Imagine the scene.

A loved one – a parent or a grandparent – has passed away.

You're grieving. At the same time, you're trying to sort out all the things that follow a death. Going through belongings. The paperwork.

Then.

A knock on the door. Not from a well-wisher but HMRC.

"Hello. We've come to value your relative's estate."

That is what Andy Burnham's scheme could mean: the taxman intruding on the private grief of hundreds of thousands of regular families every year.

It's the tax Burnham conspicuously refused to rule out yesterday, a universal death tax. A tax he has been pushing for nigh-on twenty years.

In a White Paper as Health Secretary in 2010. In his first leadership bid in 2015. In 2021, at a fringe meeting. In the Makerfield by-election, everything was on the table and as Prime Minister, he says "difficult decisions" are coming.

He's ruled out plenty of other taxes. But he won't… can't… rule out the death tax.

It's a tax that the public has rejected. Not once. Not twice. But four separate times.

Yet still, Andy Burnham seems to return to it.

Why?

Not just because he wants to change social care. No. If that was his sole aim, there are other ways to fund it, like cutting foreign aid or benefits for migrants.

No. He's shown again and again he thinks that the savings you have earned. No matter how little. That you have scrimped and saved. And been taxed on.

Whether you're rich or poor, he says that the taxman deserves a bit more.

No one doubts that Andy Burnham possesses more charm than Keir Starmer. I know it's a low bar. But have we stopped to ask what he is selling?

On the big questions so far, there's a bunch of false promises and fantasy ideas.

That he can fix social care and worry about the costs another time…

Or that he can grow the economy in every postcode for British people, but water down immigration reforms to let in more cheap migrant workers,

And finally that 700 can come across the Channel in small boats yesterday – tens of thousands this year – and that means his government's plan is working.

He's like Labour's answer to the pied piper - playing an enticing tune but actually leading them and our country into more desperate trouble.

I'm not surprised that Nigel Farage was the only party leader that Burnham wouldn't invite to discuss his idea. Despite the fact that Reform provides £8bn of social care through the 30 councils we run.

Because Burnham knows – rightly, to be fair – that Nigel will never go along with a betrayal of people who have paid in their whole lives.

And make no mistake. That is what Andy Burnham is planning to do. That is the purpose of the talks the other parties are now engaged in.

Andy Burnham says 'difficult decisions' lie ahead, but that's just Westminster politician speak for tax rises lie ahead. He should just be straight with people.

Going after hard-working Brits on modest salaries and with only a little savings.

It's the exact opposite of what Reform stands for.

To protect British workers by putting them first.

And as people begin to consider what this means for them and their family, many will be very worried

Why can't he be straight with them? Why can't he just say that this is what he's looking at? Why cause them the uncertainty?

THE ESTATE TAX

Let me tell you how a universal death tax would actually work.

And why this is a cruel and punitive tax.

Today, whatever its faults – and it has many – inheritance tax at least has a threshold.

So that means if you’ve saved only a little over the years, hundreds or a few thousand, or a very respectable amount, up to £325,000 as an individual - you can pass that on to your family.

Burnham's levy is different. It has no threshold. No allowance. No minimum limit whatsoever.

Everything goes in. The family heirlooms. Your mother’s wedding ring. If you’ve got a watch to hand on and nothing else, it’s taxed. A couple of pieces of jewellery, taxed. Even clothes - taxed.

Think what that means for the least well-off families in this country.

An estate of a few hundred pounds in an account at the Post Office, a bit of furniture, a small policy – would have to be catalogued, valued and assessed.

For the smallest estates, the cost of the assessment would swallow the inheritance whole. The state would spend five hundred pounds to take three hundred.

Grieving families dragged through months of paperwork – for the privilege of being left with nothing.

And remember: Brits are already among the most heavily taxed people on Earth when we die. Of the thirty-eight OECD nations, Britain already runs the fifth-harshest death tax regime.

Nearly half of those countries don't tax children's inheritances at all. Australia scrapped death duties. Canada scrapped them. Even Sweden scrapped them. Because they raised little and destroyed much.

Andy Burnham looks at all of that and concludes that Britain doesn't tax death enough.

To raise the 18 billion he needs for his plans, this tax would need to sit on top of the inheritance tax levied on the rich.

That means together, Burnham’s death tax and inheritance tax would cost families almost £30 billion a year.

Britain would become the single-worst place to hand down money to your kids in the Western world.

And it would be worse than that.

Because it would also make the UK the only country in the West to tax all savings, with no allowance.

This is a truly extreme proposal.

And, it’s not Makerfield that benefits.

Take a nurse there who dies only a few years after retiring. She might have a house worth £200,000 and receive a lump sum of almost £100,000 on death from the NHS pension scheme. Under current rules, none of that would be taxed. Under Burnham’s death tax, her children could have to pay £30,000 to the taxman.

I sometimes wonder if the political and media establishment think most people are swimming in money.

Most people don’t inherit very much at all. And the poorest in society inherit very small sums - but it makes a big difference to their lives.

In fact, when the poorest 20% get an inheritance, it makes up 44% of their wealth…

And you’re going to tax that? And make their family account for it to HMRC?

