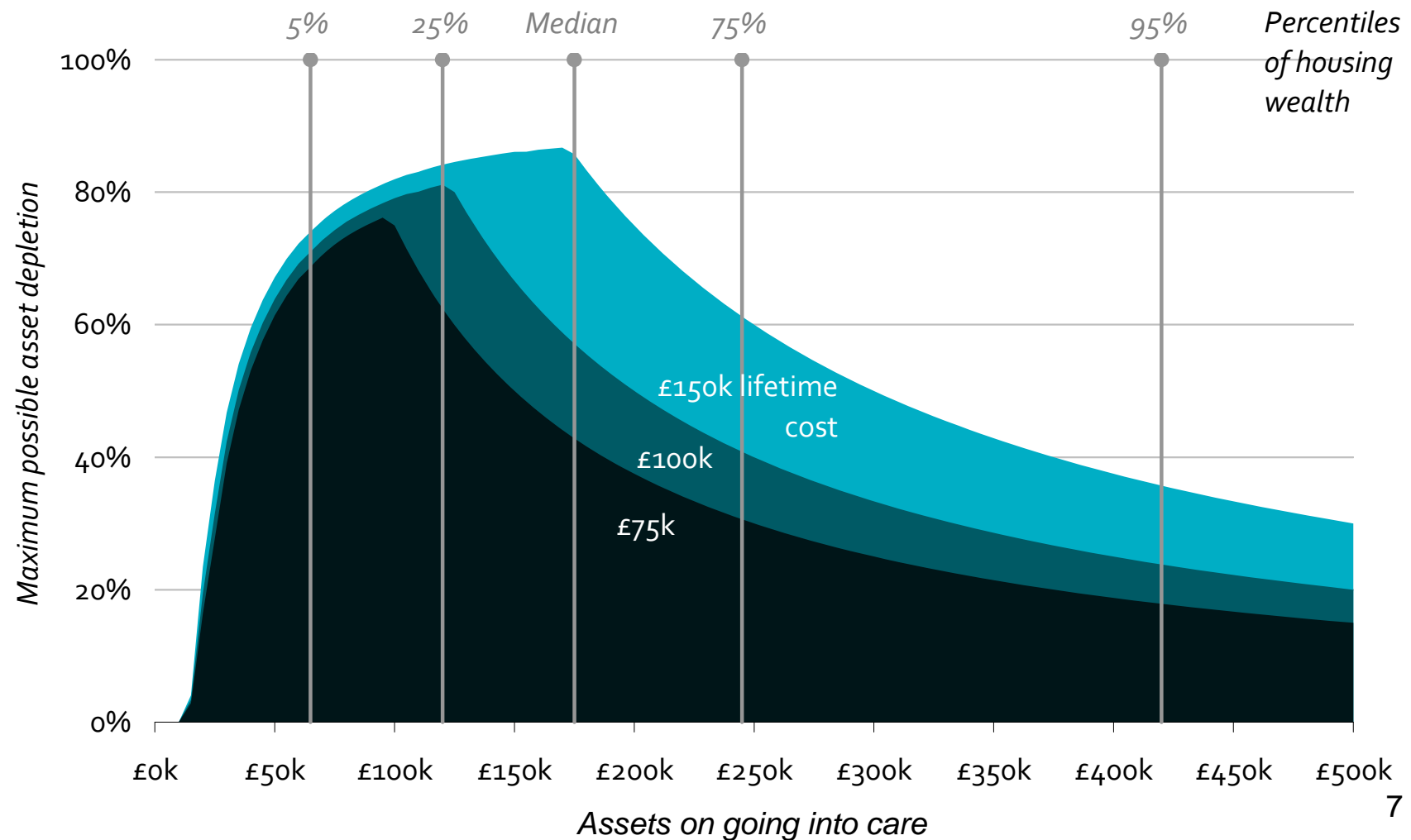
Care costs are uncertain and can be very high

Expected future lifetime cost of care for people aged 65 in 2009/10



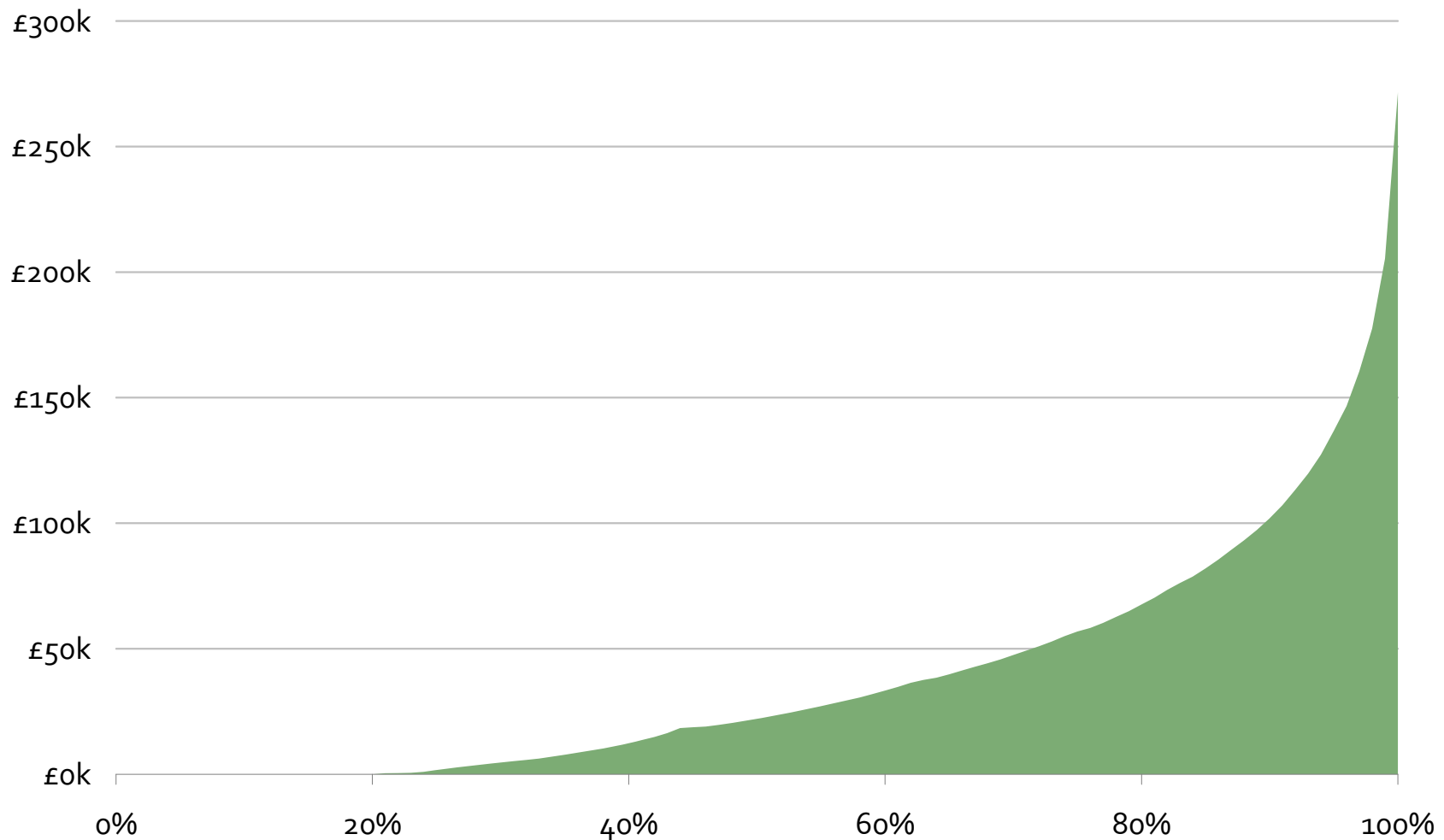
Fear is the natural response to current system

