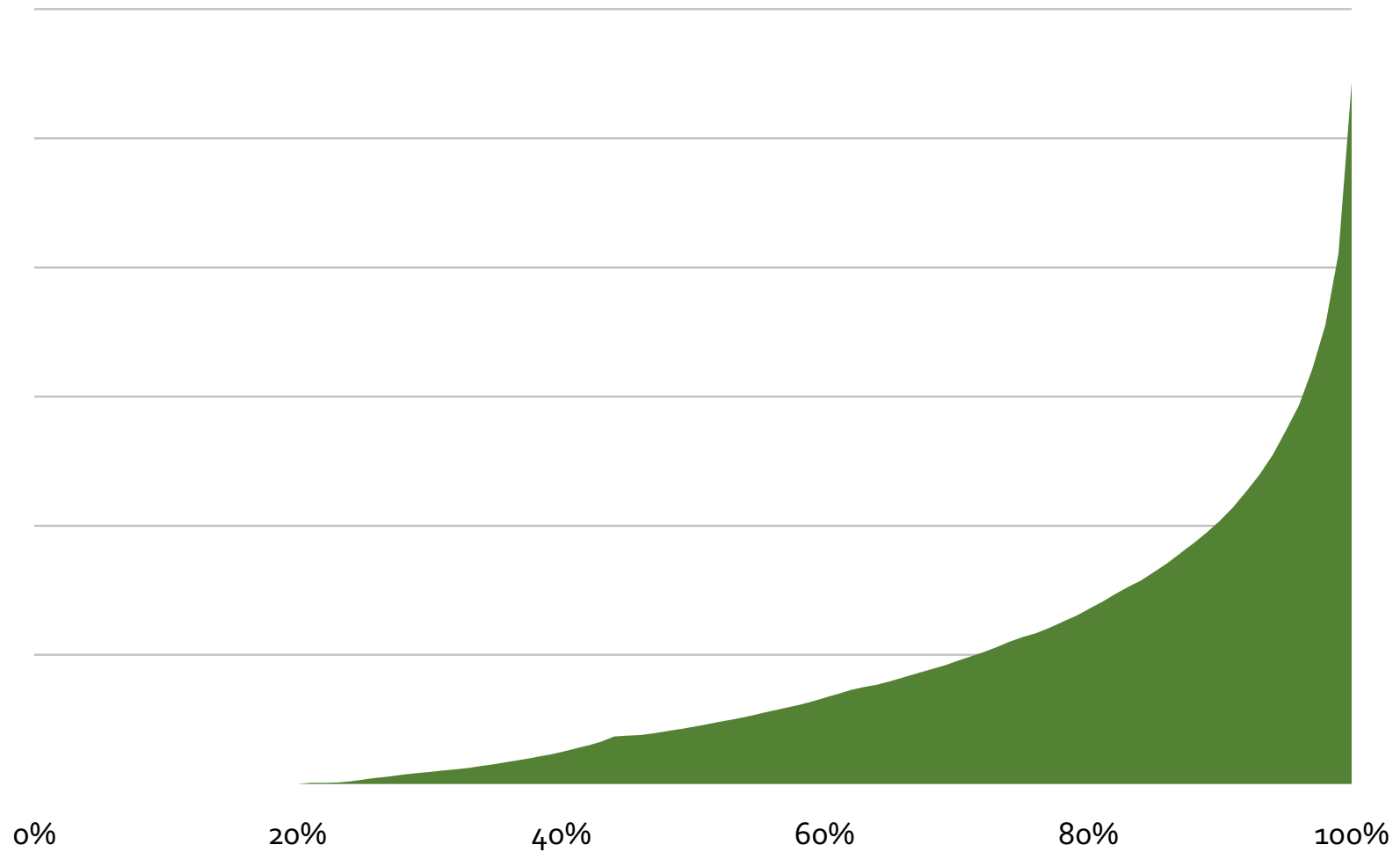


IPRA conference

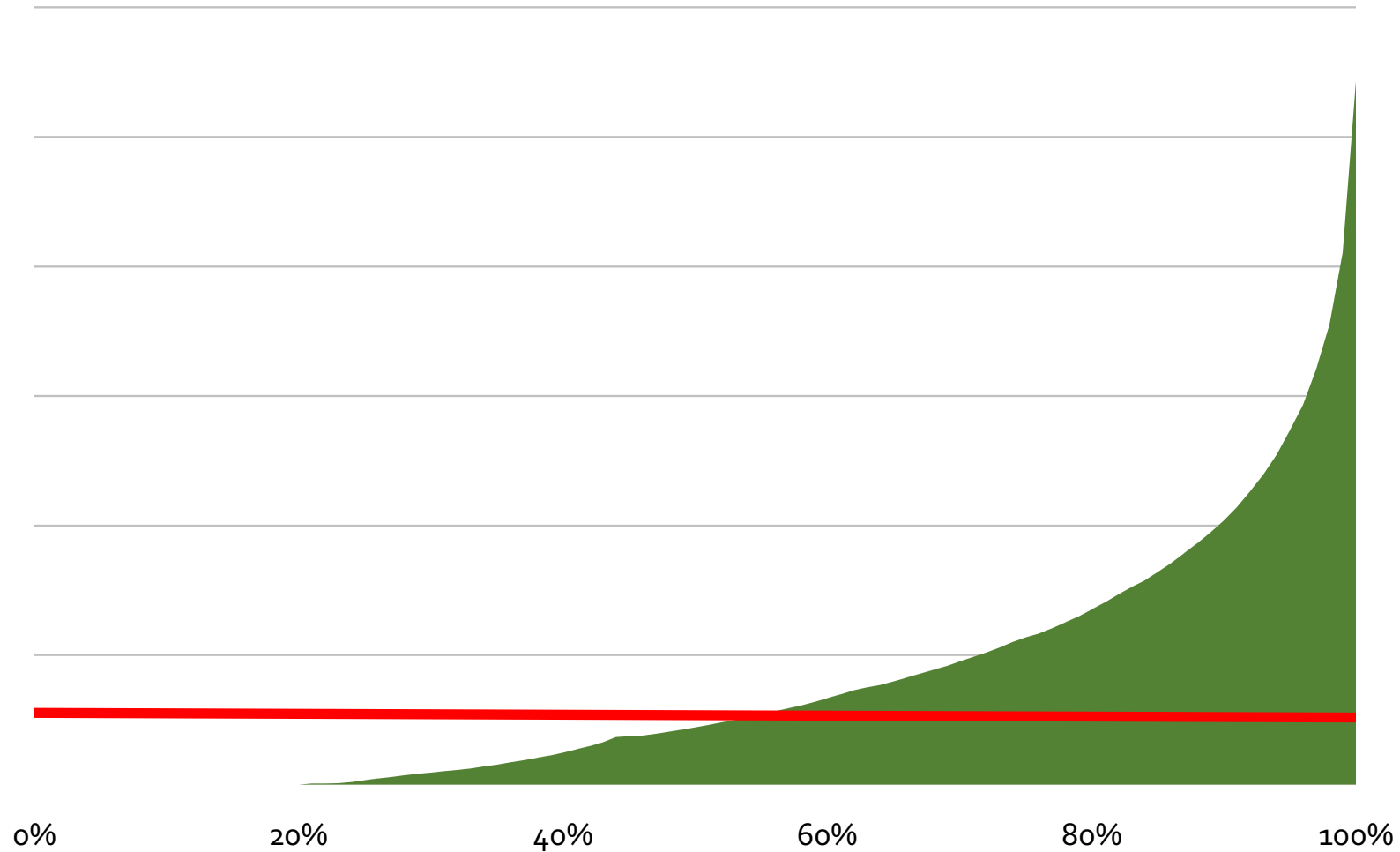
June 2021

- Why should the state be involved in social care funding for the whole population?

