

State of Caring in Wales 2024

The impact of caring on: finances
October 2024



About this research

Carers Wales, as part of Carers UK, carried out an online survey with unpaid carers between June and August 2024

A total of 1,217 carers and former carers responded to the survey in Wales. This report summarises their responses. As not all respondents completed every question in the survey, some figures are based on responses from fewer than 1,217 people.

The survey was promoted extensively amongst both carers and organisations supporting carers across Wales and the rest of the UK. It was shared on the Carers Wales website, on Carers Wales social media channels, and with Carers Wales members, volunteers, previous survey respondents, campaigners, affiliates, Employers for Carers members, and other organisations.

Of respondents to the survey:

- 4% have cared in the past but are no longer providing care.
- Of those currently caring, 9% are caring for 19 hours or less, 24% are caring for 20-49 hours and 67% are caring for more than 50 hours a week.
- 73% of respondents were aged 18-64 years and 27% were aged 65 and over. The biggest proportion of respondents were in the 55-64 year category (33%)
- 82% of respondents were female, 17% were male. 1% said their gender was not the same as the one assigned at birth
- 89% of respondents were heterosexual/straight, 11% were Lesbian, Gay or Bisexual, preferred to self-identify or preferred not to say.
- 33% of respondents had a disability

Diolch

Carers Wales would like to thank every carer who took the time to fill out this survey, as well as the carers who helped us test the survey.

Your responses will be used in all our policy and campaigning work over the next year.



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Introduction

According to the census, there are more than 310,000 unpaid carers across Wales providing unpaid care for ill, older or disabled family members or friends. Research shows that the value of this care provided by unpaid carers is more than £10 billion per year in Wales. Carers have multiple additional expenses compared to the general public from transport costs, heating their homes for longer periods to paying for medical equipment in the home. Carers may also have to reduce their hours or give up on employment to facilitate care that further diminishes their financial position.

With the increase in the cost of living in recent years, many carers are finding it increasingly difficult to pay for essentials like food and heating and are taking drastic measures to keep on top of their finances: from skipping meals to using food banks.

The majority of carers are also now cutting back on their social connections, by reducing times they see their friends and family. This has a compounding and isolating effect on unpaid carers producing a profound impact on their mental health and wellbeing.

Some carers are eligible for Carer's Allowance, but this is the lowest benefit of its kind, at just £81.90 per week (24/25), and not sufficient to cover the many costs involved in caring. Strict eligibility criteria for Carer's Allowance means that carers in paid employment who earn slightly over the earnings threshold lose all of their Carer's Allowance and can end up in severe debt by building up overpayments.

Many carers would like to work more hours or return to work, not only to increase their income but to improve their health and wellbeing. However, with the inflexible earnings limit this is often not possible.

Carers who are struggling financially often have to make extremely difficult decisions about spending. Many carers are turning to unsustainable solutions to cope with these challenges, such as using credit cards or going into arrears with utility bills. Caring can be stressful: financial challenges can make an already difficult situation intolerable

It is unacceptable that so many carers are still struggling with their finances whilst providing so much for society. Without targeted support many more could fall into poverty.

In this report we consider carers' financial situations and what more support is needed to help carers cope with the costs of caring.

1: ONS (2023) Unpaid care, England and Wales: Census 2021.

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/unpaidcareenglandandwales/census2021>

2: Carers UK (2024) Carer's Allowance overpayments. https://www.carersuk.org/media/2tdhojgf/ca-overpayments-report_web_small.pdf

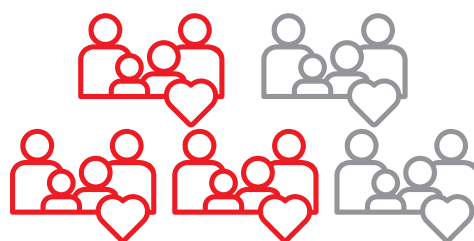
3: Centre for Social Justice (2024) Creating a Britain that works and cares. https://www.centreforsocialjustice.org.uk/wp-content/uploads/2024/02/CSJ-Creating_a_Britain_that_Works_and_Cares.pdf

Executive Summary



- Carers are finding it increasingly difficult to pay for essentials. 34% of carers are cutting back on essentials like food and heating – an increase from 32% in 2022.
- Carers often struggle to afford utility bills due to the extra costs of caring. 60% of carers who were finding it hard to afford essentials said they were struggling to afford electricity and gas.
- Carers who are struggling financially are finding it difficult to afford food. 43% of carers who are struggling to afford essentials are struggling to afford food. Many carers are taking drastic measures such as skipping meals or not eating when hungry.
- Carers in receipt of social security benefits are struggling even more to afford food. 50% of carers receiving Carer's Allowance and struggling to afford essentials are struggling to afford food. 17% of carers in receipt of Universal Credit with Carer Element are using food banks compared with 8% of all carers.
- The majority of carers are worried about their finances in the future. 64% of carers are worried about living costs and whether they can manage in the future, and over a third (42%) do not feel confident that they will be able to manage financially over the next 12 months.

- These worries are affecting carers' health and wellbeing. Two-thirds (66%) of carers said that their financial situation is having a negative impact on their mental health and wellbeing, and 76% feel stressed or anxious when they think about their financial situation.
- Carers have been cutting back on things that improve wellbeing, and this situation has been getting worse each year. This year, 69% of carers cut back on hobbies/leisure activities, compared to 62% in 2023. 62% cut back on seeing family and friends, compared to 51% in 2023.
- Carers who are not in paid employment are even more likely to be struggling financially. 46% of carers aged 18-64 who are looking after dependents, unemployed, in education, or unable to work due to poor health are struggling to make ends meet, and just over a fifth (21%) are in debt as a result of caring.
- Carers who are in paid employment are also worried about their finances, often because they're concerned about having to reduce their working hours to provide more care. 78% of carers aged 18-64 in paid employment are worried about their ability to save for the future (eg retirement).
- The earnings limit for Carer's Allowance is preventing many carers in paid employment from increasing their income and is contributing to some carers leaving employment altogether: 66% of carers who had experienced issues whilst being in paid employment and claiming Carer's Allowance said they had been unable to work more hours or take on higher paid work. 21% had an overpayment of Carer's Allowance. 43% said that they left their paid employment as a result of the earnings limit.
- Carers in receipt of social security benefits are more likely than other carers to be struggling financially and worried about the future. 43% of carers in receipt of Carer's Allowance are struggling to make ends meet, and 73% are worried about living costs and whether they can manage in the future.
- Most carers think that Carer's Allowance is not enough to support them. 97% of carers receiving Carer's Allowance do not think this benefit is sufficient or are not sure it is sufficient.



