

Only the state can provide the care we need in old age

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So says [Polly Toynbee in the Guardian this morning](#).

And she is right, of course. It's a message I also deliver in *The Courageous State* (see right). As she puts it:

Good care has to be paid for: pay independently and it will cost more for less. Pay collectively and everyone can have good enough care, with no one losing all their savings.

That is glaringly obviously right and the need is so universal there is no room for a market either: as I again argue in *The Courageous State*, when there is universal need markets are simply a mechanism for capturing the revenues of the state for private gain.

This is something that our politicians have to realise. It would appear obvious. I just wish it were to those with the ability to decide that this is the right way to go to ensure everyone has a dignified old age and that those who care for them are themselves properly cared for. Each is important. Both are neglected at present.