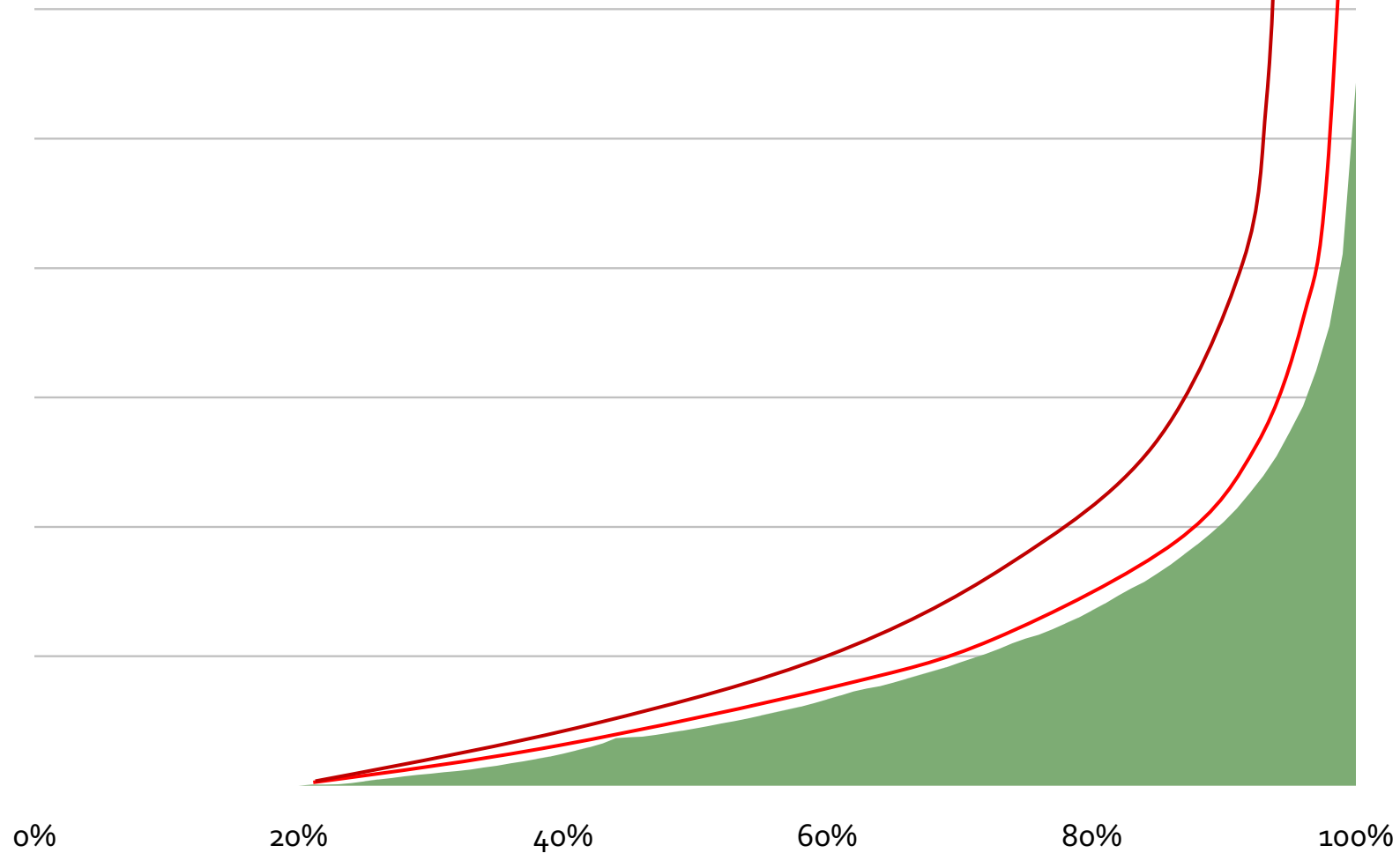
Expected future lifetime cost of care for people aged 65



