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Jane James, right, feared she would have to sell her home to settle her mother's invoice

Council gave 97-year-old a fortnight to pay £23,000 care fees

As more town halls accuse families of evading payment, one resident and her daughter earnt an apology after '18 months of hell'

[Jack Simpson](#), Money Reporter

Saturday December 27 2025, 7.20pm, The Sunday Times

More than 1,000 families suspected of avoiding care fees by giving away money or property to relatives have been chased for repayment by councils.

Data obtained through freedom of information requests reveals how over the past three years councils have increased the number of investigations they make into care home residents who made lavish gifts to family members.

In some cases, councils have also pursued the family and friends of those in care to recoup cash. In one instance a family

If someone has total assets and savings below £23,500 then they are entitled to have some or all of their care home fees paid for by the local council. In Scotland and Wales the thresholds are £35,000 and £50,000 respectively.

Care home fees have risen by a fifth in the past three years and now stand at £1,278 a week, according to healthcare analyst LaingBuisson.

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- [**'We spent £58k a year on Mum's care. Here's how we won back £80k'**](#)

Councils are allowed to investigate care home residents they believe may have intentionally reduced their level of savings to qualify for money off their care. This is a practice known as deliberate deprivation of assets.

Responses from 39 local authorities that replied to a freedom of information request found that the number of claims for deliberate deprivation of assets rose to 338 in 2024-25 from 275 the year before.

- [**Will I pay inheritance tax if I sell a house for care home fees?**](#)

In Oxfordshire, the county council identified £2.6 million being deliberately deprived by 39 individuals since 2022. Lancashire

county council has brought 233 cases since 2021, the highest recorded, though it said it did not know the total value of the

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Dorset identified 133 cases in the same period, with the amount deprived potentially as high as £5 million. This did not include property, and so the overall figure could be far higher.

The increase in investigations comes as councils face an £8 billion funding gap by 2028-29, with 29 already having failed to meet their financial obligations. Woking in Surrey, Croydon, Birmingham and Thurrock in Essex have all gone bust. Last year, councils spent £32 billion on social care, compared with £4.6 billion in 2010-11.

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Care Concern Solutions, which advises those with adult social care disputes, said: "Councils are definitely looking at people's financial details with closer scrutiny ... They are sifting through bank statements more than before, and they are also going back further than ever before too, because there is no time limit."

Jade Gani, from the Association of Lifetime Lawyers, a trade body for those who represent older and vulnerable people, said: "Councils are getting wiser to potential instances of deprivation

12/29/25, 3:05 PM	Council gave 97-year-old a fortnight to pay £23,000 care fees	
	of assets and the more successful they are in making those claims, the more they are beginning them.”	
	care after concerns that some elderly people were using their entire savings.	
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The previous Conservative government had proposed a £86,000 cap, but this was cancelled by Labour chancellor Rachel Reeves in her first budget. A National Audit Office report in 2021 estimated that one in seven over-65s would pay lifetime care costs of more than £100,000.

- [‘We got £17,000 from the NHS for mum’s care. It made no difference to our bill’](#)

When an individual in England goes into residential social care, they can receive means-tested financial support from the council. Those with savings below £14,250 do not have to contribute any savings towards care.

When the assets of someone in care fall below £23,250, a financial assessment is triggered, with the council able to look at bank accounts and property history to see if they have intentionally reduced their wealth to qualify for additional help. One of the most common ways people do this is by transferring cash or property to family members before they go into care.

Councils can also raise a deprivation of assets case if they find someone has spent significantly more money than usual, or

spent extravagantly on things such as holidays or jewellery.

'18 months of hell'

When Jane James, 65, and her mother Rita Stewart, 97, decided to sell Stewart's property in 2022, they did not think they were doing anything wrong. Stewart had recently moved in with James and didn't want to move back into her own home. She hoped she could help her grandchildren out with the proceeds.



Jane James and Rita Stewart

ALED LLYWELYN FOR THE SUNDAY TIMES

The £76,000 she made from the sale, alongside cash from James, was used to buy a home for her grandson and his young family, with the idea that he would pay them back. It would be put in James's name for practical reasons. But Stewart had a

stroke shortly after she went into care, which triggered a financial needs assessment from Pembrokeshire council.

received a letter from the council saying this was a deliberate deprivation of assets, and that it would be treating Stewart as if she still had the £76,000 made from the sale.