62% of carers have cut back on seeing friends and family

- Many carers feel the process of claiming benefits could be improved. 69% would like more information and advice about what benefits they are entitled to and 54% would like more support with understanding the rules for certain benefits.
- More than half (56%) of carers need more financial support. Primarily this is to support their caring role. For example, nearly half (46%) need more financial support with transport costs.
- Carers are often turning to unsustainable solutions to manage their finances: 27% of carers have had to use credit cards and 26% have used their bank account overdraft.

Carers from the entire cross-section of society are struggling with their finances with those on the lowest incomes facing the most difficulties.

The ongoing impact of the rise of in the cost of living is being felt by carers longer and more severely than the average member of the public. Many are missing meals and going without heating to survive.

Targeted support for carers by both the UK and Welsh Government is required to get carers out of financial hardship.



Recommendations

The Welsh Government should call on the UK Government to:

- Begin a review of the current support provided to unpaid carers through the social security system, including setting objectives for carers' social security benefits as well as timescales and options for change. The review should particularly investigate interactions between benefits in the current system to understand how they affect individual entitlements.
- Increase the level of Carer's Allowance by at least £11.10 a week in England, Wales and Northern Ireland (at 2024/25 rates) to match the effective rate in Scotland.
- Immediately increase the value of Carer Element, Carer Premium and Carer Addition by £11.10 per week, to lift at least 30,000 people out of poverty and 40,000 out of deep poverty across the UK.
- Increase the Carer's Allowance earnings limit to 21 hours at National Living Wage (£240.42/ week) and peg it to National Living Wage increases so carers' ability to earn is not eroded over time.
- Prevent the accumulation of Carer's Allowance overpayments, by writing off past substantial overpayments where carers could have been notified sooner and bringing forward options and timescales to introducing a taper to earnings similar to other benefits.
- Improve the process for claiming Carer's Allowance to make it less complicated for claimants by modernising delivery, increasing staffing and improving staff training, improving information sharing between DWP departments, and improving carers' understanding of eligibility rules.
- Reform the eligibility rules for Carer's Allowance, such as removing the 21-hour study rule, whereby someone is not allowed to claim Carer's Allowance and be in full time education of more than 21 hours per week to match the Carer Support Payment in Scotland.
- Introduce a new statutory right to paid Carer's Leave to support more people to balance employment and unpaid care and remain in work.
- Provide additional financial support to carers of State Pension age. There should also be a review of pension rules for carers, with implementation of initiatives to get carers up to similar pension levels as non-carers

Recommendations

The Welsh Government should:

- Commit to the production of an Action and Implementation Plan for unpaid carers, addressing the findings of the Welsh Government-commissioned Evaluation of the Social Services and Well-being (Wales) Act 2014 which was published in 2023.
- Reconsider any proposals to increase the maximum weekly charge of £100 for non-residential care and support services to as much as £125.
- Provide long-term funding certainty to vital unpaid carer support initiatives, such as the Carers Support Fund, Short Breaks Fund and funding for third-sector organisations who support unpaid carers.
- Enable and actively encourage local authorities to provide flexible direct payments that support carers wellbeing goals including counselling and other mental health pursuits.
- Ensure that tackling carer poverty forms a key part of any refreshed Strategy for Unpaid Carers and that the strategy is fully co-produced with unpaid carers and representative organisations.
- Utilise the 'Claim What's Yours' campaign to inform and support unpaid carers to claim everything they are entitled to, including Pension Credit and social tariffs and other discounts on utility bills. The Welsh Government should utilise carer-focused promotional resources and the voices of unpaid carers to effectively target and inform unpaid carers.
- Recognise unpaid carers as a priority group when devising future anti-poverty and cost of living policy interventions, and co-produce these interventions with unpaid carer organisations and unpaid carers.
- Be active partners in the upcoming independent review of Carer's Allowance overpayments, advocating on behalf of unpaid carers in Wales for positive change and proactively communicating any changes as a result of the review to unpaid carers throughout Wales.

Carers' financial situations



Key points

- 64% of carers are worried about living costs and whether they can manage in the future.
- Over a third (42%) of carers do not feel confident that they will manage financially over the next 12 months.
- Nearly a third of carers (32%) are struggling to make ends meet.
- Nearly a third (30%) of carers in receipt of Universal Credit with Carer Element are in debt as a result of caring compared with 15% of all carers.
- 73% of carers aged 18-64 in paid employment are worried about their ability to save for the future (eg retirement).

A significant proportion of unpaid carers are struggling financially. Nearly a third of carers (32%) are struggling to make ends meet. 15% of carers are in debt because of caring.

“ I have to check my bank account daily and defer payment dates to ensure there is money to cover bills.”

“ I cannot work at the moment. I struggle to pay for clothing for myself and my children. I also struggle to afford healthier foods and at times petrol in the car. “

Carers are also worried about the future. Over a third (42%) do not feel confident that they will manage financially over the next 12 months. 64% are worried about living costs and whether they can manage in the future. 73% are worried about their ability to save for the future (eg for retirement).

“ Being an unpaid carer has impacted how much I could work and prepare for retirement.”

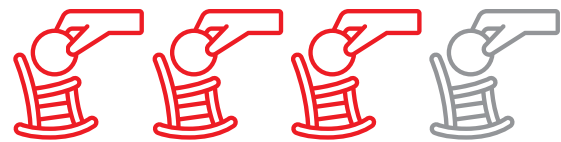
Some carers said they were worried about their financial situation in the future if their caring role came to an end, particularly those who were older and had not been in paid employment for many years.

“ My future would be very uncertain if my caring role came to an end.”

“ I can't earn money, therefore I can't replenish my savings, I have to be very careful what I spend. I can't pay into a pension so the future is looking a bit bleak too.”

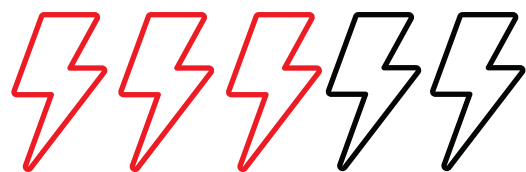


32% of carers are struggling to make ends meet.



73% aged 18-64 in paid employment are worried about their ability to save for the future.

60% of carers who were finding it hard to afford essentials said they were struggling to afford electricity and gas.



Although many carers are struggling to make ends meet, some carers are even more likely to be finding it difficult to manage financially, including those caring for more hours, those caring for multiple people, those in receipt of benefits, and those who are not in paid employment.

Hours of care

Carers caring for more hours are more likely to be struggling financially. As Table 1 shows, the proportion of carers struggling to make ends meet increases with the number of hours of care provided.