Maximum possible asset depletion for people in residential care



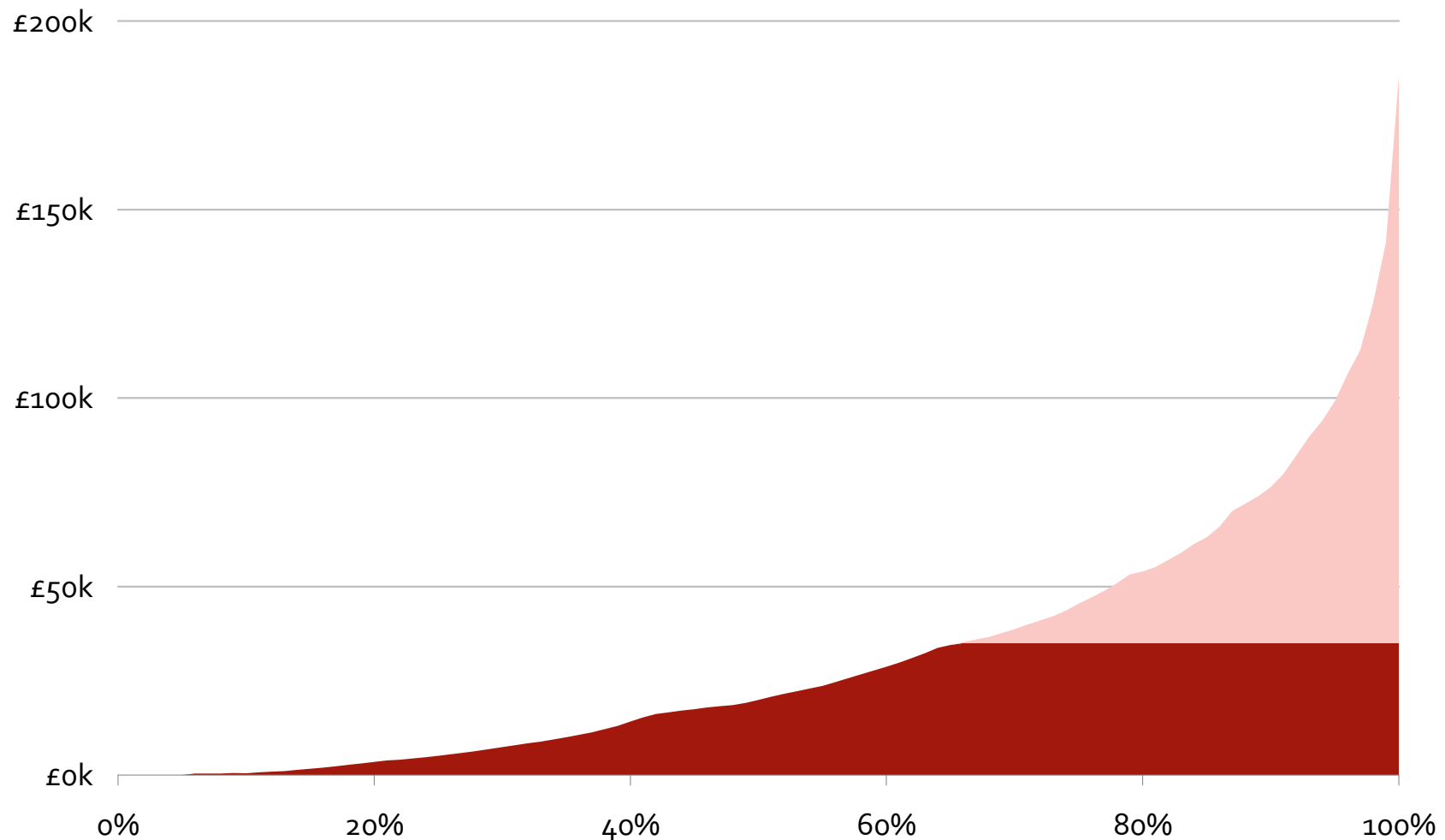
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Expected future lifetime cost of care for people aged 65 in 2009/10



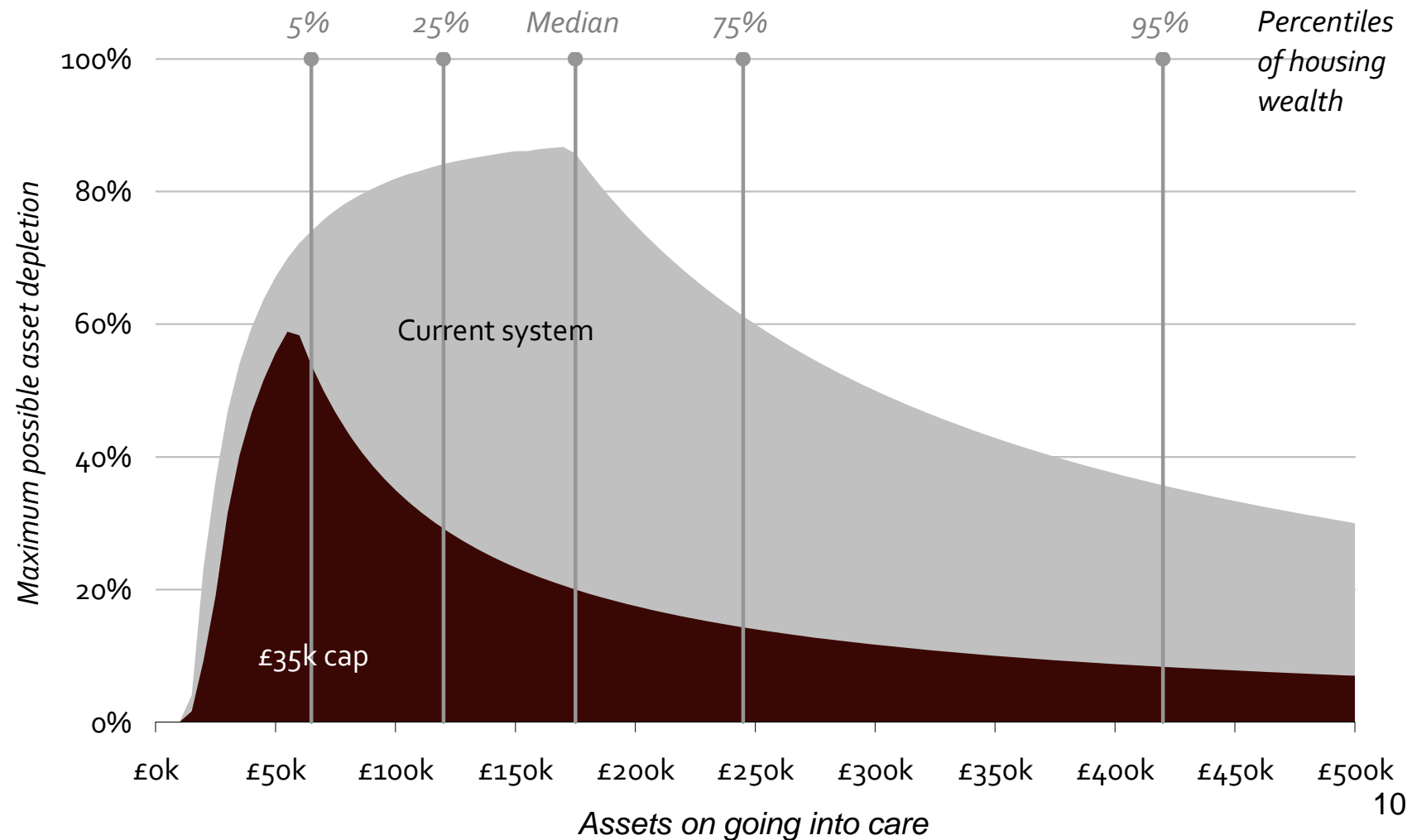
A cap removes the risk of very high costs

