

## Consumers and Planning for Long-term Care - UK - December 2012

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"Long-term care-related products and services are not just about the end user. When an elderly person needs care, it often affects several generations within a family. The financial and psychological pressures being felt by the so-called 'sandwich generation' – people who are simultaneously supporting themselves, their elderly parents and their own children – can be enormous."

– **George Zaborowski, Senior Financial Services Analyst**

### In this report we answer the key questions:

Some questions answered in this report include:

- How prepared are people to meet the possible cost of residential care?
- What can be done to get people thinking about long-term care earlier?
- How can more people be urged to consider equity release?
- Should family members be more involved in the LTC planning process?

In this report, Mintel provides a wide-ranging overview of long-term care in the UK. In addition to highlighting the key market drivers, detailing the costs of residential and in-home care, it examines the current legislative environment as well as the proposals of the Dilnot Commission on Funding of Care and Support. Long-term care funding options are discussed and market sizes are provided for the key long-term care-related financial products – the immediate care annuity, and equity release.

The final sections of the report explore the topic of long-term care from the perspective of the consumer. Focusing on UK over-45s, these core sections of the report provide a detailed analysis of consumer attitudes towards receiving, and paying for long-term care. Furthermore, Mintel's consumer research details ownership of relevant financial products, and savings levels, and also investigates just how much thought consumers have given to meeting the costs of care.

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