As this would now take Stewart over the £50,000 threshold they have in Wales, it would mean Stewart would have to fund her care fully. She was then issued with backdated invoices of £23,000 from the council, with a deadline of 14 days to pay them.

James said: “I was so frightened, it was horrendous, I was in tears. There was no way I could afford this bill. I didn’t know what was going on. I worried that I might have to sell my house, my son and his family might have to move out, or I would have to pull my mum out of care.”

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With the invoice increasing by more than £800 a week, the care home fees kept adding up, until it eventually hit nearly £30,000.

The family’s complaint to the council was dismissed. An independent review was then carried out, which found the council had failed in proving a deliberate deprivation of assets, while treating both James and Stewart with “fairness, respect and the dignity that they deserved”.



Rita Stewart

ALED LLYWELYN FOR THE SUNDAY TIMES

It said the money from the sale should be removed from Stewart's financial assessment, and the council apologised to both women. "It was 18 months of hell. Luckily, I had the ability and support to fight it, but if you don't or you are elderly, you could be led to think you have to pay and hand over significant amounts of money," she said.

A spokesperson for Pembrokeshire council said: "We welcomed the findings of the independent Stage 2 investigation and its recommendations.

"The investigation was used as an internal learning exercise. We are committed to supporting residents with any social care charging and financial assessment queries they may have."

David Steene, from Steene Law Solicitors, said: “Care fees are going up, meaning more people want to escape them. Property

their kids, why should [ratepayers] fund the care? I would love to say there is a goodie or baddie, but people are deliberately depriving and some councils are making kneejerk reactions without asking the right questions.”

Clare English from the Martin Searle law firm said that in most cases families simply handed back the money to the council rather than fight the case.

The Local Government Association said: “Under the Care Act 2014, where it is found that people have deliberately reduced their assets in order to avoid care charges, councils are obliged to challenge this as part of financial assessments and ensure charges are applied in line with the rules.

“Councils work closely and co-operatively with people who draw on care and support and their families to resolve issues in these instances to ensure continuity of care.

“Our adult social care sector continues to be in desperate need of reform and sustainable investment, to enable everyone equal access to the care and support they need, when and where they need it.”

Money > Family Finances

- Personal finance
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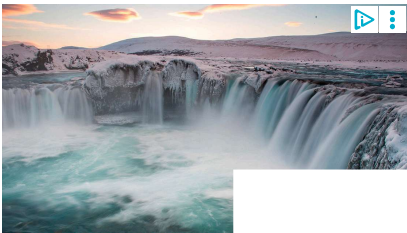
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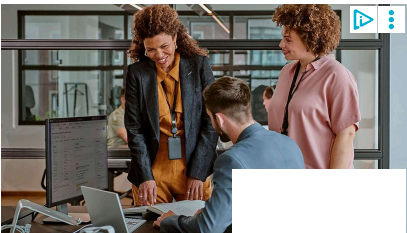
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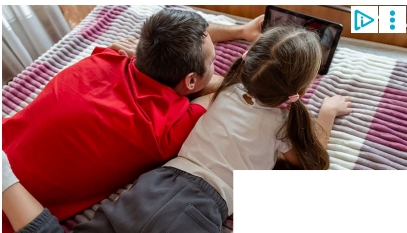
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S Tickner
1 DAY AGO



Work all your life, save, buy a house then have to sell and use it all to pay for care. Meanwhile those on benefits get it for free. Kind of makes you think just spend all your money whilst you can

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D **Dafar Humphreys**

the candle. The only answer is for everyone just to look after themselves and their loved ones, because having integrity means you lose.

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D **D Morris**

5 HOURS AGO

Give it a rest won't you. I'm fed up of reading that sort of nonsense. For heaven's sake, please put your begging bowl away. If someone has substantial assets, they should not expect taxpayers to pay for any care they may need so that their heirs can inherit more. I'm in my seventies & am happy to...

See more

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P **Paul Isherwood**

1 DAY AGO

And those that pay subsidise the lower fees that the council pay. Two tier again.

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D **David Preston**

1 DAY AGO

Spot on. Our father charged £1,500 a week whilst council subjects placed for £800. When he died in hospital they even charged us £1000 because we didn't remove his things immediately. They said the charge was because his room was "unavailable" for others when one third of their beds were empty. It ...

