



12 million adults delaying social care plans until government clarifies policy, reveals new Just Group Care Report 2024

- 47% of over 45s – 12 million people – say they are delaying making financial preparations for later-life care until government plans for care are confirmed
- Majority (53%) – 13 million – left confused by government announcements on funding of residential care
- Attention now turns to the upcoming Autumn Budget following the scrapping of the proposed care cap by the Chancellor

Millions are delaying making care plans and are confused by government policy towards later life care, reveals research among over-45s for the 2024 edition of the **Just Group Care Report**, titled **Groundhog Day**, which is **published today**.

The in-depth report is the latest edition of the longest-running research series of its kind, having surveyed around 27,000 adults since 2012 to understand how they think and feel about the care system.

In its 12th edition, the report has been titled Groundhog Day in reference to the cute rodent called Punxsutawney Phil who it seems has better odds of predicting the weather in Pennsylvania than any government tackling the care funding crisis, now that plans for reforms have – once again – been scrapped.

This year's survey of 2,500 adults aged 45 and older¹ reveals that almost half (47%) of adults – equal to approximately 12 million people² in England – said they would delay making financial plans for residential later life care until the government brings forward new plans for funding long-term care.

More than half (53%) of respondents, roughly 13 million adults, said that they felt 'confused' by recent government announcements on the funding of residential care.

In July, new Labour Chancellor of the Exchequer Rachel Reeves scrapped Conservative plans for social care charging reforms that were due to be introduced in England next year. The changes would have introduced more generous means-test limits and an £86,000 cap on the amount anyone would have to spend on their personal care over their lifetime.

Stephen Lowe, group communications director at the retirement specialist Just Group, said that the new report's findings underscore the need for the government to tackle the crisis.

"The latest cancellation of planned reforms chalks up yet another false start on care funding, which can be added to the long list of delays and postponements that have created significant uncertainty around social care.

“It is unsurprising that our research continually finds high levels of confusion among adults. The fact that millions of people continue to put off making plans for later life care until they have clarity on government policy is a hugely concerning trend. It risks people being forced into decisions at the point of crisis without the necessary financial or practical preparations around how and where they would like later-life care.

“We urge the government to bring forward a new, funded plan as a matter of priority. One that can create long-term certainty to help people begin putting plans in place and rebuild confidence in the sector.”

Just Group Care Report 2024: Groundhog Day:

<https://www.justgroupplc.co.uk/~media/Files/J/Just-Retirement-Corp/news-doc/2024/just-group-care-report-2024-groundhog-day.pdf>

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Notes to Editors:

About the research

1 – **Just Group**, Polling conducted by Opinium between 8th and 16th August 2024 with a nationally representative sample of 2,500 adults in England and Northern Ireland aged 45 and over

2 – **ONS**, Estimates of the population for England: Mid-2023

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

Notes to Editors:

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