



### 20 million over 45s in England are ‘ostrich care planners’ – not thinking about, discussing or planning for their future care needs

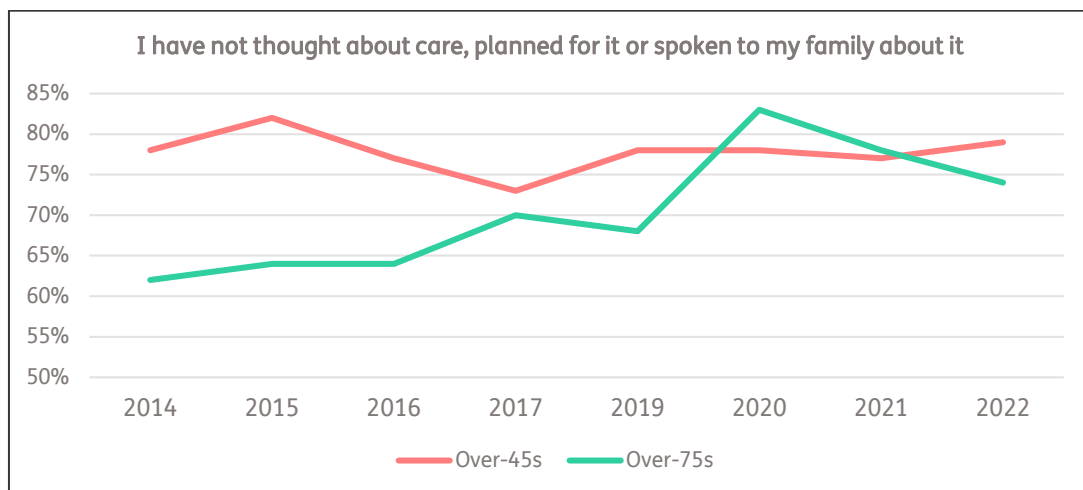
- Four in five over 45s have their heads in the sand when it comes to later life care planning
- New reforms provide a golden opportunity for government to reverse this with an effective communications campaign on new reforms

Just Group’s forthcoming **Care Report 2022** – the latest in a decade-long research series – reveals the need for a new sustained campaign to encourage ‘ostrich care planners’ to start preparing for their, and their loved ones’, later-life care.

New research<sup>1</sup> from the retirement specialist tracking consumer attitudes to social care found that four in five people (79%) aged over 45 – equivalent to 20 million people in England<sup>2</sup> – have not thought about, planned for or spoken to friends and family about any future care needs they may need.

The figure has never dropped below 73% (2017) and when asked why, most people either said they were too young to think about care (26%) or that it was either too depressing (24%) or too expensive (11%) to think about.

Even among people aged over 75, three-quarters (74%) said that they are yet to start discussing what arrangements they may need or wishes they may have for their later life care.



When it comes to making financial plans, the data showed even lower levels of planning. Only 6% of over 45s said that they had made any provision for the cost of later-life care, this rises only slightly among those aged over 75 to a little over one in 10 (11%).

**Stephen Lowe, group communications director, at retirement specialist Just Group** said new reforms planned for next October provide a golden opportunity for the government to support and encourage people into planning for later life care.

“A clear, consistent and sustained communications programme would increase public understanding of the new reforms,” he said. “Helping the public to see where government support starts and finishes in the new system will encourage people to put their own plans in place to fill the gap.”

## News release

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“After decades of policy stagnation there is finally a clear proposal for solving the social care crisis with a cap on personal care fees at £86,000 set to be implemented next year. But the government cannot consider this ‘job done’.

“The hard work lies ahead, engaging a public that thinks the system is too confusing, too depressing, too expensive, too likely to change or that they are simply too young to think about it.

“The new reforms provide a once-in-a-generation opportunity to make care as much a part of planning for later life as claiming the State Pension.”

## Enquiries

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### Notes to Editors:

#### About the research

**1: Just Group**, Polling conducted by Opinium between 7<sup>th</sup> and 11<sup>th</sup> July 2022 with a nationally representative sample of 1,000 adults in England and Northern Ireland aged 45 and over

**2: ONS**, Estimates of the population:

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

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