Expected lifetime costs for people going into care in 2010/11, by percentile



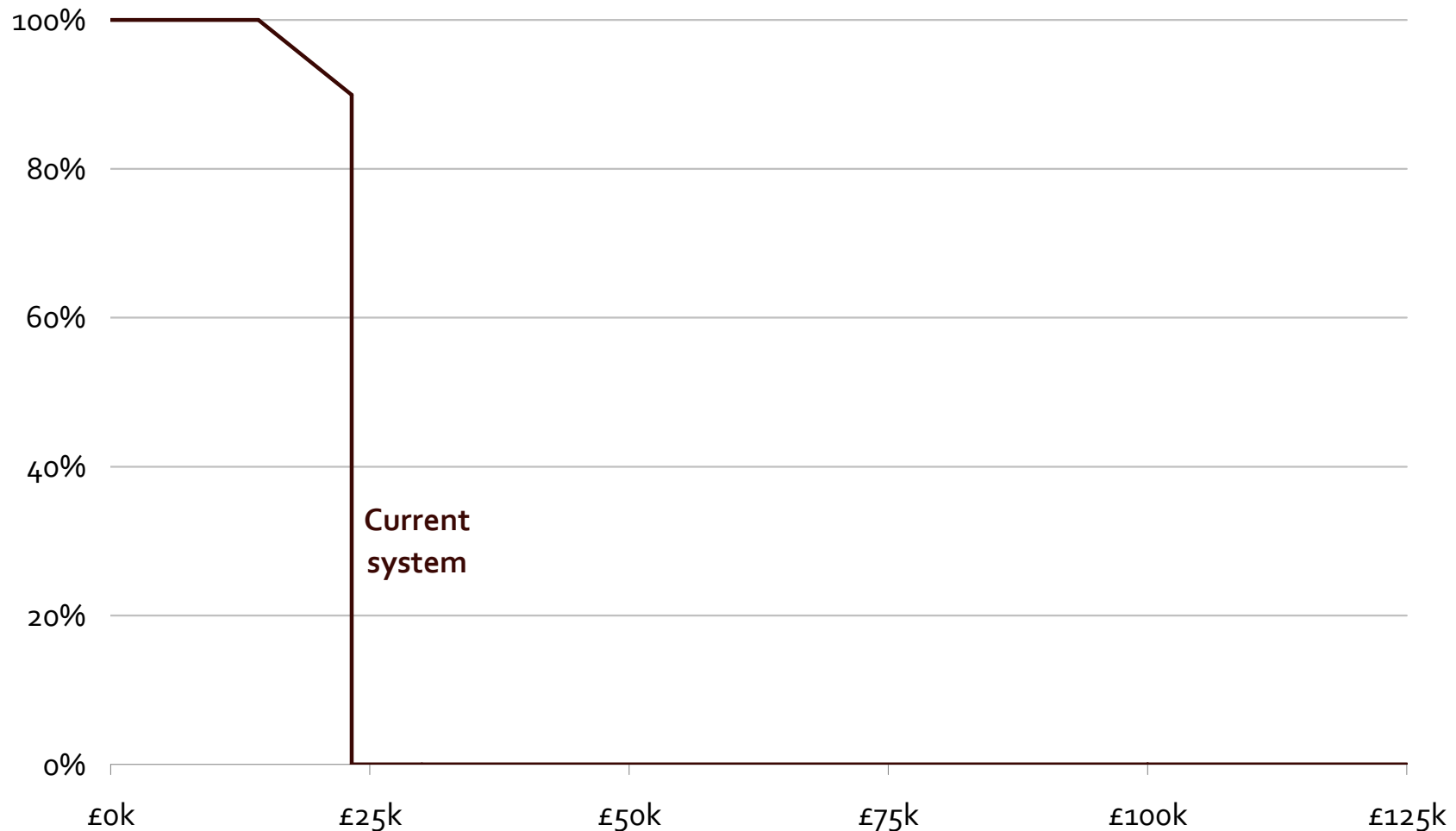
And offers significant asset protection

Maximum possible asset depletion for people with £150k residential care costs



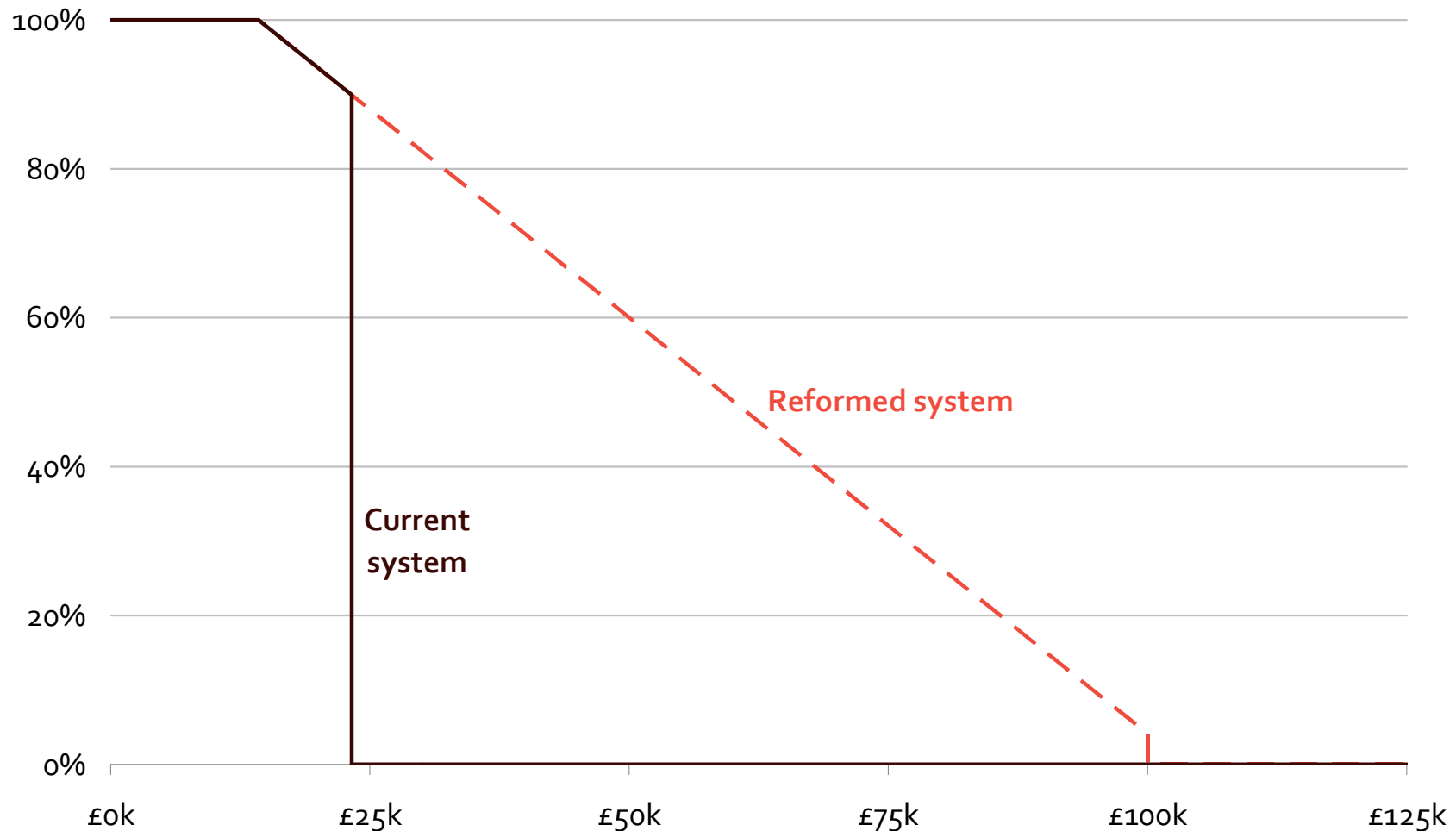
But we also need to reform the means test