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**H Whittaker**

1 DAY AGO

If you don't have the assets to have a choice, your local

this was discharge back to her house with visits from carers 4x a day and to wear adult nappies and to lie in her o...

See more
[Reply](#) · [☆ Recommend \(157\)](#) · [Share](#)
**John Smythe**

1 DAY AGO

You are doing the right thing and are a blessing to your mum. She clearly brought you up well. The house is her house and you are rightly selling it to give her the care and dignity she deserves. I love your closing sentence.

[Reply](#) · [☆ Recommend \(77\)](#) · [Share](#)
[↩ Show 3 more replies](#)**Gary Webster**

1 DAY AGO

What a surprise...ppl on benefits have time of their lives not giving a toss about anything...and then get free care in old age. And what's more because they are skilled at 'playing the system' they know which buttons to press to get access to the best care homes.

I wonder if Beverage had this in mi...

See more *(Edited)*
[Reply](#) · [☆ Recommend \(116\)](#) · [Share](#)
**KH Barton**

1 DAY AGO

If it's any help, those who have 'free' care often have small rooms, 2nd floor etc etc, whereas those paying get the nice rooms with views, possibly French doors to the garden. I used to feel sorry for those whose families had cleverly wangled free care, always felt if they'd worked hard all their ...

See more
[Reply](#) · [☆ Recommend \(34\)](#) · [Share](#)
**Michael Yates**

1 DAY AGO

Replying to KH Barton

We found the opposite to be true. My Aunt who had saved through her life, despite her moderate income, and was naving for her care had a smaller room than

[Reply](#) · [Recommend \(3\)](#) · [Share](#)

K

KH Barton

23 HOURS AGO

Replying to Michael Yates

I'm sorry to hear that, I'd be tempted to discuss with the owners. Only reason I can think of is that people who need eg hoists or specialist seating need more space.

[Reply](#) · [Recommend \(7\)](#) · [Share](#)

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J

Joanna Ball

1 DAY AGO

I'm struggling to feel sympathy for people who give their homes away or make big personal gifts to avoid paying care fees. Who do they expect to pay for their care? It's especially galling as people who were lucky enough to buy property in the 60s 70s 80: have had an enormous windfall in terms of p...

See more

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G

Gary Fryett

1 DAY AGO

I'm struggling to feel sympathy for those who use the benefits system all their life and then carry on using it for life in a care home.

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[2 replies](#)

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C

C Knight

1 DAY AGO

In one instance a family was taken to court to force through the sale of a home that had been given away.

Why not - just giving a house away is clear deprivation of assets

R

R Turner

1 DAY AGO

But was it a deliberate act specifically to avoid care fees? Or maybe wanting to help out grandchildren.

[Reply](#) · [☆ Recommend \(30\)](#) · [Share](#)

↪ [8 replies](#)

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D

D Campbell

1 DAY AGO

And no one appears to look at the reasonableness of care fees. They are often old properties with a profit margin that is rather excessive.

[Reply](#) · [☆ Recommend \(68\)](#) · [Share](#)

N

N Dorban

1 DAY AGO

Private equity etc make very large profits from elderly care, less for care of children but still a healthy profit.

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↪ [1 reply](#)

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M

M Tobin

1 DAY AGO

With elderly parents of our own this is a live issues. And with a relative who used to work in the care sector as a carer providing a useful handrail, I have noticed that despite all the claims about care homes operating on thin margins and close to the line, I've yet to meet a care home owner liv...

See more

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B

Brian Farrant

1 DAY AGO

Why should care home owners live in small houses and drive clapped out bangers? If you insisted on that

you'd not find many care homes.

[Reply](#) · [☆ Recommend \(20\)](#) · [Share](#)

N

Noel Setters

1 DAY AGO

Reform is never going to happen. If you have money the public sector is going to look for it from parking, to tipping coffee down the gutter, from inheritance to care fees. Looking for those broad shoulders whilst pocketing unfunded pensions and protecting the Unions.

[Reply](#) · [☆ Recommend \(50\)](#) · [Share](#)

R

R Stuart-Hamilton

1 DAY AGO

Yes, of course. And Soylent Green will be made from private sector workers and public sector workers will dance on their graves.

[Reply](#) · [☆ Recommend \(7\)](#) · [Share](#)

↩ 2 replies

D

Daryl Godden

1 DAY AGO

You can opt for a life on benefits if you want, live in a grotty flat with smackhead neighbours and not have to pay anything when you go into a Care Home, or you can go to work, live your life in the Cotswolds, pay tax and pay for your care home. Go figure....