34% of carers caring for 50 hours or more per week are struggling to make ends meet.

69% of carers caring for 50 hours or more are worried about living costs and whether they can manage in the future, compared to 57% of carers caring for 20-49 hours, and 41% of carers caring for 19 hours or less.

46% of carers caring for 50 hours or more do not feel confident that they will be able to manage financially over the next 12 months compared to 45% of carers caring for 20-49 hours and 20% of carers caring for 19 hours or less.

Levels of debt due to caring is also proportional to caring hours. Table 2 shows that nearly a fifth (17%) of those caring for more than 50 hours have debt due to caring compared 15% caring between 20-49 hours and only 4% caring less than 19 hours per week.

Table 1: Percentage of carers struggling to make ends meet by hours of care per week

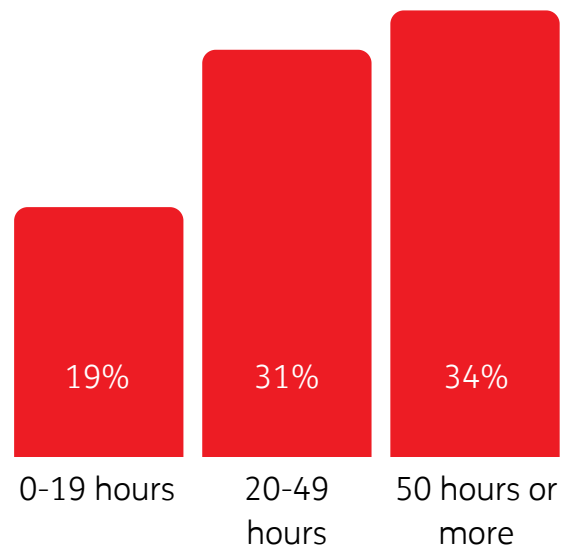
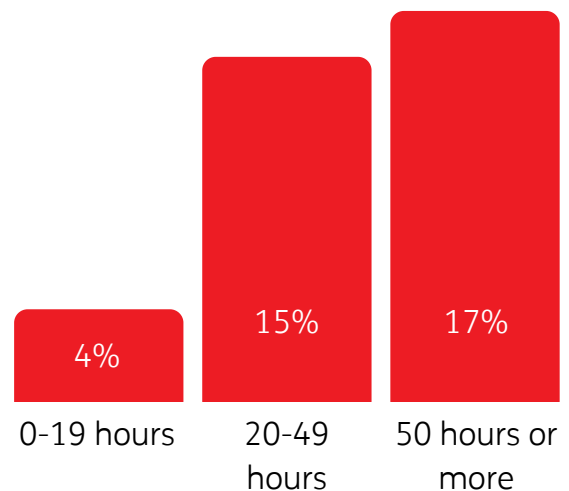


Table 2: Percentage of carers in debt due to caring by hours of care per week



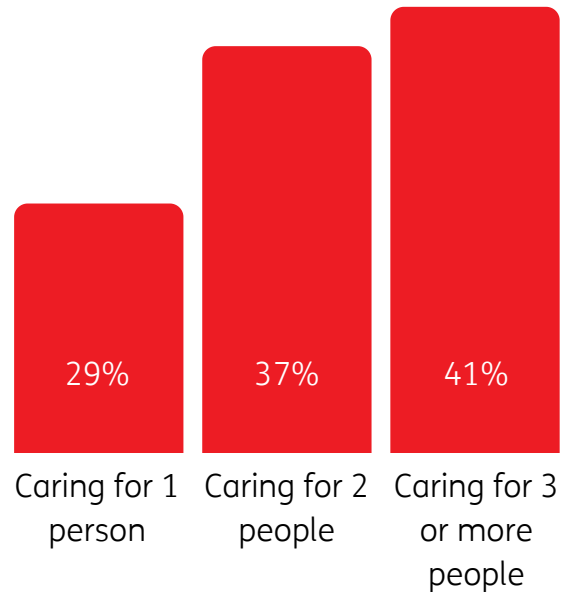
Number of people cared for

Carers caring for more than one person were more likely to be struggling financially. As Table 3 shows, the proportion of carers struggling to make ends meet increases by the number of people being cared for.

69% of carers caring for more than 1 person are worried about living costs and whether they can manage in the future compared to 61% of carers caring for 1 person.

26% of carers caring for more than 1 person are in debt as a result of their caring role compared to 19% of carers caring for 1 person.

Table 3: Percentage of carers struggling to make ends meet by number of people cared for

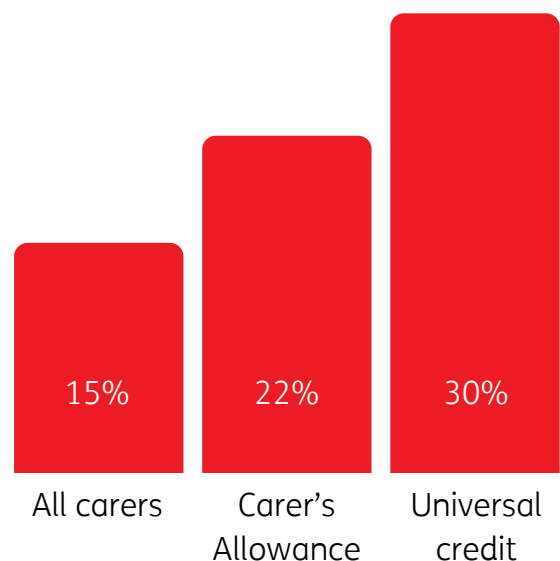


Social security benefits

Many carers in receipt of Carer's Allowance are finding it difficult to manage financially. 43% of carers getting Carer's Allowance are struggling to make ends meet, and 73% are worried about living costs and whether they can manage in the future. 22% are in debt as a result of their caring role.

Carers in receipt of Universal Credit with Carer Element are struggling even more. 56% are struggling to make ends meet, and 79% are worried about living costs and whether they can manage in the future. Nearly a third (30%) are in debt as a result of caring.

