|  |  |  |  |
| --- | --- | --- | --- |
| Testo di partenza  \*NON tradurre il testo evidenziato in giallo | Testo tradotto dal candidato | Spazio a disposizione del correttore | Penalità |
| **Social care is a complex, human challenge. No wonder the Tories aren’t up to it**  **by** [***Zoe Williams***](https://www.theguardian.com/profile/zoewilliams) |  |  |  |
| My mother has an informal patchwork of care arrangements, most of which she pays for herself. Some – a woman who perambulates her up the road and back – is provided by Age UK, and they’re all extremely nice, but none in the skill region of, say, giving a person a bath. |  |  |  |
| So the other day I asked if we should look into the local authority’s domiciliary care arrangements. “Jesus, no,” she replied operatically but also very quietly (she genuinely is pretty ill). “Just kill me if I get to the point of needing anything like that.” |  |  |  |
| “Obviously I’d love to help,” I replied, “but I’m not allowed to do that.” She gave me a look like I’d refused to break into a building that had a cat stuck in it. “Where’s Harold Shipman when you need him?” |  |  |  |
| Was there ever anything easier for a politician to ignore than the subject nobody wants to talk about anyway? It’s like re-evaluating council tax bands so they actually make sense and are fair: only local authorities ever bring it up, and then everyone ignores them. |  |  |  |
| Yesterday, a [cross-party Lords report](https://www.theguardian.com/society/2019/jul/04/peers-call-for-extra-8bn-to-tackle-social-care-scandal) did make some concrete proposals, however: £8bn to be spent immediately on social care, then a move over five years towards free personal care, as they have in Scotland, to be funded by general taxation. |  |  |  |
| It has such an old-fashioned ring about it, that phrase: we have, over the past decade, become so accustomed to higher taxes as the ultimate unsayable that every new idea is either cost-neutral or funded by some peculiar and, latterly, often fictional windfall. |  |  |  |
| That report had many good things in it, but Jeremy Hunt, prospective (in his dreams) prime minister, had a better idea. People should be incentivized to [save for their care](https://www.bbc.co.uk/news/uk-politics-48855645) in old age, he told the Today program yesterday. |  |  |  |
| The immediate problem, it struck me, was that the generation he’s talking about currently can’t even afford to save for their pensions. How the hell do you incentivize your way out of that? |  |  |  |
| As unlikely as it sounds, there is a much deeper flaw: the Lifetime Isa (Lisa) scheme already exists, introduced precisely to provide such an incentive. |  |  |  |
| The government adds 25% each year, with a drawdown of the invested sum possible either when you buy your first home (a financial asset that could pay for care later) or at 60. |  |  |  |
| Under the current Treasury rules, only those who are already financially secure could ever use the scheme. Once you reach £6,000, that takes you above the limit where any universal credit you may claim starts to get cut until, at £16,000, you get nothing. |  |  |  |
| What Hunt was suggesting, in other words, was a policy that not only already exists, but that implicitly excludesthe millions of adults in receipt of benefits, including in-work and housing benefits (except state pensions). |  |  |  |
| Indeed, for those in receipt of benefits, this link between savings and eligibility already operates as the starkest possible disincentive to save, and exacerbates insecurity and debt by making it impossible even to build a cushion to set against a crisis. |  |  |  |
| It is increasingly clear that the Conservative party has done more than write off those on low incomes; it has simply ceased to see them as full citizens, with destinies and challenges and futures like anybody else. It’s quite chilling, when you dwell on it. |  |  |  |
| It is plain, too, from the sheer, divisive toxicity of the policy wheezes – from these incentives to [Theresa May’s dementia tax](https://www.theguardian.com/society/2017/may/22/theresa-may-u-turn-on-dementia-tax-cap-social-care-conservative-manifesto) – that the Lords are right on this. |  |  |  |
| Adult social care must be funded through general taxation. Nobody can predict what their old age will look like; very few could sail financially through a long illness; misfortune makes no sense, financial or otherwise, when a society will not meet it shoulder-to-shoulder. |  |  |  |
| These are obvious truths that the people of this country have a long history of comprehending and respecting, even celebrating, from the introduction of national insurance to the establishment of the NHS. |  |  |  |