



### 62% of over 75s still waiting for clear government policy on social care to start planning

- **More than three in five over 75s say that they are delaying financial plans for potential residential care needs until new plans for funding are introduced**
- **Liberal Democrats have pledged free personal care for older people as voters await manifestos from the Labour and Conservative parties**

Research<sup>1</sup> from **retirement specialist Just Group** uncovers the devastating impact of the last 25 years' of incoherent social care policy.

After years of false starts and dead ends, Boris Johnson unveiled what many hoped would be flagship reforms to social care in 2021. Aimed at those with modest levels of wealth and those facing 'catastrophic costs,' it was designed to help people should they require extended periods of costly professional support.

Then, in the November 2022 Autumn Statement came the news that the changes would be delayed until at least October 2025, pushing reforms back until after the next General Election. With the General Election next month the question must be what commitments, if any, will the leading political parties make to social care?

For over a decade the **Just Group Care Report** has gathered information on the knowledge and thoughts of the over 45s about adult social care. The longest running research series of its kind demonstrates how the repeated can-kicking on policy by successive governments is negatively influencing people's engagement with the later life social care system, and deterring them from making much-needed plans should they need this support.

The latest data shows how nearly half (47%) of over 45s are delaying financial plans for potential residential care needs until new plans for funding are introduced. This rises to 62% among those aged over 75, the age group more likely to need later-life care sooner.

Continued debate, dither and delay has also created confusion and uncertainty in the public's mind. The majority (53%) of over 45s stated that they were confused by the Government announcements on the funding of residential care, again increasing amongst older voters to 61% among over 75s.

The impact of this is best summed up by the finding that over three-quarters (76%) of over 45s have not thought about care, planned for it or spoken to their family about it while 94% have made no provision to cover the potential cost of care.

Commenting on the data, **Stephen Lowe, group communications director at retirement specialist Just Group**, said: "For decades, we have been beating the drum to encourage long-term, cross-party policy development to support the creaking social care system.

“But successive governments have been content to consign the problem of social care to the ‘too difficult’ box. With 3.5 million people over 65 now living alone<sup>2</sup>, an increase of around 420,000 in the last decade, government should see the wave of demand for social care that’s coming our way.

“Aside from population pressures, the beleaguered NHS is also suffering from the lack of adequate social care which makes it difficult to discharge patients adding to existing pressures on the service.

“The Liberal Democrats have made clear their policy for fixing social care which is inextricably linked to the supporting the NHS. We wait to hear what, if anything, Labour or the Conservatives have to offer. Unhappily, nobody will be surprised if despite all the noise around the General Election, there is a deafening silence on meaningful social care plans.”

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### Notes to Editors

**1 - Just Group**, survey of 2,500 UK adults aged 45+ in England and Northern Ireland (Scotland and Wales have a different system so were excluded from the research) conducted by Opinium between 31 July – 9 August 2023

**2 – The Census**, People's living arrangements in England and Wales:

<https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/livingarrangementsofpeopleinenglandandwales/census2021>

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