Table 4: Percentage of carers in debt by social security status



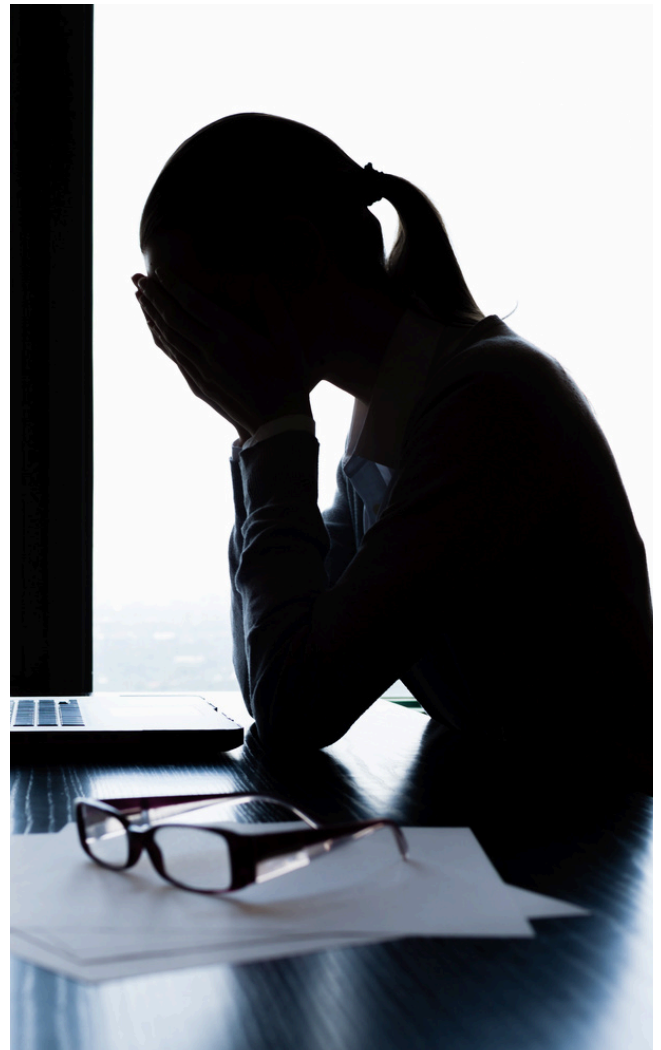
Employment Status

Working age carers who are not in paid employment are struggling financially. 46% of carers aged 18-64 who are not working (i.e who are looking after dependents, are unemployed, in education, or are unable to work due to sickness or disability) are struggling to make ends meet, and over a fifth (21%) are in debt as a result of caring.

Carers in employment between 18-64 are less likely to be struggling to make ends meet however nearly a third (32%) are.

More than half of carers in employment (61%) are concerned about living costs and whether they can manage in the future. More of those out of employment are concerned with nearly three-quarters (72%) worried.

Some carers said they had already had to give up paid employment or change their employment status and were now struggling financially as a result.



“ I had to give up my career plans and change to self employed so that I could fit it in around caring. But now I work silly hours and don't earn enough.”

“ I had to retire early. My arthritis meant I could not work full time and I was refused part time work. This has impacted my teacher's pension.”

“ I went from a 25 hour a week role to 2.5 hours a week and had to give up most of my job to someone else. “

“ I knew it was going to be difficult financially when I left work to care but our savings are gone and we need money to move to a suitable house.”

“ I can't do the job I'm qualified for because it's too stressful to teach and look after someone with cerebral palsy on my own. “

“ I consider caring to be a fulltime employment. I worked for the first ten years of caring, but nobody can commit 100% to both. NOBODY.”

Older carers

More than half (55%) of carers aged 65 and over are worried about living costs and whether they can manage in future.

Many older carers said they had lost access to their Carer's Allowance because they'd started receiving a State Pension.

“My carers allowance has stopped due to being of retirement age, however, I am still caring and have to be even more budget aware to be able to care and participate in my daughter's life.”

“I receive a pension - I'm 69 and I care for my husband - no carers allowance - this could help my mental health and pay for counselling.”

“You should be able to keep the carers allowance when you reach pension age yourself because the person you are caring for doesn't suddenly become well! But the money stops! The person doesn't suddenly miraculously become 100%”

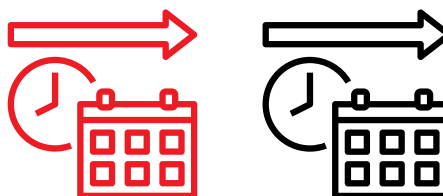
Some carers also said that they had had to take early retirement to care, which had impacted their pension.

“I gave up work to care for my husband and with 18 months before I get my state pension, if anything happened to him then I would be in dire straights financially.”

“I have already had to come out of work and my pension is affected. The future is bleak.”



55% of carers aged 65 and over are worried about living costs and whether they can manage in future.



Struggling to afford essentials and cutting back on food



Key points

- Over a third (34%) of carers have cut back on essentials like food and heating in order to make ends meet. This is an increase from 32% in 2022.
- Carers in receipt of social security benefits are even more likely to be struggling to afford essentials. 17% of carers in receipt of Universal Credit with Carer Element are using foodbanks compared to 8% of all carers.
- Many carers are turning to unsustainable solutions in order to pay for utility bills and other costs associated with caring. 27% of carers have had to use credit cards and 26% have used their bank account overdraft.
- 60% of carers who are finding it difficult to afford essentials are struggling to afford electricity and gas.
- 43% of carers who are struggling to afford essentials are struggling to afford food. Carers who are struggling to afford food are skipping meals and not eating to save money.

Carers are often having to make difficult decisions about what to spend money on. Over a third (34%) of carers have cut back on essentials like food and heating to make ends meet. This increased to 43% for carers in receipt of Carer's Allowance and 58% of carers in receipt of Universal Credit with Carer Element.

“Only my husband's room is heated. I just wear extra layers in the winter (sometimes 6 layers)!”

“I am financially supporting my mother who lives with me, heating bills and food costs mean I often go without things myself in order to help my family.

For many carers, the cost of essentials like food, heating or transport can be even higher due to the needs of the person being cared for. Some carers need to ensure the house is warm for the person they care for, pay for additional transport costs (e.g. when going to appointments), purchase specialist food appropriate for certain health conditions, regularly wash bedsheets due to incontinence, and run equipment such as bed hoists which need power.

“My son used a lot of electric due to his disability and I struggle to pay the bills. There seems to be no help available for those with increased costs due to a disability and I think that there should be.”

“The cost of running an almost fully functional hospital room at home together with the additional washing & drying etc puts a big strain on the family budget.”

Many carers told us that they are struggling to find ways of paying for essentials. 51% of carers have had to use their savings, 27% have used credit cards and 26% have used their bank account overdraft. 22% have used Buy Now Pay Later services (e.g. Klarna), and 22% have borrowed from family or friends.

Most concerningly, nearly a fifth (18%) have cut back as much as they can leading to the chance of carers having to go to more extreme choices to support themselves and the people they care for.

“I can't concentrate on getting him better when I'm worried about if I'm going to have electric.”

“As he is so unwell, I try not to burden him with the reality of our financial situation. I don't want to make him feel guilty for being unable to contribute.”



We asked carers who were struggling to afford essentials what they were finding it difficult to afford. As Table 5 shows, 60% are struggling to afford electricity and gas, 64% are struggling to afford clothes and shoes and 46% are struggling to afford transport costs.