The effect of extending the means test on the amount of support people receive



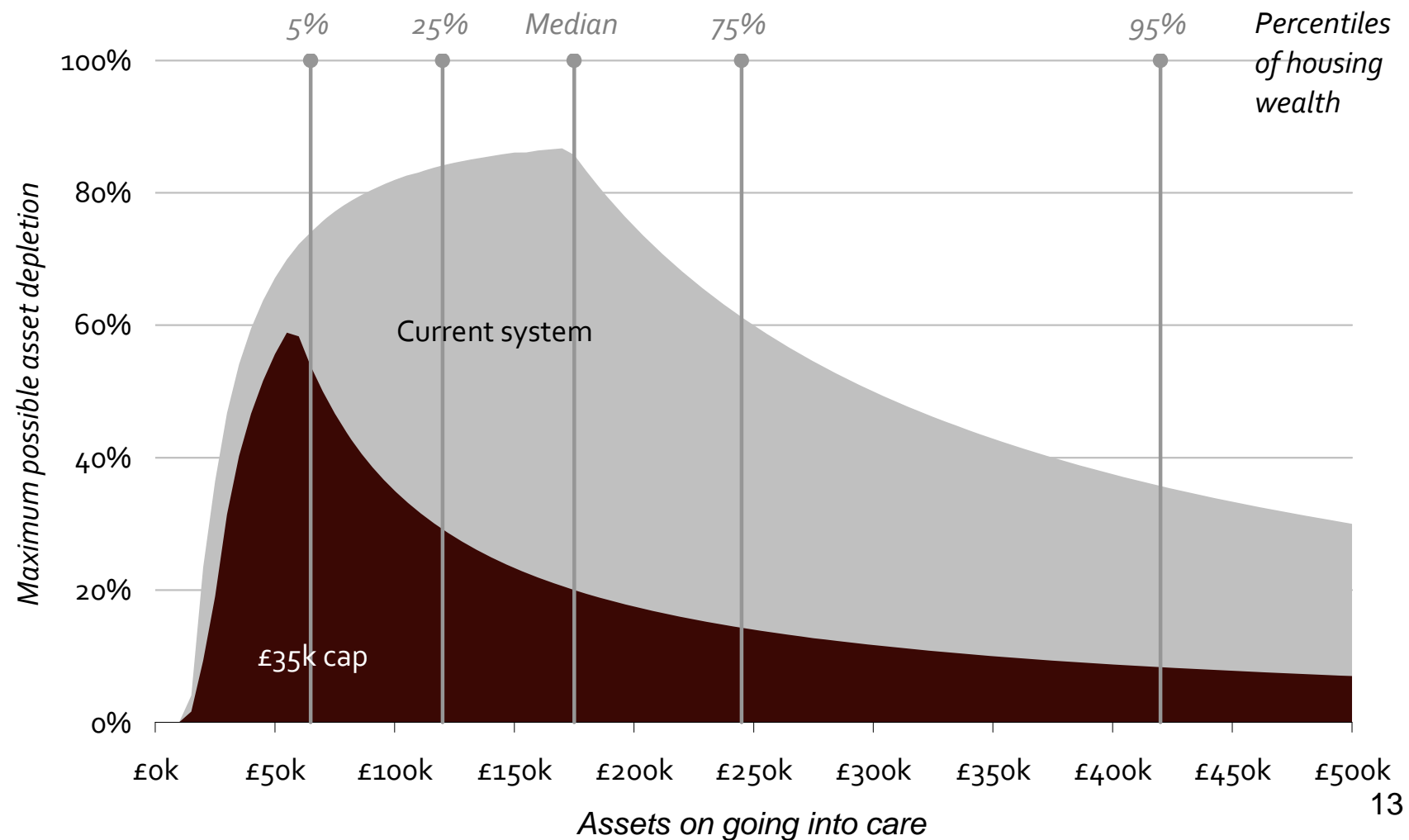
But we also need to reform the means test

