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### **Pensions Debate Must Take Care Costs Into Account**

Dr Clive Bowman, Chairman of CCC, has called on the Government to take full account of paying for long-term care when developing pensions policy. He was speaking following publication today of the Pensions Commission report.

The members of CCC (formed in 1992 as the Continuing Care Conference), who come from across the entire spectrum of care provision, commission and funding, are agreed that policies about paying for long-term care must be developed as part of the wider policy of providing for income in retirement.

Dr Clive Bowman, CCC's chairman, said.

"There are no easy answers about how to pay for long-term care, but the Government cannot afford to bury its head in the sand – paying for long-term care must form part of the national debate we have been promised following Lord Turner's report."

He added:

"The funding of long-term care comes within the same domain as pensions, so I urge the Government not to miss this opportunity to develop a long-term, sustainable approach. There is no one single answer, rather a range of options, but they should be considered alongside pensions reform.

For instance, we see attractions in developing equity release schemes to help to pay for care or maintain independence at home, but housing equity is not a resource that can be relied upon to address pension shortfalls and the cost of care, as the Turner report itself acknowledges."

CCC and its members welcome the publication of the report, which signals a period of national debate, and look forward to contributing to the further development of pensions policies that fully take into account the need to fund long-term care.

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**Notes for Editors:**

1. Contacts for further information:

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2. The Second Report of the Pensions Commission, *A New Pension Settlement for the Twenty First Century*, published on 30 November 2005 can be found at <http://www.pensionscommission.org.uk/publications/2005/annrep/annrep-index.asp>.
3. On 3 November, CCC launched, *The Best Care Possible?*, CCC's long-term care policy healthcheck, which identifies a wide range of issues and outlines measures needed to enable people to get the best care possible to meet their needs.
4. CCC is a broad-based, independent coalition of commercial, charitable and public service organisations with a shared interest in providing better long-term care for older people. CCC has been acting as an advocate for managed change since it was established in 1992 as the Continuing Care Conference with the objectives of:
  - increasing awareness and developing understanding of long-term care of older people as a political issue
  - raising the standards of care available to older people
  - developing the standards of financial products used to fund long-term care
5. CCC believes that all older people in Britain should live their lives in dignity, comfort and in a place of their choosing. We want all elements of society to make the necessary individual and social investment to ensure that happens. Our task is to ensure that policy-makers pursue this goal and to encourage the public to join with us in our mission to persuade them to do so.
6. CCC's Chairman is Dr Clive Bowman FRCP, Medical Director, BUPA Care Services. More information about CCC, including its members and Steering Group, are available at [www.ccc-ltc.org.uk](http://www.ccc-ltc.org.uk).

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