Some carers told us they were wearing damaged or unsuitable clothing rather than buying new clothes. Others said they were unable to afford things that might improve their lives such as dental surgery or new glasses, or home improvements.

Table 5: What carers who are struggling with essentials are struggling to afford

What carers who are struggling with essentials are struggling to afford	Percentage of carers who responded
Clothes and shoes	64%
Electricity and gas	60%
Transport	46%
Food	43%
Communications	39%
Water	24%

“After the bills are paid there’s literally nothing spare left to pay for clothes and shoes.”

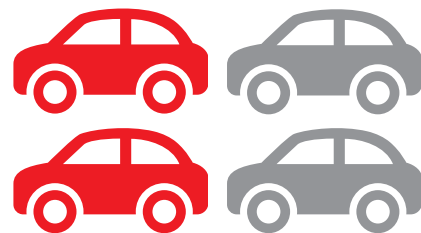
“Am still wearing clothes from years ago. Only try to shop for food that reached it best by date to save money and supermarket cheaper brands.”

“I struggle to pay for things like dentist fees, new glasses. My son helps with food etc.”

Many carers also said they were having to budget and plan very carefully in order to make ends meet.

“Due to lack of money I have to budget very carefully and miss out on some stuff.”

“We budget and by the end of the month, we’re waiting for our next payment with little left.”



43% who were struggling to afford essentials are struggling to afford transport costs.

Struggling to afford food

Concerningly, 43% of carers who are struggling to afford essentials are struggling to afford food. Carers who are struggling to afford food are skipping meals and not eating to save money. 64% of carers who are struggling to afford food have skipped a meal, and 60% have reduced the size of their meals. 42% have felt hungry but didn't eat. More than a fifth (23%) of carers who are struggling to afford food said they had not eaten at all for a whole day.

Carers in receipt of Carer's Allowance who were struggling to afford food were even more likely to skip a meal (66%), reduce the size of their meal (65%), and have been unable to eat a balanced diet (60%).

Many carers in receipt of social security benefits are using food banks. 17% of carers in receipt of Universal Credit with Carer Element and 11% of carers in receipt of Carer's Allowance are using food banks, compared with 8% of all carers.

Carers told us how little they were eating some days.

“I put them first eat the leftovers I wrap in a blanket so they keep warm I do not go to socialising every penny is for them.”

Or have become more unhealthy due to a lack of resource.

“I have gained weight due to an unhealthy diet & not being able to afford transport.”

Table 6: What carers who are struggling to afford food have done

What carers who are struggling to afford food have done	Percentage of carers who responded
Skipped a meal	64%
Reduced the size of my meals	60%
Have been unable to eat a balanced diet	59%
Felt hungry but didn't eat	42%
Not eaten at all for a whole day	23%
Have lost weight because of not eating	22%

Some carers said they were keeping the situation to themselves, and not letting people know they were struggling to afford food.

“I sometimes have a sandwich or toast, so the food lasts longer & my husband can have proper meals.”

“Husband is my priority, so I will go without so he may get the proper food to eat and equipment to enjoy his life a bit better.”

Impact of finances on health and wellbeing



Key points

- Over the past few years, carers have been cutting back more and more on things which can improve wellbeing. This year 62% of carers cut back on seeing family and friends, compared to 51% in 2023 and 34% in 2022.
- Carers in receipt of social security benefits are even more likely to cut back on hobbies/leisure activities and seeing family and friends.
- 65% of carers feel stressed or anxious when they think about their financial situation. This increased to 85% for carers struggling to make ends meet.
- Over half (56%) of carers said that their financial situation is having a negative impact on their mental health and wellbeing.

Carers have been cutting back on things that are important to them, and this situation has been getting worse each year. This year, 69% of carers cut back on hobbies/leisure activities, compared to 62% in 2023 and 49% in 2022.

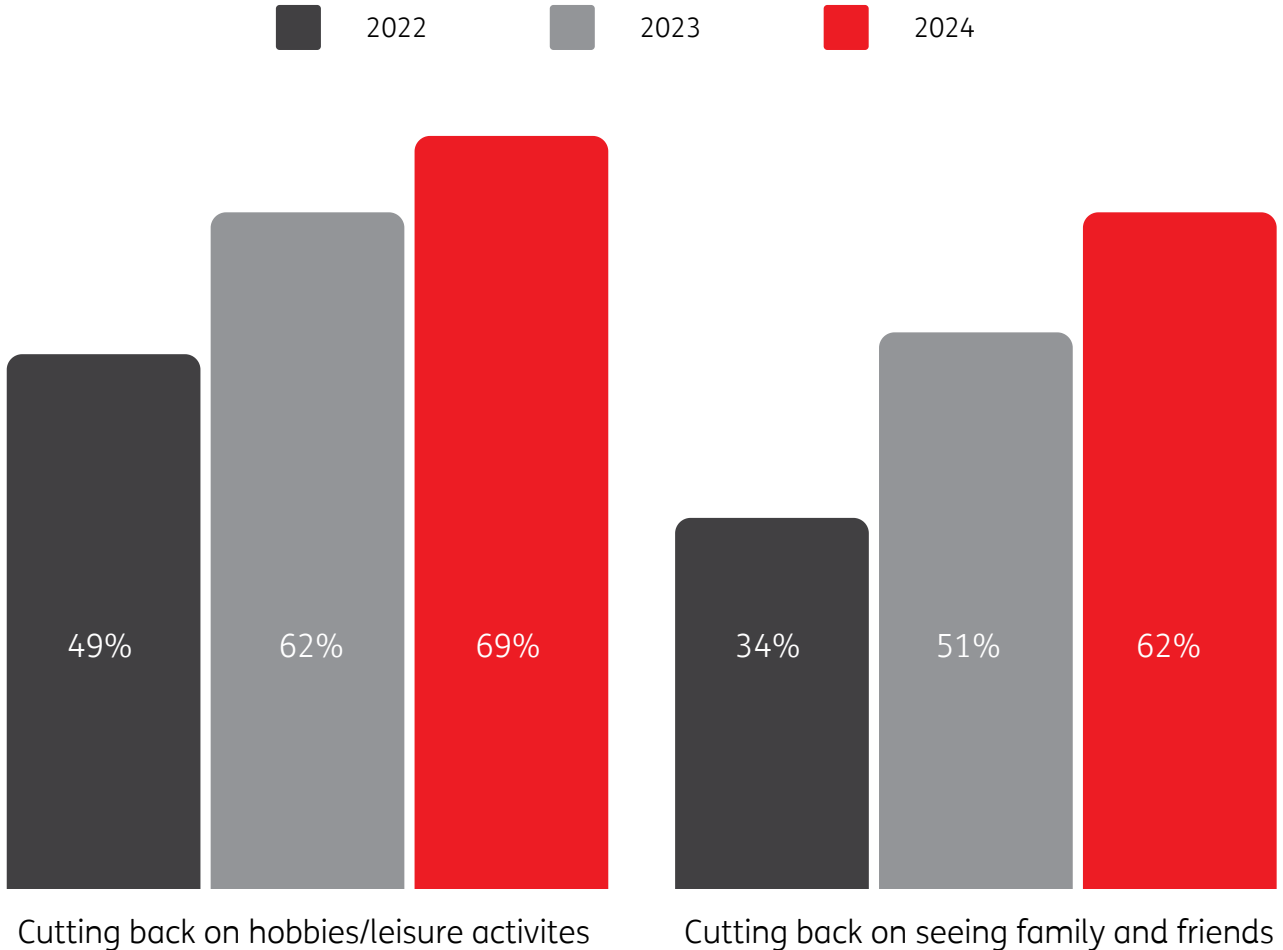
Concerningly, 62% of carers cut back on seeing family and friends, compared to 51% in 2023 and 34% in 2022. Carers are already struggling with loneliness, and not being able to see friends and family is likely to exacerbate this issue.

