



### ‘Wrong end of the stick’ – high levels of public confusion about social care reform proposals

- Two in five UK adults – around 22 million people – don’t understand proposed reforms
- Two-thirds unable to identify the level of the social care cap correctly
- One-fifth believe they no longer have to plan for themselves
- Just Group highlights pressing need for public awareness campaign

Government plans to reform social care funding have left millions confused about how the reforms will impact them, prompting many to believe that they no longer need to plan for their own later life care.

Research by **retirement specialist Just Group**<sup>1</sup> found that more than two-fifths (41%) of UK adults 18+ (equal to around 22 million people<sup>2</sup>) said that they did not understand the proposed reforms to social care policy. Uncertainty was most evident around the level of the proposed cap and ongoing daily living costs payable even after meeting the cap.

Two-thirds of people (66%) failed to correctly identify the limit of the proposed care cap (£86,000), with just a third (34%) successfully managing to do so.

Four in five (81%) did not know that they may have to pay more than £86,000 overall once daily living costs and excess fees above the Local Authority rate were included.

**Stephen Lowe, group communications director at retirement specialist Just Group**, said that the findings were proof of the hard work needed from the government to communicate more detail on the proposals.

“Now that the fundamentals of the planned reforms have been announced and publicised it is worrying that the details released so far have left the vast majority of people with completely the wrong end of the stick.

“The sooner the government makes crystal clear to people the financial responsibilities they will still bear, the sooner people can start planning. Confusion is rife and the government has a duty to address this.”

The research found evidence that a significant minority felt that these social care reforms meant forward planning was not needed any more. A fifth (19%) agreed that they no longer had to make financial plans for the possibility they needed care, with the majority (44%) unsure. Less than four in 10 (38%) said that they would actively put financial plans in place for the possibility they need care in later life.

“Most people will need to fund at least some of the costs if they need professional help in later life whether that be at home or in a residential care home, so it is important people think about the expense in advance,” said Stephen Lowe.

“Care costs are just one part of a complex equation, and people need to grapple with other factors like the benefit system, whether their home might be included in any means test, whether they could qualify for NHS Continuing Healthcare Funding or might they need to call on family to provide some care.

“It’s easy for people to put future care costs in the ‘too difficult’ box and then arrive at the point of needing care completely unprepared. The government needs to ramp up its publicity and information campaigns so people have the best chance to plan. Simply announcing plans and waltzing off to leave people to work it out for themselves is no help to anyone.”

## Enquiries

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### Notes to Editors:

#### About the research

**1: Just Group**, research by Opinium on behalf of Just Group on 26<sup>th</sup> - 30<sup>th</sup> November 2021 among 2000 UK Adults

**2: ONS**, Estimates of the population for the UK, by age:

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

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