

# Death of pensioner highlights crisis of UK care for elderly

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An 81-year-old woman died in hospital on February 4 after being left alone in her house without any medicine, food or drink for nine days.

Gloria Foster had been receiving care from the company Carefirst24 at her home in Banstead in Surrey. After a raid by the UK Border Agency (UKBA) on January 15, the company was shut down for employing illegal immigrants. Consequently the care, consisting of four daily visits, ceased to be carried out by the privately paid-for company.

Gloria depended on help for getting out of bed, taking medication and other vital needs. On January 24, after nine days without care, she was discovered by a district nurse on a routine visit. Apparently, she was too frail even to contact anyone, and her walking frame was out of reach in the lounge. Dehydrated, starved, and covered in bed sores, she was rushed to Epsom Hospital, where she died.

The raid on the care company was part of an investigation into suspected illegal workers and fraud and led to the arrest of six people, who were bailed until various dates in April. A spokesman for the UKBA insisted it had met local authorities to warn them of the raid so they could arrange alternative care for the company's clients. Carefirst24's books were passed on to the Metropolitan Police and the council, which should have assumed responsibility for Gloria Foster's care. A council spokeswoman said they were investigating the incident.

Last week, the Mid Staffordshire National Health Service Foundation Trust Public Inquiry uncovered a shocking state of neglect of patients at Stafford Hospital. It found failure "at every level", resulting in the death of hundreds. Since then, many other complaints about poor care standards and excessive mortality rates have come out, forcing the NHS to

investigate a further 14 hospitals. The fate of Gloria Foster shines a light on the crisis situation facing the care for elderly. Just as with the NHS, funding care provisions for the elderly are cut to the bone. It has become a life-and-death issue for thousands of individuals and families.

Much of the burden is being left to relatives, who either have to find the money to support their parents or physically care for them themselves. Many relatives have also reached old age and are in poor health.

The charity Age UK estimates that there are 1.8 million pensioners living below the poverty line, with 1 million living in severe poverty. More than 700,000 people above the age of 65 rely on home help.

On February 8, Age UK wrote, "Department of Health data show that 2 in 3 English councils reduced funding for older people's home care, resulting in a serious drop of nearly 20,000 fewer older people receiving local authority funded domiciliary care. This has coincided with a fall in the number of older people receiving Direct Payments for social care, from 49,315 in 2010-11 to 42,049 in 2011-12."

There was a fall in spending on elderly people's home care in 102 out of 152 English local authorities, a gross total local government reduction of £148 million between March 2011 and March 2012. The number of older people who received local authority-funded home care support was reduced to 224,745, from 244,080 in 2010/2011.

These cuts are being made despite rising numbers of older people likely to need help. Over the last three years, the number of over-85-year-olds has risen by 57,600 to 1,193,300. Cuts have catastrophic consequences for older people needing vital support services to continue living safely and with dignity on their own. Those who receive care will find that it is in

many cases of very poor quality—often due to poorly paid and trained staff.

In the autumn of 2011, the Equality and Human Rights Commission found that care for the elderly in their own homes in England is so bad that it breaches human rights at times. The inquiry reported widespread neglect, disregard for privacy and dignity, and even cases of physical abuse and theft.

The consumer group *Which?* asked 30 older people receiving home care to keep diaries during one week in January last year. Their report spoke of shocking examples of poor home care of vulnerable people, suggesting a system that is at breaking point. *Which?* found cases of missed visits, food left out of reach, medication not given and people being left in soiled beds.

Local Authorities are also closing down care homes and day centres. Last year, Bristol City Council, run by the Liberal Democrats, announced plans to close eight care homes and seven day centres. Labour-controlled Sheffield City Council is to close the last remaining care home, Newton Grange in Stocksbridge. All of Anglesey's six council-run care homes in North Wales may close in a bid to save £15 million by 2016. More than 600 care home beds have been lost in Wales over the past five years.

This week, Minister for Health Jeremy Hunt announced a new funding scheme supposedly designed to end a situation in which old age pensioners have to spend all of their savings and even sell their houses to pay for care. The media have described the plan as ineffective, meager and shambolic.

At the moment, people needing home care have to pay towards its cost if their savings are above £14,000. On savings between £14,000 and £23,250, a contribution has to be made on a sliding scale, and if they have more than £23,250 in savings, they pay the total cost. This *excludes* the value of their home.

When older people becomes too frail to stay in their home and need to move into a care home, the value of their house, if no spouse or dependent person is living in it, is counted as part of their assets. They will be charged for personal care costs and bed and board, which is also called “hotel” costs, on all assets above £23,250. The pension will also be used for savings below £23,250. Once all savings have been used and the pension does not cover monthly costs, the cared-for

person is required to sell the house to pay for care.

Hunt's plan, to come into effect in 2017, raises the means-tested figure from £23,250 to £123,000. On assets below that figure, including the value of one's house, people needing care will have to contribute towards the costs. Above that amount, they have to carry the full price tag. However, this does not cover the so-called hotel costs. Pensioners moving into care homes will still have to pay for board and lodging up to about a total of around £12,500 a year for standard residential care. There will be a cap of £75,000 on the sum total of what has to be paid towards that care. Every payment contributing towards the social care will be added up. Only once £75,000 has been reached will care be free of charge.

Few people will benefit from these proposals. Slightly better-off pensioners will be able to keep some of their savings to pass on to their relations, but many will still have to sell their houses to pay for care. No new money is going to be made available to alleviate the current crisis of underfunding in the care system. For the vast majority of pensioners already living in poverty or near the poverty line, the current situation will continue to get worse.



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