As Table 7 shows, the proportion of carers who are cutting back on hobbies/leisure activities and seeing family and friends has increased each year over the last three years.

Carers in receipt of benefits are even more likely to cut back on hobbies/leisure activities and seeing family and friends. 79% of carers on Universal Credit with Carer Element and 74% of carers on Carer's Allowance are cutting back on hobbies/leisure activities. 67% of carers on Universal Credit with Carer Element and 63% of carers on Carer's Allowance are cutting back on seeing friends and family.

The financial impact of caring is also having a negative impact on carers' mental health. 61% feel stressed or anxious when they think about their financial situation. This increased to 91% of carers who were struggling to make ends meet.

Table 7: Percentage of carers cutting back on hobbies/leisure activities and seeing family/friends by survey year



Carers in receipt of social security benefits were more likely to say that their financial situation was causing them stress or anxiety. 89% of carers getting Universal Credit with Carer Element, and 76% of carers getting Carer's Allowance, said they feel stressed or anxious when they think about their financial situation.

This increased to 87% for carers who are struggling to make ends meet, 78% of carers in receipt of Universal Credit with Carer Element, and 66% of carers in receipt of Carer's Allowance.

Carers also said that struggles with finances had a negative impact on their health because they weren't able to spend money on things which improved their wellbeing.

“*I am very stressed about money all the time. I struggle to relax and spend quality time with my son and daughter.”*

“*Having to work around the clock leads to little family time, and lots of guilt about not being able to spend time with my eldest due to needing to care for my other child.”*

“*Cut out things that benefit my health; gym membership, chiropractor care, dental treatment, gardener/cleaner/window cleaner/carpet for my home, owning a car.”*

“*3 months ago I reached the end of my last counselling session that I had waited 6 months. I sometimes need to talk to a professional counsellor to help improve my mental health,”*

Over half (56%) of carers said that their financial situation is having a negative impact on their mental health and wellbeing.



Support needed with finances



Key points

- More than half (56%) of carers need more financial support. Many need more support to manage the costs of caring. For example, nearly a third (33%) need more financial support with transport costs.
- Not all carers were aware of what financial support might be available. 35% didn't know what support is available to help them with electricity and gas bills, and 34% didn't know what support is available to help with transport.
- Many carers felt the process of claiming social security benefits could be improved. 69% needed more information and advice about what benefits they are entitled to, and 54% would like more support with understanding the rules around claiming specific benefits.
- 97% of carers in receipt of Carer's Allowance said that this benefit was not sufficient or were unsure whether Carer's Allowance is sufficient.

Cost of care

When we asked carers what their main needs are at the moment, 56% said they need more financial support. This rose to 83% for carers struggling to make ends meet, 83% for carers in receipt of Universal Credit with Carer Element, 73% for carers aged 18-64 not in paid employment, and 73% for carers in receipt of Carer's Allowance.

Although some carers are able to pay for the costs involved in caring either themselves, or through financial support such as a Direct Payment, many would like more help with this. 47% need more support to help them cope with their caring role (eg therapy and counselling costs), 33% need more support with transport costs, and 31% need more support from a cleaner.

Only 10% of carers said they were able to pay for practical support from care workers themselves or through financial support. However, a quarter (24%) of carers said they needed more support to pay for care workers. Affordable replacement care services can help carers combine caring with paid employment. 76% of carers in paid employment said that affordable, accessible and reliable replacement care for the person they care for would help them juggle work and care.

“Respite care cost in a care home here is £1500 per week privately or £100 per week through the Council but the latter is not available for my husband.”

Table 8: Costs of care that carers need more financial support with

Cost of care	Percentage of carers who responded
Support to help with my caring role (eg therapy or counselling)	47%
Transport costs	33%
A cleaner	31%
Practical support from care workers coming to help	24%
Technology	20%
Mobility vehicle	20%
Incontinence products	19%
Equipment in the home	18%
Use of a day centre or care home	13%
A meal delivery service	12%

Carers in receipt of social security benefits were even more likely to need support with the costs of care. For example, 50% of carers in receipt of Universal Credit with Carer Element, and 39% of carers in receipt of Carer's Allowance need more help with transport costs, compared to 30% of all carers.

Some carers said that it was utility bills that they needed help with, due to the extra costs involved in having the heating on for the person they cared for, powering equipment such as hoists, or doing extra washing due to incontinence.

“Gas and electricity costs are astronomical and no help with how much equipment having to be on adds to the bills, even though it is life saving medical equipment.”

“I am buying numerous items such as incontinence pads, I wash sheets and clothes every day so spend more on my water meter which is charged at full rate.”

Other caring costs that carers said they needed support with that were not mentioned in the above list included cleaning products; leisure activities to support the wellbeing of the person they cared for; specialist food; toiletries to help with allergies or skin conditions; childcare costs for a non-disabled child to allow time for respite; a gardener or handymen; phone and internet costs which were higher due to making calls to support services; legal fees; parking costs; and medication not available through the NHS.

“My partner has a low immune system and therefore the house needs to be sterile. Cleaning products are expensive.”

“With autism things get destroyed frequently (chewing through clothes and bedding etc) and they both rely on technology to regulate so if an iPad breaks I need to replace it straight away.”

Some carers also mentioned opportunity costs, such as the loss of income when they'd had to reduce their working hours.

