

Taxing the generations

The last Conservative Manifesto suggested that elderly people should have to pay more for their social care at home, to match the way they have to pay for residential care from the proceeds of selling their house. This was an unpopular proposal which has been abandoned as I understand the government's position. It was an illustration of how people in the UK are not willing to pay more tax or to make a larger contribution to social services they enjoy.

Some now say there needs to be higher taxes on the elderly so the state can offer more to the young. I do not agree with this logic. It is one of the successes of recent years that more pensioners retire with a reasonable income than thirty years ago. It is good news that the basic state pension has gone up thanks to the so called triple lock the Coalition imposed. Why would we want to reverse progress for pensioners?

It is true we need to help young people more. The best help they can receive is a good education followed by plenty of decent job opportunities. In recent years the numbers of jobs have expanded, and considerable effort put into higher education, apprenticeships and training. The government needs to press on with the task of improving education and training and providing a supportive framework for a growing economy.

It is true that more needs to be done to help young people buy their own home. Survey after survey shows that homeownership is the preferred tenure for most people. Many people currently renting would like to be able to afford to buy. The budget should tackle this matter most strenuously. It will need a new migration policy to back it up, to narrow the gap between housebuilding and demand for homes.

It would be a good idea to lower Stamp Duty. If we believe in home ownership as a good why do we tax it so much? It would be helpful to be supportive of lending and deposit schemes to assist young people with the capacity to service the debt into ownership. This does not require us to tax the elderly more.

The multi generational family may have substantial housing wealth amongst the old members. Maybe we also need new ways to share this if the family so wishes, and to ensure it can pass from one generation to the next without tax. The exemption of a family home from IHT for some people is a step on this road.

The high Stamp duties get in the way of elderly people trading down as well as adding to the costs of first time purchase in many areas.

Visit to Keep Mobile

I met Wokingham Keep Mobile today and was taken to see their office and bus depot.

I would like to thank all the volunteers and donors for the work they do. They ensure elderly and others in need of help can get to surgery appointments, to the hospital, to Day Centres and to the shops through this dial a ride scheme. They also offer trips out to enrich lives and to tackle loneliness.

They now have 11 mini buses and provide a service to hundreds of people each week.

Why the WTO option works fine

There is no cliff edge. We can trade with the rest of the EU as we trade today with the rest of the world under the WTO umbrella we share with the EU. A deal to provide tariff free trade after we left would be better but it is not essential and cannot be guaranteed.

Brexit voters voted to take back control. That included taking back control of our money, our laws and our borders. Any Agreement that entails continued payments to the EU, continued control from the ECJ, and continued surveillance of our entire law code does not fulfil the instruction of UK voters to leave.

Let's just look at the pluses from leaving without a deal.

We can start to spend the £12 bn a year we will save, on our priorities.

We can remove VAT from items we do not want to charge it on but have to.

We can sign trade deals with the many countries in the rest of the world that would like freer trade with us.

We can set a regulatory framework with high standards for our banks and financial services which does most to attract global business to the UK

We can pass the laws we want on everything from animal welfare to energy to transport to meet our own needs and high standards

The new Project Fear concentrates on saying the food basket will get dearer with tariffs against continental foods. We will be able to give the tariffs we collect back to our consumers as tax cuts so they will not be worse off. We will also be able to buy more from UK farmers and non EU farmers at

cheaper prices than EU tariffed product. We could remove all tariffs from items we cannot produce in our climate.

They also say we will not have functioning borders for EU trade if we go the WTO route. Of course we will, and there is time enough to put them in place by 2017.

The UK must stop negotiating with itself. It is not a petitioner in a weak position. We can just leave.

Social care and the NHS

Social care largely delivered by Councils with the help of a range of contractors and service suppliers needs to work smoothly alongside the NHS.

Councils have a vital role to play in helping reduce the burden on NHS hospitals. It is too easy to place elderly and infirm individuals into hospital where they should be safe, even though they do not need hospital treatment. They may go in for tests, only to have to stay because there is no sufficient care package to allow them to go home alone. Hospitals are also open all hours and at week-ends, whereas social care services may be more restricted outside weekday regular hours.

Social care nurses or executives may think it prudent to send someone for tests after an incident even though there are no signs of harm and even though the patient is saying they are not in pain or difficulty. It often takes time to assemble a case conference and assessment to upgrade care so an individual can look after themselves with suitable support.

Social care also needs to work well alongside GPs, and with hospitals after the discharge of patients. Elderly and infirm individuals may need help with daily tasks, and need some supervision or assistance with a course of treatment at home. It can be cheaper as well as better to take the care to the patient, but needs organising successfully.

Councils say they need more resource to do their jobs well, whilst hospitals are worried that they are still having to look after people who could manage at home with suitable help. The border disputes between the NHS and social care go back a long way and have happened under a variety of governments. There is no easy solution, but it would be good if Councils and the NHS can improve their joint working where there currently issues with bed blocking or inadequate medical back up out of hospital.

I would be interested in comments on this matter. I am not raising it as a result of any local complaints which I would handle in another way.

Bank of England tightening continues

In February the Bank of England's Term Funding Scheme for commercial banks runs out. This may well curb credit further. The latest survey shows Bank action to reduce consumer borrowing is having an impact with commercial banks beginning to rein in offers of new credit. There is also a fall in new buyer enquiries for homes as the Bank talks of higher interest rates and less credit.