

NEWS RELEASE

30 June 2020



Most over-45s believe delays to social care reforms undermined fight against Covid-19

- **Just Group Care Report 2020 – Can the coronavirus catastrophe be a catalyst?**
- **Voters split on confidence the government will make progress in this Parliament**
- **Eight in 10 have not thought about or spoken to family about their future care needs**

Years of dithering over much-needed reforms to adult social care made it more difficult to deal with coronavirus, according to a majority of over-45s.

More than half (56%) said they thought delays to funding reforms had hampered the coronavirus response, with just one fifth (22%) saying it had made no difference*. Despite the harrowing coverage of the impact of the virus on care homes, only about half (52%) believe that agreeing a social care policy will become a priority for this government*.

Do you think the delays by successive governments to settle social care policy, in particular how the cost of long-term care is split between individuals and the State, has had an impact on how the social care sector and NHS have been able to respond to Covid-19?*



The findings are revealed in the **Just Group Care Report 2020: Coronavirus - can the catastrophe be a catalyst?** – the eighth in a research series dating back to 2012.

“Every year our report sheds light on the understanding and attitudes of the over-45s towards adult social care,” said **Stephen Lowe, group communications director at Just Group**.

“The big question going forward is whether coronavirus will be a catalyst for change or an excuse to kick the can down the road yet again.”

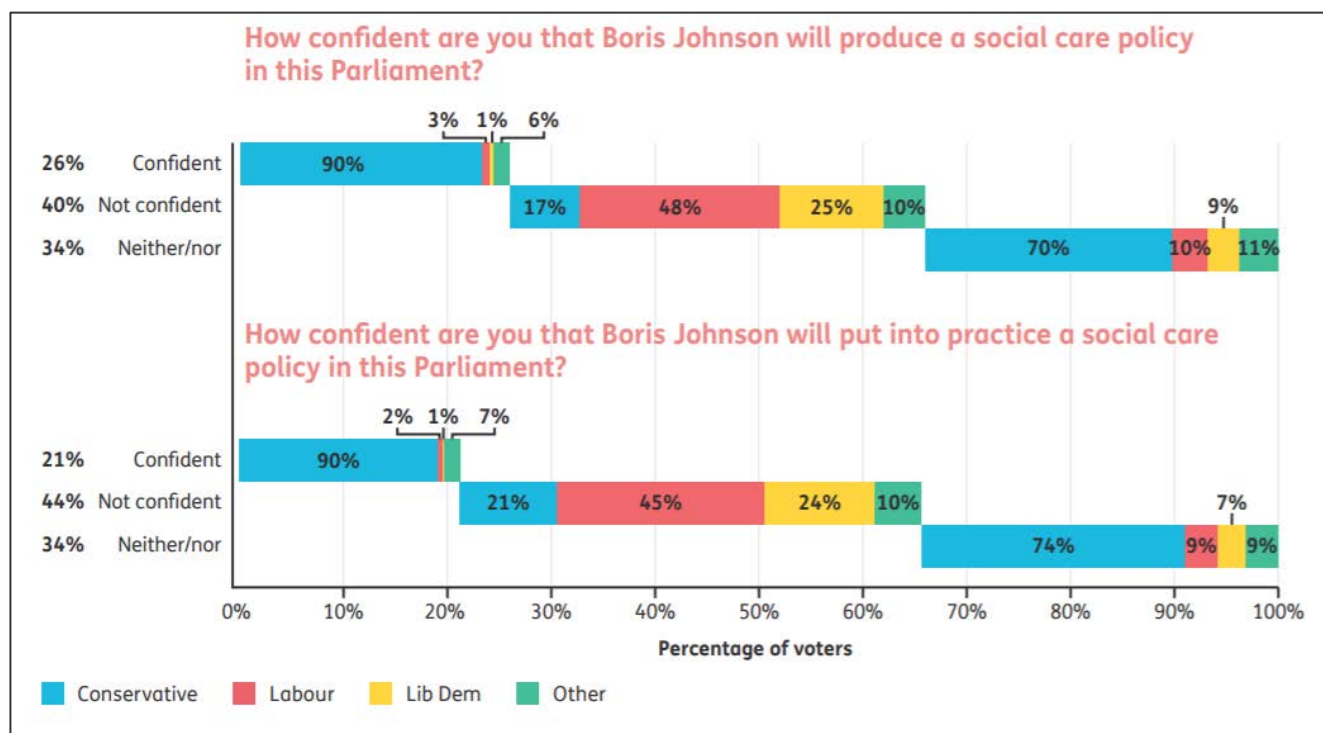
The research was carried out in two tranches earlier this year, capturing the mood soon after the 2019 General Election and during the coronavirus lockdown.

It found high levels of confusion among over-45s on government announcements about care policy, reflecting proposals that have been publicised but later dropped, such as a cap on care costs.

Regardless of which way they voted, people hold quite similar ideas about the fairness of funding solutions. For example, there are similar levels of agreement across voting habits that the State should not pay if people can use savings or sell a home to pay for care.

“Strong party allegiances show up more clearly, however, when people are asked about the likelihood of governments pushing reforms through,” said Stephen Lowe.

“For example, Conservative voters make up 90% of those who confident that Boris Johnson will produce a social care policy in this Parliament, while 83% of those who are not confident voted for other parties.



“There is little disagreement about the need to modernise the social care system and for the need to share costs across individual and taxpayer. Breaking the policy logjam will require cross party agreement. In the end, one government or another will have to bite the bullet and push through reforms.”

In the absence of reform people are coping as best they can, but those who have had experience organising care for loved ones often find it an onerous undertaking. Four in five (78%) found the system complex and hard to navigate, three-quarters (77%) found the process stressful and nearly nine in 10 (88%) were shocked at how expensive care is.

Nearly half (48%) of the over-45s said that the Covid-19 crisis had made it likely that they would try to ensure their care needs were met in their own homes rather than a residential setting, a figure that rises to 64% among those aged 75+*. This reflects a rising trend since 2012 for people to say they do not want to go into a care home.

“Every year we have found about four in five people have not thought about care or spoken to family or friends about it and this remains true even among the over-75s,” said Stephen Lowe.

“When asked why, the most common answer given by nearly a quarter (24%) was that the thought of needing care was too depressing. A high number (16%) said they were also waiting for the government to clarify future social care policy.

“Later life care has for years been the elephant in the room for families – an issue they have found easier to ignore than address. Politicians are reinforcing this by promising reforms but never delivering.

“In the wake of coronavirus, we desperately need our policymakers to reinvigorate the debate and to lead the way towards a system that helps people look ahead with confidence rather than trepidation.”

The full **Just Group Care Report 2020: Coronavirus – can the catastrophe be a catalyst?** can be found [here](https://www.justgroupplc.co.uk/care-report-2020).

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:

About the research

Unless indicated by an asterisk, all data in this press release is from the annual survey for the Care Report 2020. This research was taken from an online survey among 1,002 adults aged 45 years and older in England and Northern Ireland, conducted 30 January-3 February 2020 by Opinium

* Covid-19 supplementary data: online survey among 1,000 adults aged 45 years and older in England and Northern Ireland, conducted 4-7 May 2020 by Opinium

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage over £20 billion of customers' retirement savings and has helped customers release over £5 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.