“I've already given up work early to care and worry and now I can't afford to save for repairs to home that is urgently needed.”

“People think that I had a good job, I have money to care. They don't realise that my costs are higher and I can't just bring them down.”



Support with the cost of caring

Carers were not always aware what support might be available to help them pay for essentials. 35% said they didn't know what support is available to help them with electricity and gas bills, and 34% said they didn't know what support is available to help them with transport costs. This suggests that carers need more information and advice about how they can find out if they are eligible for financial support, and how they might be able to reduce energy bills.

Concerningly, more than a quarter did not know about specific support for water (29%) or food (27%). This suggests that a large number of carers are paying higher rates than necessary.

Carers ability to support their own wellbeing is also being hampered by their lack of knowledge about support around communications including phone and internet. This is likely to be increasing loneliness and isolation.

Table 9: Percentage of carers unaware of support for key services

Unaware of support	Percentage of carers who responded
Communications (like phone and broadband)	40%
Clothes and shoes	38%
Electricity and Gas	35%
Transport	34%
Water	29%
Food	27%



Social Security System

48% of carers who completed the survey are in receipt of Carer’s Allowance and 17% are in receipt of Universal Credit with Carer Element.

We asked carers in receipt of social security benefits how the process of claiming benefits could be improved. The main way in which carers said the process could be improved was having more information and advice about what benefits they are entitled to (69%). This was followed by being informed by the Government if there is other support they are entitled to with caring (64%).

“Some carers suggested that there should be a ‘one stop shop’ for advice with claiming financial benefits; others said that information should be provided when a condition is first diagnosed.

“When diagnoses are given very little help is given in what your entitlement is and can take years before you find out.”

I do not know what benefits I am entitled to and do not have the time to spend ringing different departments to find out what financial support I would be entitled to.”

54% of carers said they would like more support with understanding the rules around claiming specific benefits.

51% said they would like better communication with the Government when claiming benefits. Some carers said it could take a long time to speak to someone on the phone. Others said they would like a more compassionate service.

Table 10: What support carers would like to improve the process of claiming benefits

Support needed	Percentage of carers who responded
More information and advice about what benefits I am entitled to	69%
Being informed by the Government if there is other support I am entitled to	64%
More support with understanding the rules around claiming specific benefits	54%
Better means of communicating with the Government when claiming benefits	51%
Quicker processing of claims by the Government so I know if my application has been successful sooner	49%

Carers Allowance and employment

79% of carers in receipt of Carer's Allowance said that this benefit was not sufficient and a further 18% are unclear whether it is enough.

“A minimum of 30 hours a week equals £2.73 an hour. Most carers living with a family member provide 24/7 care. The national living wage is £11.44 an hour, or £8.60 and £6.40 for those under 21. Even a rise to £6.40 an hour would help.”

“I have left a job of 60k+ to become a full time carer and I don't seem to have any way to make any additional money to the £81.90. The instability around working part time and having benefits stopped is way too scary to entertain. I applied for JSA after working for 24 years, but although eligible it clashes with a carers allowance, so that is wiped out. I am both unemployed and a carer. Being a carer is not a career.”

Many carers had had to give up paid employment in order to care and were struggling with the loss of this income – they felt that Carer's Allowance should be increased to cover this.

“The amount of hours we work is worth a lot more, especially as we're doing multiple types of jobs which should be worth minimum wage at least.

“I am restricted in getting employment - £81.90 does not reflect what I do and what I am excluded from doing.

Many carers said that the Allowance was not sufficient to cover the increased cost of living, and that they struggled to afford essentials.

“It's not a living wage. I wish I could give up work to provide proper care for my wife as she is suffering without it. However, my income is Â£600 a week. The current amount is ridiculous.

Many carers said that Carer's Allowance had a negative impact on their health and wellbeing, because they felt it demonstrated how undervalued they were.

“If a carer provides 35 hours of care a week, works out at £2.31/hour. Generally carers will not have had any formal training and compared to a paid carer within the care industry us simply not fair. I'm helping to keep someone out of going into a care home.

“This payment is then deducted from my spouse's ESA anyway, so technically not worth applying for. You only get this if they person you care for "qualifies" for PIP daily living, they might get worse but the constant worry of the assessor will cut or stop pip, means that you have to continue to care for the person as they can't function without that care, meaning you will both be living on nothing. It's a horrible process, and it's horrible to see someone you love and care for ill and distressed.

Carers Allowance amount

79% of carers in paid employment said that a change to the eligibility criteria for Carer’s Allowance, allowing them to work more hours or take on higher paid work, would be helpful in allowing them to juggle work and care.

Many carers who had claimed Carer’s Allowance while in paid employment said they had experienced challenges when doing so. 62% of carers who had experienced challenges said they had been unable to work more hours or take on higher paid work due to the earnings threshold for Carer’s Allowance. Some carers said this had a negative impact on their finances or their career development.

Others said it caused them stress, as they were worried about exceeding the limit and losing the benefit.

43% of carers who had experienced issues when claiming Carer’s Allowance while in paid employment said they had given up work due to the earnings threshold in Carer’s Allowance.

21% of carers who had experienced issues when combining paid employment with claiming Carer’s Allowance said they had unintentionally exceeded the earnings threshold for Carer’s Allowance and had to repay overpayments.

Table 10: What support carers would like to improve the process of claiming benefits

Issues carers have experienced	Percentage of carers who responded
Being unable to work more hours or take on higher paid work due to the earnings threshold for Carer's Allowance	66%
Giving up work due to the earnings threshold for Carer's Allowance	43%
Finding it difficult to communicate with the DWP about earnings	38%
Unintentionally exceeding the earnings threshold for Carer's Allowance and having to repay 'overpayments'	21%
Not knowing how to notify the DWP about a change in circumstances	14%

Regional Differences



Key points

- Carers in metropolitan centers are more likely to struggle to make ends meet.
- Carers in the South East of Wales who are struggling financially are more likely to cut down on food while those in the Valleys are more likely to be unable to afford gas and electricity.
- Carers in the North of Wales are more likely to have credit card debt than the rest of Wales.
- Carers in West Wales are most likely to have cut down on leisure activities and seeing friends and family.

About the regional research

This regional research is segmented by regional health board area and has at least 100 participants in each region apart from Powys. Powys has been included for information.

Due to the segmentation, data is based on all carers data. Statistics may slightly differ from the overall numbers due to not all carers declaring their location.

Affording Essentials

Carers in metropolitan areas of Wales are more likely to be struggling to make ends meet. Swansea Bay has the highest number of carers struggling to make ends meet with 41%, followed by Aneurin Bevan 34% and Cardiff and Vale with 33%.