The effect of extending the means test on the amount of support people receive



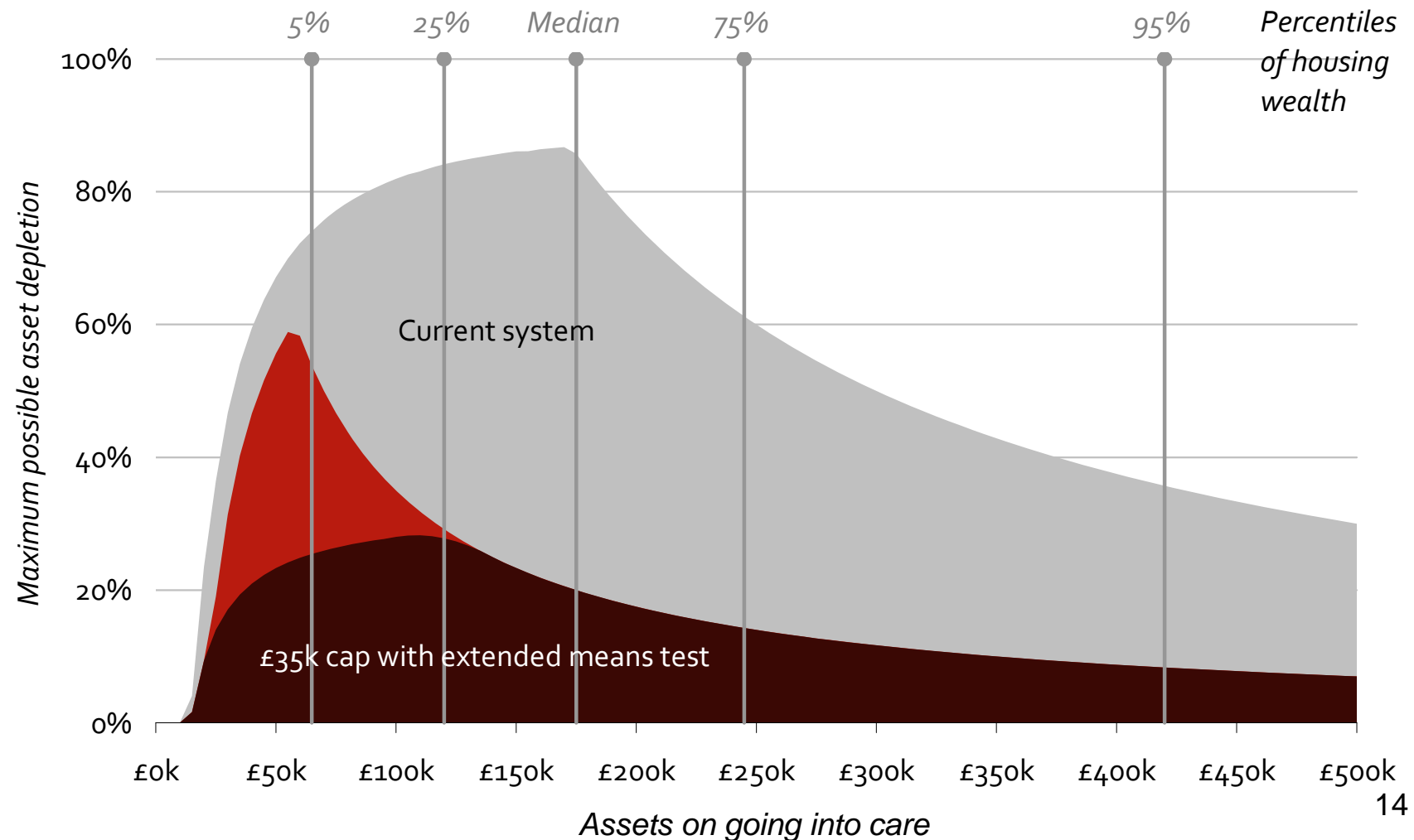
Extending the means test helps the poorest

Maximum possible asset depletion for people with £150k residential care costs



Extending the means test helps the poorest

Maximum possible asset depletion for people with £150k residential care costs



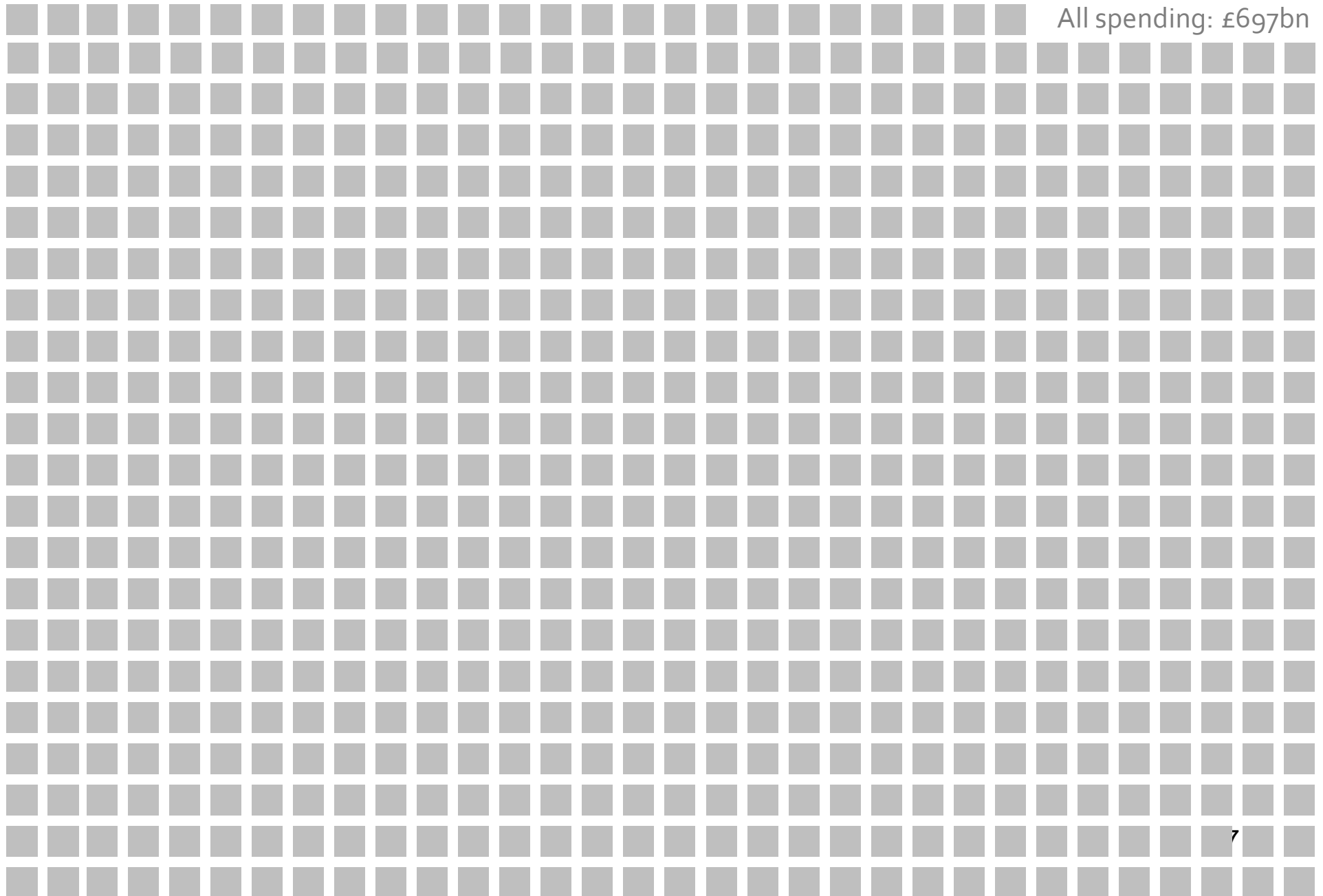
The reforms reduce the costs individuals face