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K

KH Barton

1 DAY AGO

Well said.

[Reply](#) · [☆ Recommend \(3\)](#) · [Share](#)

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P

Peter Davis

1 DAY AGO

Again the English are at the thin edge of the wedge, whilst Scotland and Wales get more assistance in addition to the

Barnett Formula.

Where does discrimination start?

[Reply](#) · [☆ Recommend \(47\)](#) · [Share](#)

1 DAY AGO

Then let us go free - why don't you?

[Reply](#) · [☆ Recommend \(6\)](#) · [Share](#)[↪ 9 replies](#)**L****Lau Wolman**

...

1 DAY AGO

Mum was a copy typist. Saved alot. Now paying 5 1/2 k. Month. The council pay for those with under 23k about 3 k a month. Do not mind if we paid 3 k but to subsidise others is a disgrace. Any lawyers out there who I can pay to litigate?

[Reply](#) · [☆ Recommend \(39\)](#) · [Share](#)**R****robert storey**

...

1 DAY AGO

Same here with my mother.

The unfairness in having to use her life savings to subsidise the council is grotesquely unfair.

(Edited)[Reply](#) · [☆ Recommend \(38\)](#) · [Share](#)[↪ 2 replies](#)[↪ Show 1 more reply](#)**P****Peter Chadwick**

...

1 DAY AGO

What i don't understand is if you are treated by the council, rightly or wrongly as if you have the money but actually don't.. what are you supposed to do? Especially if you are 97 years old?

[Reply](#) · [☆ Recommend \(35\)](#) · [Share](#)**P****Peter Davis**

...

1 DAY AGO

Put a brick though a window or send a tweet. That's worth over two years of anyone's time in warmth comfort, 3 meals and pocket money. No need to worry about bills, that's why 'lifers' live longer.

[Reply](#) · [☆ Recommend \(30\)](#) · [Share](#)

↪ 1 reply

- P** **philip muldowney** ...

1 DAY AGO

Education and Social Care are going to bankrupt more and more Local Councils. All down to Central Government inadequate funding.

[Reply](#) · [☆ Recommend \(30\)](#) · [Share](#)
- M** **Mark Hopkins** ...

1 DAY AGO

So increase taxes?

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↪ 4 replies

- S** **Stephen Hayward** ...

1 DAY AGO

So the rough maths is £62,500 / year for a care home? These places should be palaces with an exceptional level of care at that price.....somehow I don't think that is the reality in the majority of cases.

How have we let social care become such a complete and total shambles? oh, perhaps because we hav...

See more

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- K** **KH Barton** ...

1 DAY AGO

Local authorities will only fund care/ nursing home if it's cheaper than providing care at home. So if you need a bit of help 3 times a day from one carer, you'll stay at home. If **you** have complex needs, requiring 2 carers several times a day, a care/ nursing home will be looked at. But the local a...

See more

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**Mike Dunne**

1 DAY AGO

I would much prefer to top myself rather than go into a care

[Reply](#) · [☆ Recommend \(23\)](#) · [Share](#)**G Sherman**

1 DAY AGO

Many support assisted dying for this very reason.

[Reply](#) · [☆ Recommend \(3\)](#) · [Share](#)**M Johnson**

22 HOURS AGO

Replying to G Sherman

What an indictment of our country; that people would end their lives rather than exist in a state care home

[Reply](#) · [☆ Recommend \(1\)](#) · [Share](#)[↩ Show 1 more reply](#)[↩ Show 1 more reply](#)**AJ Walker**

1 DAY AGO

Biased inaccurate reporting as usual. Her family has to fund the care home, not her. The family received the money from her home sale so they should pay her fees. Or is the taxpayer expected to do this while the family walks away with the house proceeds?

[Reply](#) · [☆ Recommend \(23\)](#) · [Share](#)**J Pollard**

1 DAY AGO

Maybe take another look at Equity Release whilst still in your 60s? Spend it all on cruises etc, then when you get to your 80s you can still live in your home without actually 'owning' it. Nothing left for the council to seize.

[Reply](#) · [☆ Recommend \(21\)](#) · [Share](#)**A Daly**

1 DAY AGO

The council only seize what is needed for your care. If you want to be put into the cheapest home go ahead.

