

NEWS RELEASE

Monday 27 January 2020



'All talk, no action' on social care reforms could see two million more people delay financial plans to meet care needs before the next general election

- Two-thirds of over 75s delaying financial planning for later life care until policy is clear
- Two million more could join them in delaying in the next five years
- Just Group calls for end to prevarication to remove 'cliff edge' care planning

More than two in three over 75s say they are delaying making financial plans for residential care until the Government has introduced new reforms to the social care system which are yet to be outlined by Prime Minister Boris Johnson.

Research by **Just Group** found that 68%¹ of over 75s – around 3.8 million people² – said they that they were delaying making plans for any residential care they might need until new plans are in place. If two-thirds of those set to turn 75 before the next general election in 2024 also choose to delay making plans for care, that could see a further 2.25 million people waiting for government action.

Delaying care planning increases the chances that families will have to make a rushed decision on finding care urgently for a loved one who they discover can no longer cope at home, perhaps because of illness or injury due to ageing.

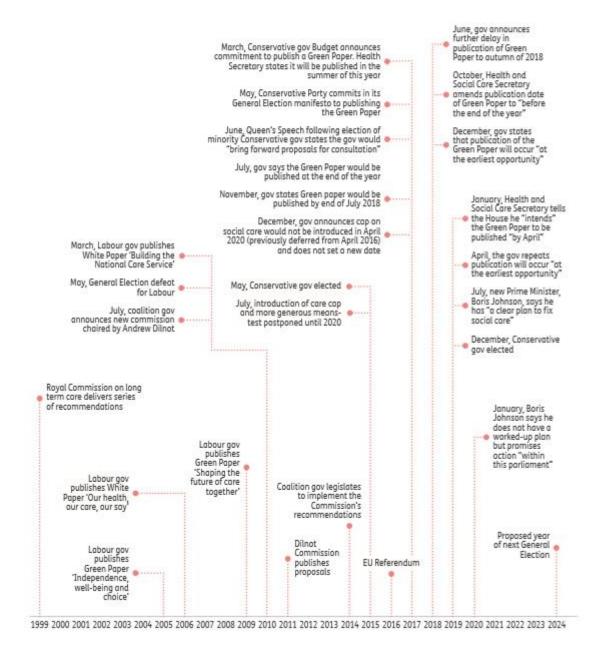
Stephen Lowe, **group communications director** at **Just Group**, says the figures are a reminder that the years of political dithering over reform of social care must end and the Prime Minister needs to prioritise action on his recent statement that he will bring forward a proposal this year with the aim of implementing it by the end of this Parliament.

"There have been at least nine White Papers, Green Papers and consultations on the care system in the last two decades – but no tangible progress. It's easy to see why people delay their plans. A little less talk and a lot more action from government is what is required.

"Nobody really wants to think about becoming frail and vulnerable – but making plans for that eventuality when you are fit and healthy is certainly the best approach.

"Doing so avoids having to make 'cliff edge' decisions, often with limited choices, at what is an intensely stressful time. Yet, the government's complete lack of clear policy on this issue is exposing millions of people to this risk."

SOCIAL CARE POLICY TIMELINE



Footnotes

- 1 Care Index 2019: Care reform what reform? https://www.justgroupplc.co.uk/~/media/Files/J/JRMS-IR/news-doc/2019/2019%20Care%20Report%20-%20what%20reform.pdf
- **2** ONS: Mid-year population estimates:

https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland

Enquiries

Media

Stephen Lowe, Group Communications Director

Lucy Grubb, Head of Media & PR

Telephone: +44 (0) 1737 827 301 press.office@wearejust.co.uk

Temple Bar Advisory

Alex Child-Villiers William Barker Sam Livingstone

Telephone: +44 (0) 20 7975 1415

Notes to Editors:

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