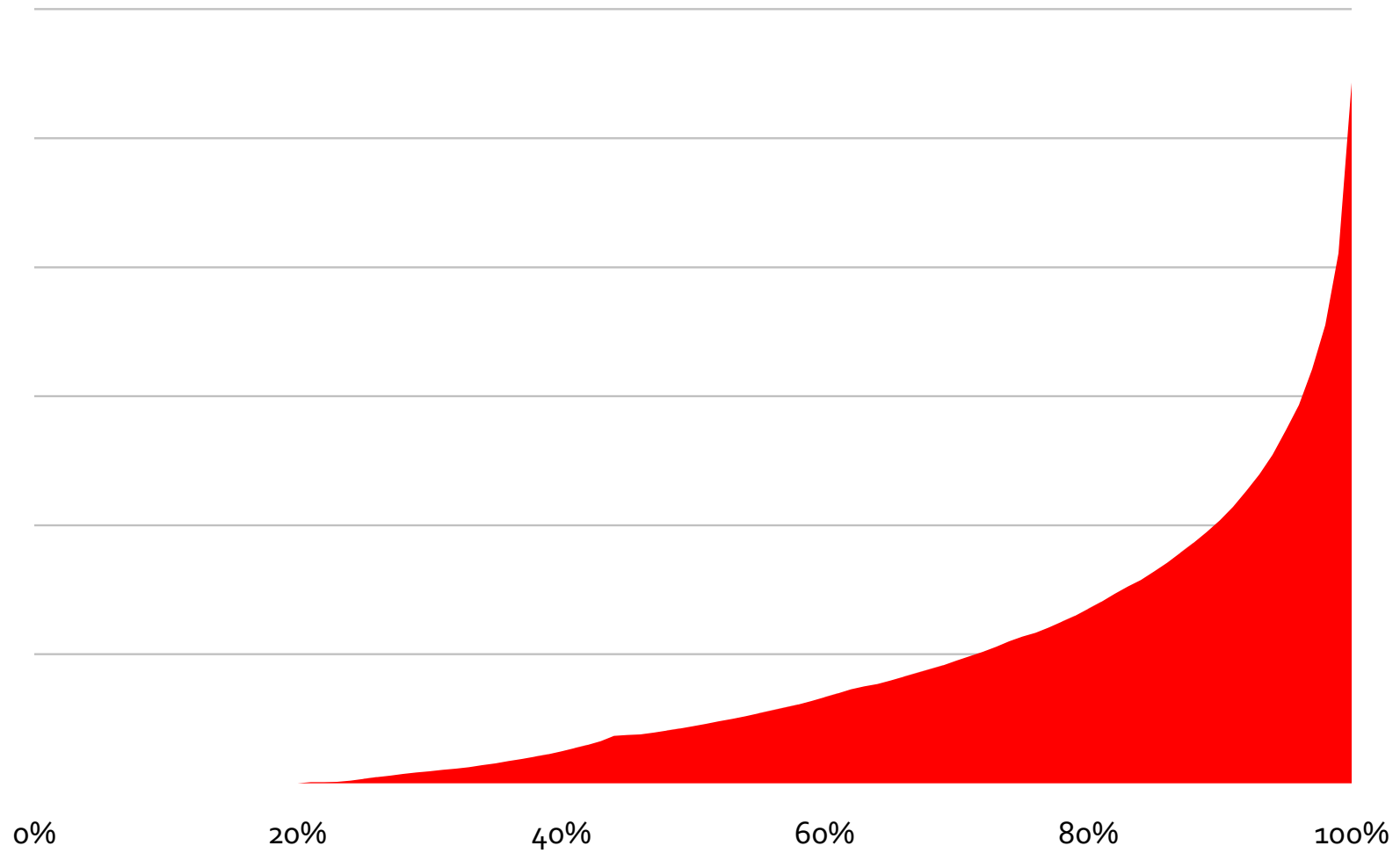
“magic of averages to the rescue of the masses”



Impact of Aggregate shock



'NHS' model



Expected future lifetime cost of care for people aged 65

Cap in **RED**

