

# JUST. NEWS RELEASE

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## Six in 10 over-45s support capping care fees, Just Group Care Report 2021 reveals

- New research shows majority backing for the government to implement a cap on care costs
- Support for capping care costs among over-45s at its highest since 2014

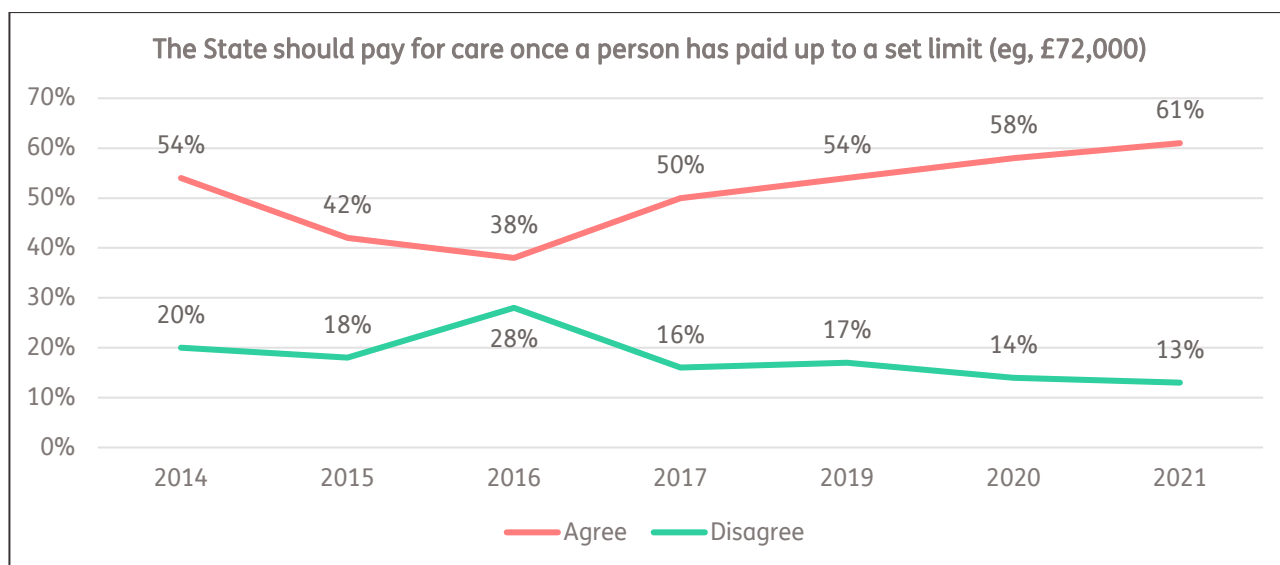
More than six in 10 (61%) over-45s favour the government introducing a cap on the amount of money that people needing later life care are expected to contribute before the State steps in to pick up the bill.

Research by retirement specialist **Just Group** for its **Care Report 2021**<sup>1</sup> found that only 13% of over-45s disagreed with the idea of the cap while support for it was higher even than the State picking up the whole bill (52%) for everybody needing later life support.

“At the moment, no-one knows how much professional care might cost them in the future,” said **Stephen Lowe, group communications director at retirement specialist Just Group.**

“Some will face no or modest costs while others will have their costs covered due to having particular health needs. However, an unlucky few will end up needing many years of expensive support that can leave even wealthy people with virtually no savings or assets.

“The levels of support for capping costs reflects the fact that people know that whether they will need care is a lottery and, while happy to contribute, they fear having to write a blank cheque.”



A cap on care costs was proposed in 2011 by the Commission on Funding of Care and Support chaired by Andrew Dilnot which said that about one in 10 over-65s would face care costs of more than £100,000 in their lifetime.

The cap was designed to cover personal care, but not spending on ‘hotel’ costs such as food and accommodation which the individual would still be expected to pay themselves from income.

Legislation for a cap of £72,000 was passed but never implemented. Recent press speculation suggests Boris Johnson is considering a cap of around £50,000 which would still cost several billions at a time the economy recovers from the pandemic.

“The Prime Minister has to weigh up the cost of any funding reforms against the cost of doing nothing and seeing more pressure put on families and communities,” said **Stephen Lowe**.

“If he wants people to plan for the future and to look forward to later life with confidence rather than fear, then he needs to come good on his pledge to fix social care. There are a number of different ideas doing the rounds, but the principle of a cap is certainly one that a majority of the public seem to broadly understand and support.”

## Enquiries

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### Notes to Editors:

#### About the research

1. Just Group Care Report 2021, **Social Care – The Policy Vacuum**: online survey among 1,000 adults aged 45 years and older in England and Northern Ireland, conducted 7-13 April 2021 by Opinium:  
<https://www.justgroupplc.co.uk/~media/Files/JJRMS-IR/news-doc/2021/just-1045-care-report-2021-v8-spreads.pdf>

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