



Unpaid carers suffering ‘immense social strain’ and deteriorating relationships, Just Group research shows hidden costs of caring

- **Three-quarters (75%) of carers aged 45-75 say they feel ‘on-call’ to deal with caring duties for over half the week, including nights**
- **Almost two-thirds (64%) feel providing care has negatively impacted their mental health**
- **More than a third (35%) reveal providing care has damaged their social relationships**

Research from **retirement specialist Just Group** uncovers the “immense social strain” and damaged relationships that carers are dealing with as a result of providing care to loved ones.

The survey of 1,000 people aged 45-75 providing care for a relative has revealed the hidden cost of providing that care.

With three quarters (75%) of respondents saying they feel ‘on-call’ to deal with caring duties for half the week or more (including nights), it is not surprising that almost half (49%) of people said ‘I feel like my life is no longer my own’.

The consequences of this caring commitment are stark. Nearly two-thirds (64%) say providing care has had a negative impact on their mental health and 59% report feeling more anxious and stressed as a result of providing care.

Many people said providing care for a loved one had resulted in social isolation – 41% of respondents reported feeling more socially isolated as a result of providing care. This is likely due in part to the impact of caring on their social life: half (50%) said that they turn down social opportunities to provide care and 52% are worried about committing to social occasions in case they need to provide care.

Closer to home, more than a third (35%) said providing care for a family member has had a negative effect on their personal relationships.

More than a third (37%) of this group said that it had caused issues in their relationship with their partner with a further 6% citing it as a significant factor in their break-up or divorce. Four in 10 (39%) admitted that providing care had damaged their relationship with friends and three in 10 (30%) said that it had harmed their sibling relationships.

Yet despite these negative experiences and the high personal cost of providing care, most people remain committed to looking after a family member who needs care. Three quarters (75%) told us they were glad to be providing the care rather than somebody else, and 60% said they feel that they are providing a social purpose.

Previous analysis from the same research by Just Group has demonstrated the financial cost of providing care. The average amount of salary lost stands at £6,468 a year among carers cutting down or stopping work altogether, with one in six (17%) saying it had cost more than £1,000 a month.

Stephen Lowe, group communications director at retirement specialist Just Group, said: “This research paints a bleak picture of social isolation, anxiety and damaged relationships – this is the daily reality for the millions² of people up and down the country who are providing care for a family member – the hidden cost of care.

“The ties that bind are strong and while most people are glad to look after family members, it’s clear that providing this care comes at a high personal and financial cost.

“Perhaps the most telling figure in the findings is that 68% of carers said that providing care had made them more worried about becoming elderly. It suggests a society in which people fear later life and the prospect of needing care.

“Yet, time and again, we see people reluctant to put plans in place for this very eventuality because they say they’re waiting to see what the government will do. The public continues to be tantalised by promises of fixing the problem of social care and the latest government announcement is likely to drive four more years, at the very least, of paralysis rather than planning.

“As our research shows, millions of unpaid carers are making daily sacrifices to step into the breach and support family members. The longer a government takes to deliver a policy the longer the burden will lie on the shoulders of vulnerable people and their families.”

ENDS

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
Sam Livingstone
Alistair de Kare-Silver
Juliette Packard

Telephone: +44 (0) 20 7183 1190

Notes to Editors

1 – A survey conducted by Opinium on behalf of Just Group among 1,000 UK adults aged 45-75 providing care for a relative between 6-20th August 2024

2 – Age UK, New research from Age UK reveals that 6.6 million people worry they wouldn’t know how to support their older parents: <https://www.ageuk.org.uk/latest-press/articles/2023/new-research-from-age-uk-reveals-that-6.6-million-people-worry-they-wouldnt-know-how-to-support-their-older-parents/>

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 more than £25 billion of customers' retirement savings and has helped customers release over £6.8 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.

The information contained in this press release is intended solely for journalists and should not be relied upon by private investors or any other persons to make financial decisions.

Just Group plc is registered in England and Wales with company number 08568957. Its registered office is at Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Just is a trading name used by Just Group plc and its group companies. For information about Just Group plc and its group companies visit www.justgroupplc.co.uk or www.wearejust.co.uk. Please contact us if you would like this document in an alternative format.



www.justgroupplc.co.uk



@wearejust_pr