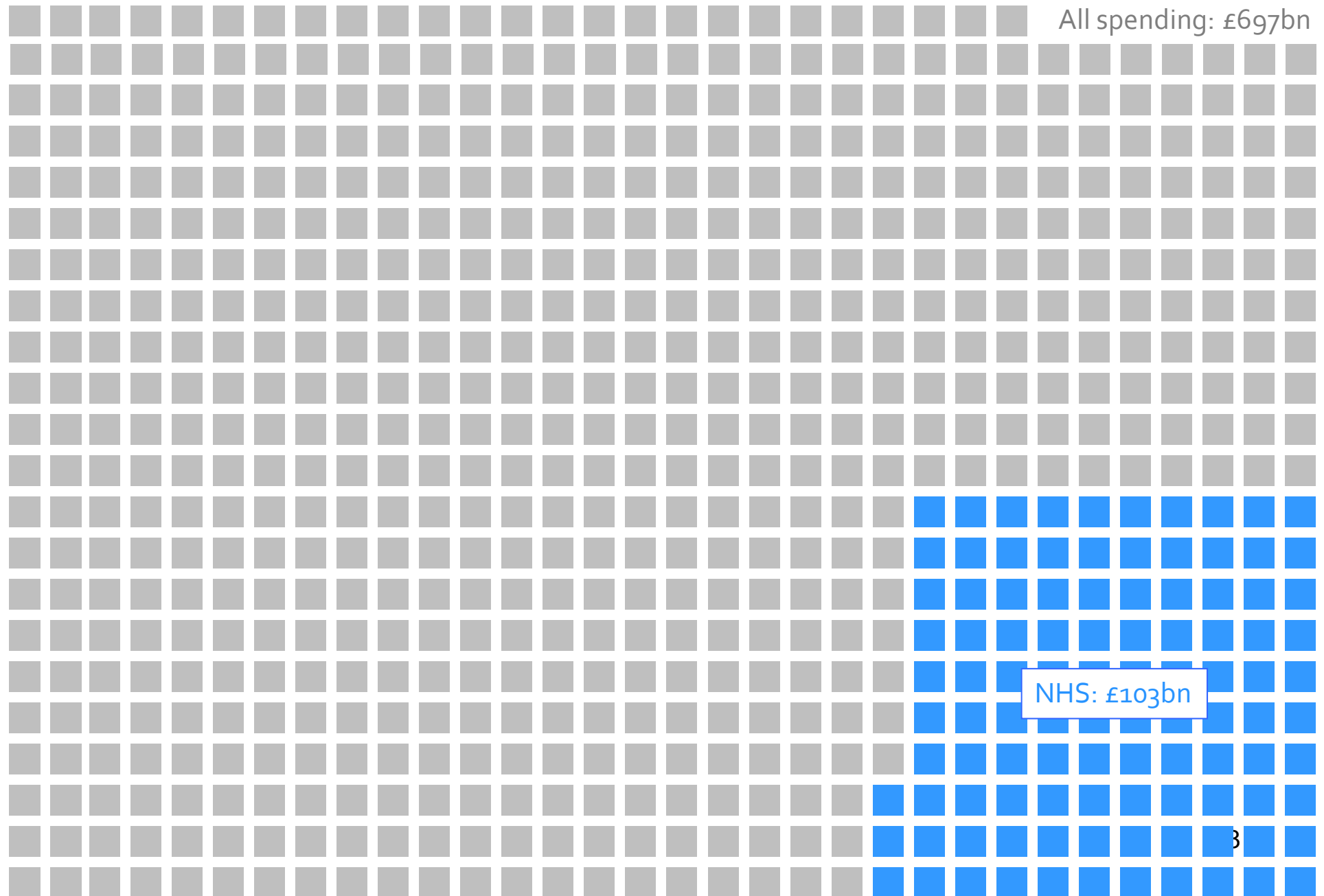
Initial level of wealth	Maximum spend on care
£40,000	£9,000
£50,000	£12,000
£70,000	£18,000
£100,000	£28,000
£150,000	£35,000