Personally I will pay to go where I want to go, not where the council want to send me.

[Reply](#) · [☆ Recommend \(14\)](#) · [Share](#)



Jack Prentice

1 DAY AGO

If you are not dependent the state the state will punish you.

[Reply](#) · [☆ Recommend \(19\)](#) · [Share](#)



D Smith

1 DAY AGO

It doesn't matter if the resident was 87, 97 or 107. If they hid assets they need to pony up. Not up to taxpayers to provide a house for their grandchildren.

[Reply](#) · [☆ Recommend \(18\)](#) · [Share](#)



P Boydell

1 DAY AGO

Paying £1410/week for Mums fees I think they were lucky. Mum had nowt all her life. Lived on Pension Benefit till she sold her house and then it cant go where she wanted it to go. I can understand it but but she had rented she would have had her Care paid. Needs sorting

[Reply](#) · [☆ Recommend \(15\)](#) · [Share](#)



Alan Layng

1 DAY AGO

Mum had nowt all her life.

...till she sold her house...

I'd love to be so wealthy that I considered owning a house "nowt".

[Reply](#) · [☆ Recommend \(19\)](#) · [Share](#)

↪ 1 reply

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Ian Andrews

1 DAY AGO

When your that age you are getting rid of assets to avoid potential fees. I have parents that age and would deem it wrong to trouser their money until the actual end of their

fund th...

See more

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A

Adam Colbert

1 DAY AGO

Looking at care home fees in the future, if fewer people can potentially buy a home and are stuck renting, where will care fee money come from then? There won't be the homes to sell?

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A

A Davies

1 DAY AGO

"where will care fee money come from then?"
Taxpayers.

[Reply](#) • [☆ Recommend \(9\)](#) • [Share](#)

↩ 1 reply

O

O Fairhurst

1 DAY AGO

In the South East care home fees are even higher, pushing £7k/month. Pension drawings are taxed as income, even if just used to pay care fees, so the actual cost is more like £9-10k/month (with a portion being higher rate). Care homes then pay employer NI etc, VAT on input costs, and possibly corpo...

See more

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R

R Stuart-Hamilton

1 DAY AGO

It's the same in the more affluent areas of Wales as well.

[Reply](#) • [☆ Recommended \(0\)](#) • [Share](#)

↩ 1 reply

**John Boyle**

1 DAY AGO

What is also inequitable is that the amount has been frozen

[Reply](#) · [☆ Recommend \(12\)](#) · [Share](#)**w ramsay**

1 DAY AGO

Like the personal allowances. All creeping taxation to pay for Brown's legacy.

[Reply](#) · [☆ Recommend \(5\)](#) · [Share](#)[↩ 1 reply](#)**William Richardson**

1 DAY AGO

The councils would do better to audit how care homes are operated. The care in many is disgraceful whilst the owners are making a fortune. Simultaneously the care staff are often too few, badly or totally untrained, and certainly underpaid on minimum wage. Most governments promise to sort out the c...

See more[Reply](#) · [☆ Recommend \(10\)](#) · [Share](#)**Ian Taylor**

1 DAY AGO

Is it not the Care Quality Commission's role to inspect care homes - not the council's?. You may well be correct that staff are too few, under trained and under paid but how will you resolve that without increasing the fees?

(Edited)[Reply](#) · [☆ Recommend \(3\)](#) · [Share](#)**kevin merchant**

1 DAY AGO

Every time someone tries to do this, everyone's Council tax bill goes up.

[Reply](#) · [☆ Recommend \(10\)](#) · [Share](#)**R Stuart-Hamilton**

1 DAY AGO

What isn't stated in this article is that if you are married, there are other perfectly legal ways of keeping the money

but compared with how much government takes off you, that's pea...

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Michael Watts



1 DAY AGO

I knew the assisted dying legislation had a purpose.

[Reply](#) • [☆ Recommend \(10\)](#) • [Share](#)



Andrew West



1 DAY AGO

I'm tempted to suggest nationalising the elderly care system but I'm not sure I'd trust recent governments or the civil service to run a bath let alone a care home.

[Reply](#) • [☆ Recommend \(9\)](#) • [Share](#)



Alan Barker



1 DAY AGO

They used to be council run but then budget cuts came around and there were many scandals. So the industry went private on the basis of free market benefits but somehow the benefits never really emerged as the homes can realise a very healthy profit margin.

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