This is reflected when asking carers if they will struggle to manage their finances over the next 12 months where half of carers in Swansea Bay (50%) are concerned and 49% in Cardiff and Vale.

Carers in Swansea Bay are significantly more likely to have their mental health negatively effected by financial strain with 71% indicating so. Although it should be noted that outside Powys (below threshold), at least half of carers in every health board region say their mental health has been negatively effected by finances.

Carers in Betsi Cadwaladr are the most likely to be using credit to support their caring role nearly a third (32%) using a credit card and a further 22% using overdrafts.

Struggling to afford essentials

More than half of carers in Aneurin Bevan (53%) and half of carers in Cardiff and Vale (50%) who are struggling to make ends meet are cutting back on buying food.

Cardiff and Vale (32%) and Cwm Taf Morgannwg (29%) are more likely to be struggling to afford water while two-thirds in Cwm Taf Morgannwg (66%) are struggling to afford gas and electricity.

Impact of finances on health and Wellbeing

Carers in Hywel Dda are most likely to be cutting back on hobbies/leisure activities (76%) seeing friends and family (73%).

However, more carers in Swansea Bay (76%) are anxious or stressed about their finances than any other region in Wales although there is no region where less than 50% of carers are not anxious or stressed about their finances.

For tables on all regional statistics, please see Appendix 1 at the end of this report.

Conclusion

The financial burden on unpaid carers in Wales is creating an untenable situation that has the potential to create a significant impact across society. The cost of living rises over recent years has hit carers harder than the general populous causing carers to take increasingly extreme measures, like skipping meals and going without heating, to cope.

This combination of damaging their own physical health paired with the impact of worsening mental health caused the inability to participate in leisure activities or see friends and family is creating a perfect storm of a new generation of people who will require care themselves.

To enable carers to be economically active and feel more connected within society, the UK and Welsh Governments must commit to supporting carers in all multiple aspects of their lives.

Reforming Carer's Allowance by increasing the earning threshold, removing the cliff edge of the earning threshold and creating an easier system for carers to communicate their changing circumstances would dramatically increase the likelihood of unpaid carers who would otherwise be able to work, to be able to do so. This will help prevent financial instability for carers and contribute to Governments' aims to grow the economy and increase productivity.

Not all carers are in a position to take on employment to support their financial need so more targeted financial support for those carers must also be a priority.

Considering unpaid carers in Wales provide the Welsh economy £10.6 billion each year, it is also inaccurate to class carers as 'economically inactive'. Their immense contribution to society should be actively seen and measured while also validating carers personal sacrifices.

The solution needed from all Governments has to be multi-faceted. We need a better social security system which properly supports unpaid carers to do what they need to do, particularly in instances where they are not able to work and are caring intensely. However, for many carers, removing barriers to work and improving workplace rights and support to re-enter the jobs market will be crucial to lifting carers out of financial hardship and allowing them to benefit from keeping retaining existing employment, or returning to the labour market..

Finally, we cannot support unpaid carers to stay in work without an affordable, reliable and good quality social care system. This is a pre-requisite for many carers juggling paid work and unpaid care. A new better social care system is urgently needed to enable carers to be full members, economically and socially, of society.

4: <https://www.carersuk.org/press-releases/unpaid-care-in-wales-valued-at-10-6-billion-per-year-gwerth-gofal-di-d%C3%A2l-yng-nghymru-yw-10-6-biliwn-y-flwyddyn/>

Appendix 1

Table 11: Number of carers struggling to make ends meet in each region

Carers struggling to make ends meet	Percentage of carers who responded
Aneurin Bevin	34%
Betsi Cadwaladr	33%
Cardiff and Vale	34%
Cwm Taf Morgannwg	31%
Hywel Dda	26%
Powys	27%
Swansea bay	41%

Table 12: Number of carers struggling to manage their finances over the next 12 months in each region

Carers struggling to manage their finances	Percentage of carers who responded
Aneurin Bevin	43%
Betsi Cadwaladr	44%
Cardiff and Vale	49%
Cwm Taf Morgannwg	37%
Hywel Dda	38%
Powys	29%
Swansea bay	50%

Table 13: Number of carers who's finances have had a negative impact on their mental health and wellbeing in each region

Finances caused a negative impact	Percentage of carers who responded		
		Cwm Taf Morgannwg	61%
Aneurin Bevin	52%	Hywel Dda	52%
Betsi Cadwaladr	59%	Powys	35%
Cardiff and Vale	52%	Swansea bay	71%

Appendix 1 continued

Table 14: Percentage of carers using credit cards to support their caring role in each region

Carers struggling to make ends meet	Percentage of carers who responded
Aneurin Bevin	29%
Betsi Cadwaladr	32%
Cardiff and Vale	30%
Cwm Taf Morgannwg	25%
Hywel Dda	20%
Powys	27%
Swansea bay	29%

Table 15: Number of carers struggling to make ends meet struggling to afford food in each region

Struggling to afford food	Percentage of carers who responded
Aneurin Bevin	53%
Betsi Cadwaladr	42%
Cardiff and Vale	50%
Cwm Taf Morgannwg	48%
Hywel Dda	32%
Powys	28%
Swansea bay	45%

Table 16: Number of carers struggling to make ends meet struggling to afford water in each region

Struggling to afford water	Percentage of carers who responded		
Aneurin Bevin	23%	Cwm Taf Morgannwg	29%
Betsi Cadwaladr	20%	Hywel Dda	18%
Cardiff and Vale	32%	Powys	36%
		Swansea bay	21%

Appendix 1

Table 17: Number of carers cutting down on leisure/hobbies in each region

Cutting down on leisure/hobbies	Percentage of carers who responded
Aneurin Bevin	71%
Betsi Cadwaladr	66%
Cardiff and Vale	71%
Cwm Taf Morgannwg	67%
Hywel Dda	76%
Powys	59%
Swansea bay	72%

Table 18: Number of carers cutting down on seeing friends/family in each region

Cuting down on seeing family/friends	Percentage of carers who responded
Aneurin Bevin	62%
Betsi Cadwaladr	63%
Cardiff and Vale	63%
Cwm Taf Morgannwg	59%
Hywel Dda	73%
Powys	63%
Swansea bay	68%

Table 19: Number of carers who are anxious or stressed about their finances in each region

Anxious or stressed about their finances	Percentage of carers who responded		
		Cwm Taf Morgannwg	68%
Aneurin Bevin	63%	Hywel Dda	65%
Betsi Cadwaladr	67%	Powys	52%
Cardiff and Vale	64%	Swansea bay	76%

This is the first of a series of reports based on data from State of Caring 2024



Across Wales today 310,000 people are carers - supporting a loved one who is older, disabled or seriously ill

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