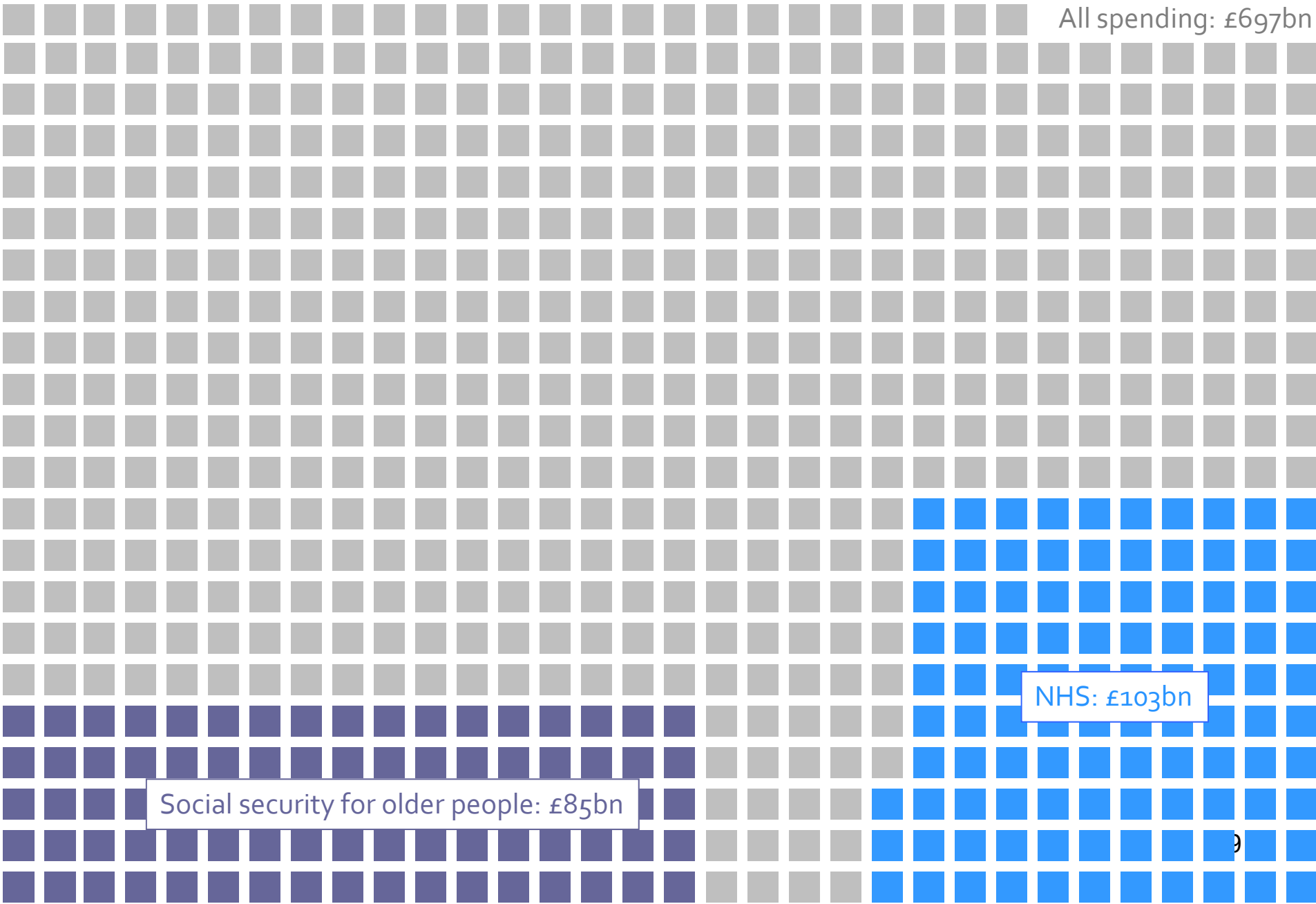
Care for people of working age

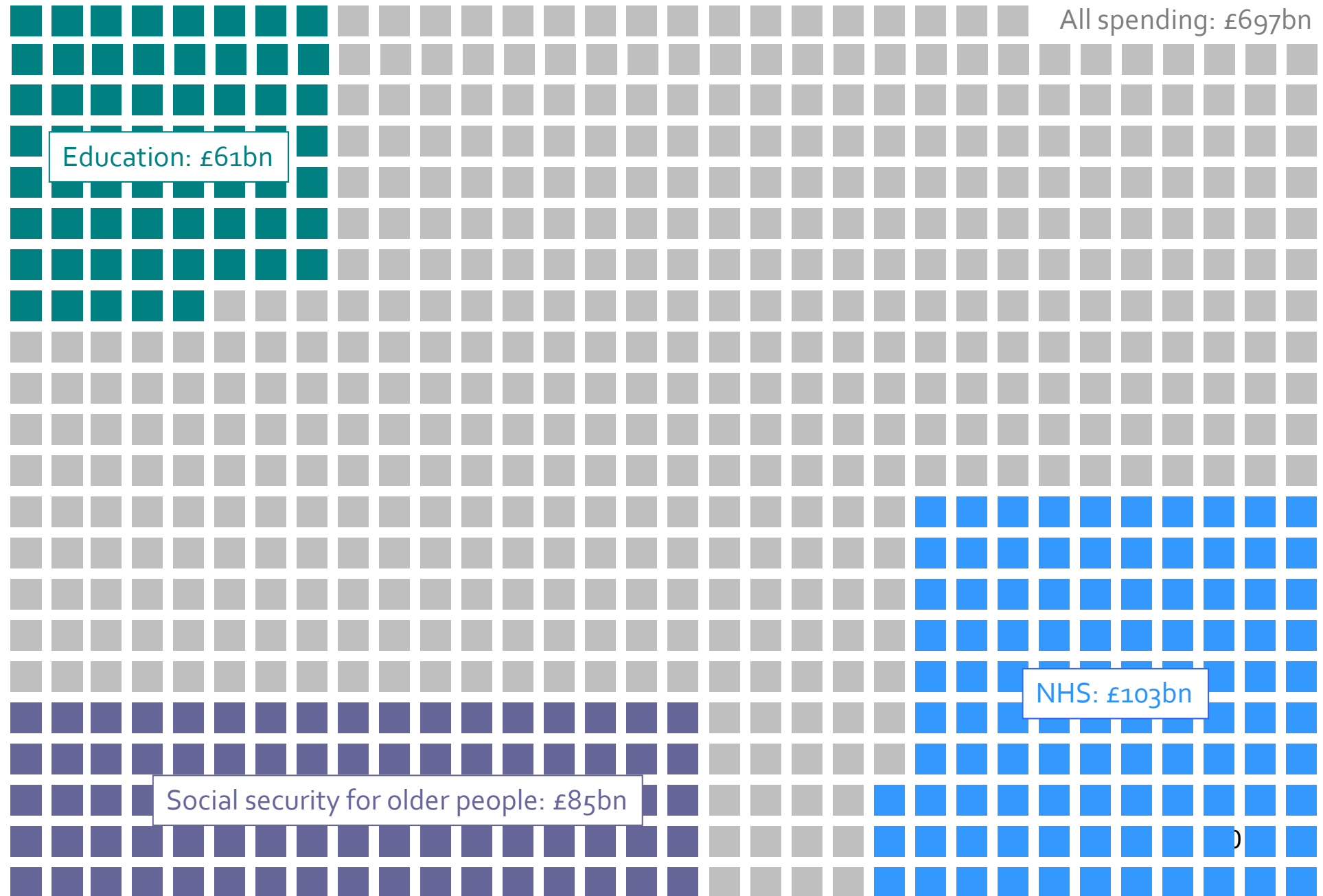
Age	Maximum spend on care
Under 40	Free care
40 to 50	£10,000
50 to 60	£20,000
60 to 65	£30,000
65 +	£35,000

