



Prince Harry play polo at Coworth Park, Berkshire, yesterday, on the Duke's final week the Duke told the BBC he hoped the Duchess, or "the missus", as he called Prince George to Aston Villa matches  
More pictures: Page 5

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Hospital foundation trust and Royal Free London NHS trust, which each spent more than £60 million.

The trusts blame their reliance on temporary staff on a lack of qualified nurses. Many have tried to employ more nurses in the wake of the Mid Staffs scandal, but struggled to find permanent workers, causing the agency bill to spiral.

Critics say the problem has been caused by underinvestment in training, a lack of any effective cap on the rates that agencies charge and a failure to recruit enough staff.

NHS reports last month revealed an £822 million deficit across the health service, blamed entirely on spiralling agency spending.

Some trusts have spent up to £3,200 a shift for doctors.

Dr Sarah Wollaston, the former Commons health select committee chairman, said: "I am really concerned about what we are seeing - there is a domino effect here. The rates being paid make it harder and harder for the NHS to fill permanent jobs. These agencies are leeching away

Continued on Page 4

## Older homeowners 'trapped' in houses worth £820bn

By Marion Dakers

OLDER homeowners are living in properties worth a total of £820 billion because of a shortage of suitable housing for them, according to a study.

Almost a third of homeowners over 55, known as "last-time buyers", have considered downsizing in the past five years, yet only 7 per cent have been able to do so, research by Legal & General and the Centre for Economics and Business Research found. This has left 7.7 million spare bedrooms empty at a time when the country needs to build 210,000 homes a year until 2037 to keep pace with rising demand for housing.

Nigel Wilson, chief executive of Legal & General, called on the Government and property groups to build more retirement homes, and use tax breaks to encourage older people to downsize.

Editorial Comment: Page 19  
Business: Page B1

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