And who would actually pay? Not the rich.

The rich have trusts. The rich have family offices, offshore structures, accountants on retainer. They will have planned their way around this levy before the Bill has had its first reading. A flat tax with no floor doesn't catch the millionaire. It catches the widow in the terraced house. It catches the pensioner with the savings book.

The Duke keeps his estate. The dinner lady loses hers. It always ends the same way: the clever money moves, and the honest money pays.

And think, finally, of the sheer indignity of it. An official standing in your late mother's bedroom with a clipboard. Pricing up her engagement ring. Totting up her coats. Itemising an entire life – a life of work, of thrift, of love – so that the Treasury can take its cut.

And then what of the unanswered questions:

Will farmers be exempted? Or will they face another attack?

What of family businesses?

We’re not surely repeating the angst for them that Rachel Reeves created last year?

Will husbands and wives have to pay when the other dies? They did under Burnham’s White Paper.

People are worried <u>now</u> and can’t wait a year for an answer.

THE CARE SYSTEM

Now others will ask: how else do we pay for care?

Because we all see the flaws of the present system. Nobody denies that. Nobody who has watched a parent pass through it could deny it. I have. As an MP. As a grandson. And more recently, as a son.

I don't doubt the Prime Minister's sincerity either.

The system needs change. Though not necessarily the changes he's looking at.

For a Prime Minister who claims he's all about localism, it is striking that his first big policy is to build a national bureaucracy to take power from local councils. Care in Herefordshire will be different to care in Haringey.

Another office full of bureaucrats deciding who gets what. The government is currently trying to abolish NHS England, a giant overbearing quango.

I'm not at all convinced that this will help anyone get better quality care.

I want to ensure we end the profiteering from the system, with large private care home companies extracting money, sometimes fleecing families and local councils.

I believe there is a better way. Three better ways, in fact.

First, make the system talk to itself. Today, a hospital in one town can't read the records of a care home in the next.

Elderly patients are marooned in hospital beds for weeks, costing thousands of pounds a week, because the NHS and the care system can't pass a simple file between them. One patient. One record. From ward, to care home, to GP. End the blocked beds, and the botched discharges, and the savings run into the billions.

The one system we had to fix this was provided by a company called Palantir. It reduced discharge delays by 15%. What is Burnham's doing? Considering scrapping it from the NHS. Why? Well, because the same firm also sells technology to the Israelis, and British Islamists were unhappy.

That's not the actions of a man who cares about fixing things. Who puts delivery above ideology.

The Second way to fix this is to scrap the waste and spend it on care.

Before this Government takes a penny from a dead pensioner's estate, it can take the billions we hand over every year in foreign aid. The billions in benefits for those who've never paid in.

The millions a day on hotels for Channel migrants. The quangos nobody voted for. The consultants on a thousand pounds a day. The layers of NHS management that have never once emptied a bedpan.

This is not simply about spending more. This country does not lack money for care. It lacks a government with the courage to put its own people first.

Third – and here is the one point on which Andy Burnham and I agree – pay care workers properly. Care is skilled, demanding, often heartbreaking work, and it is scandalously underpaid.

Care workers have been treated like dirt by successive governments, especially during the pandemic.

A good friend of mine, who was a care assistant during that time, used to phone my wife and I and cry down the line. She felt no one cared. Not her employer. Not the government.

These people deserve better. Reform exists for decent, hardworking people like this.

But here's the truth no other party will say.

You cannot raise the wages of British care workers while importing a limitless supply of cheap labour to undercut them. That is precisely what has happened: hundreds of thousands recruited from abroad, on wages no British worker could live on, while pay in the sector went nowhere.

And the soft bigotry of low expectations in which it is said by the establishment that no self-respecting Brit would do this work, therefore we must import cheap labour.

80% of care workers are Brits.

We should be on their side.

End the undercutting. Pay a wage a carer can raise a family on and make it affordable for people to care for their own families. Do that, and you will discover that Britain does not have a shortage of carers. It has a shortage of respect for them.

CLOSE

Let me end with this.

Think what this whole episode says about our politics. A tax the public has rejected four times over. And each time, the political class waits a few years, changes the wrapping paper, and asks again. That is how broken Westminster has become: the people give their answer, and the system simply repeats the question.

Reform is different. We believe that money taxed when you earned it, taxed when you saved it, and taxed when you spent it should not be taxed a fourth time as you are laid to rest. We believe a family's home is a legacy, not a revenue stream. And we believe that the proper response of the British state to a death in the family is sympathy – not a valuation.

Andy Burnham might see this as his legacy. But your legacy is not his to take.

It's your legacy. Not his.

So here is our pledge. We will fight this tax. Not as opposition for opposition's sake - but because it's unfair, impractical and cruel on the people of this country.

Because it cuts to the heart of something we understand is a deep human emotion: the desire to own a home, the desire to pass on what little you have saved to your children and grandchildren.

Because when we say we're change, we mean it.

Hard-working Brits come first. Every time.

My message to Andy Burnham:

Rule out this tax. If not, don't ask Westminster. Ask the public. Call a General Election.