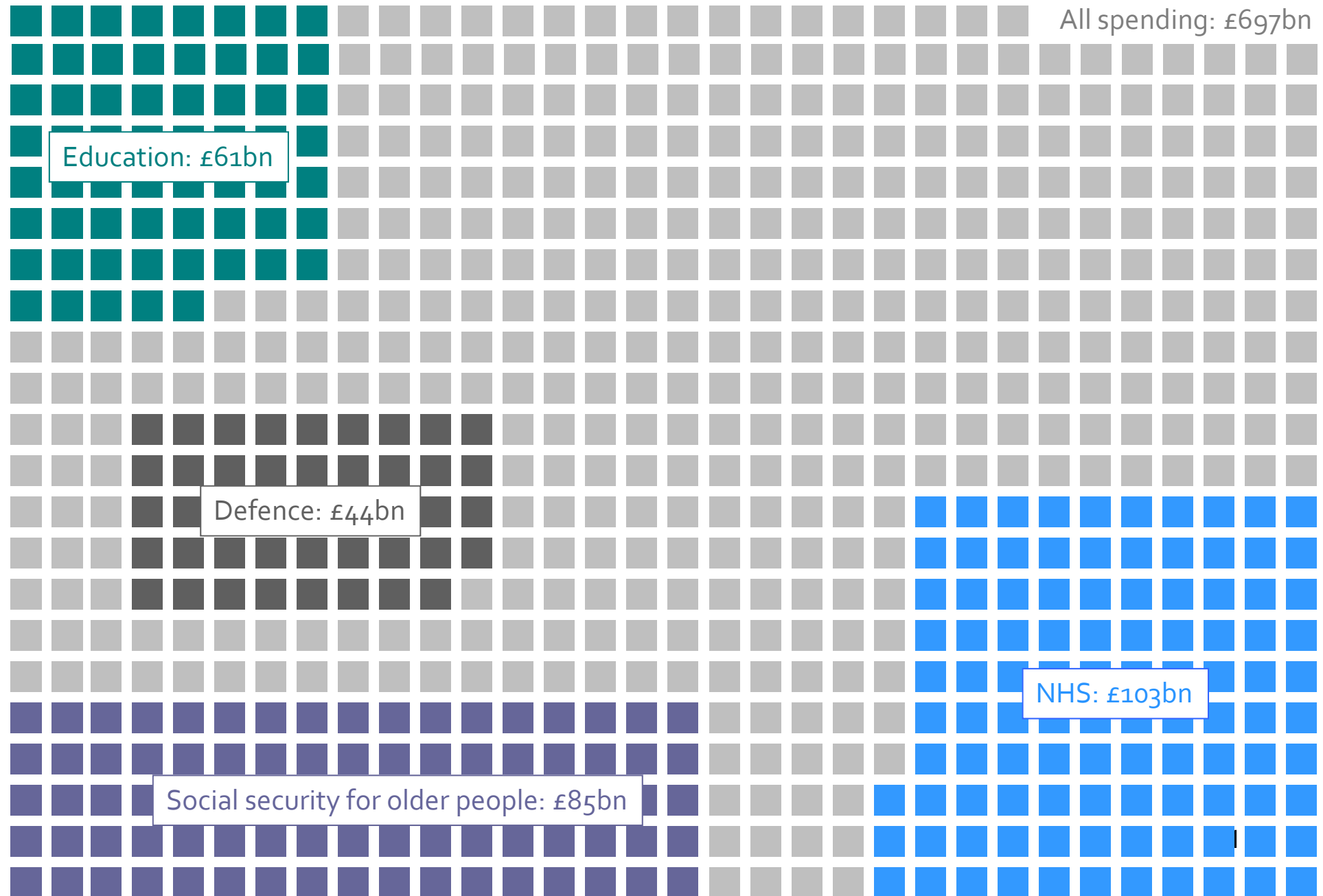
All spending: £697bn

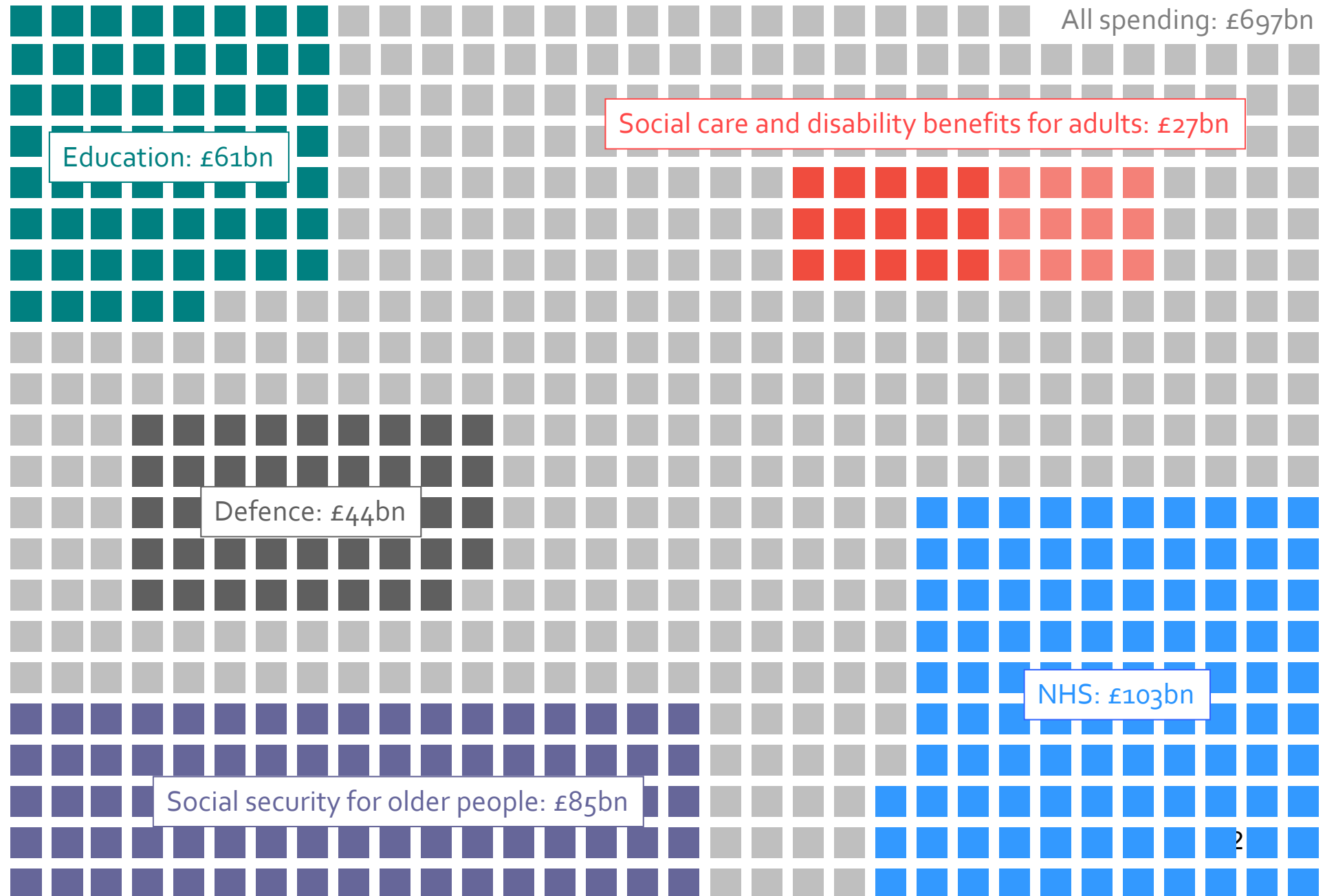


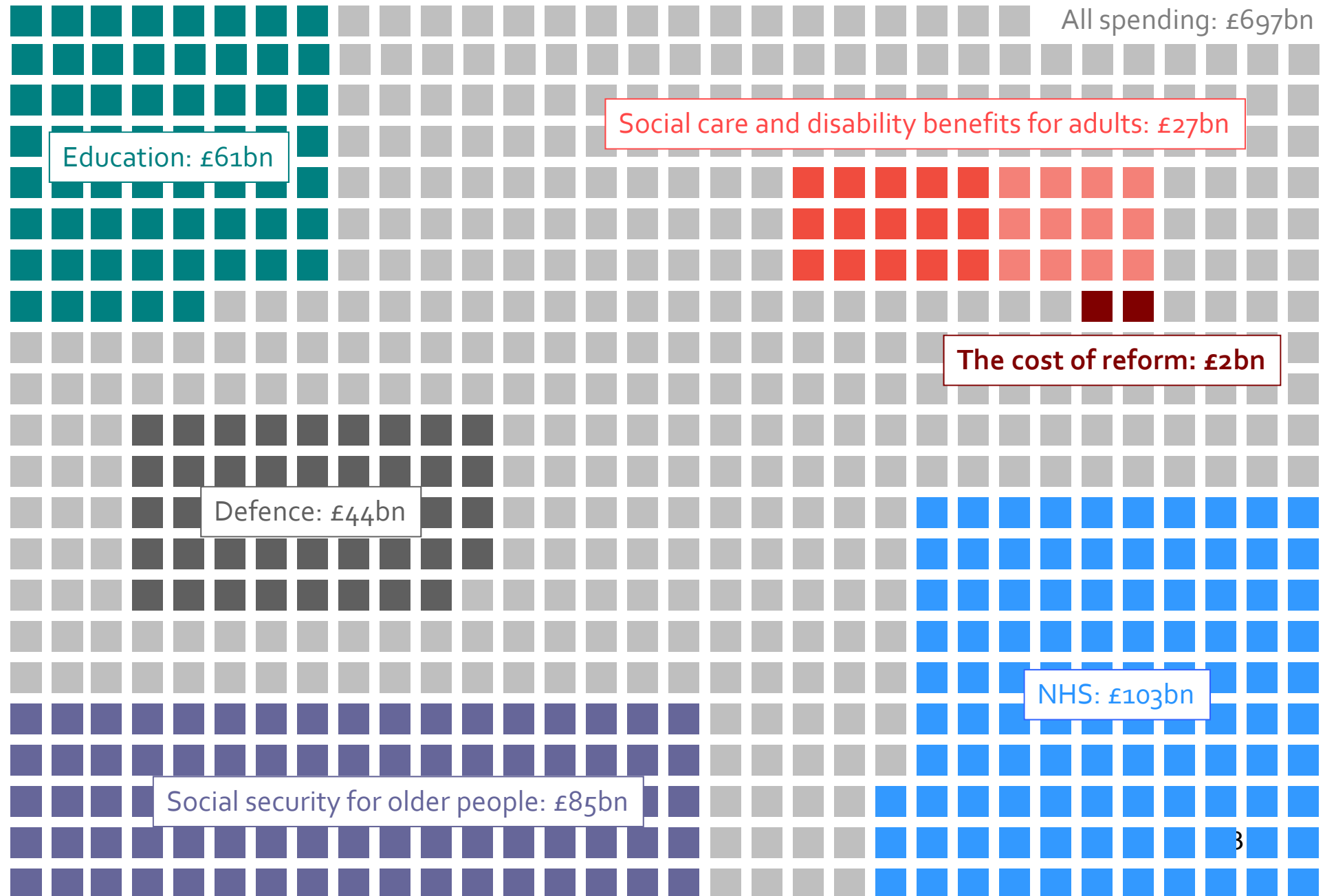












Thank you

Commission on Funding of Care and Support

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