



## State of Caring 2024



# Experience of Female Unpaid Carers

## Introduction

In Scotland, unpaid caring has a clear gendered dimension, with women making up 58% of all unpaid carers. More women (90,643) also provide intense care (50+ hrs) than men (61,681)<sup>1</sup>. Further research indicates that by the time they are aged 46, half of women will have been an unpaid carer<sup>2</sup>. This vital role of providing unpaid care and support to a family member, partner or friend who is disabled, has an illness or long-term condition, or who needs extra help as they get older is too often invisible. These responsibilities limit women's opportunities for paid employment and further education and also impact upon their financial security, health, and wellbeing. Despite its essential role, unpaid care remains undervalued, reinforcing economic and social disparities that continue to shape women's experiences and opportunities.

The information in this briefing is provided from State of Caring in Scotland 2024, an annual survey by Carers Scotland. It is Scotland's most comprehensive research into the lives and experiences of unpaid carers. The 2024 survey was completed by 1,561 unpaid carers and this briefing is based upon the responses of the 908 female carers who took part. This briefing examines women's experiences of caring and employment, the financial impact of caring on women, their health and wellbeing and experience of health and social care support.

## Unpaid carers

The most recent estimate of unpaid carers in Scotland found that there are 627,715 people providing care, including 13,652 of whom aged under 16. This is an increase of 27.5% since Scotland's Census was last conducted in 2011. However, many unpaid carers do not recognise themselves as unpaid carers, instead identifying first as a partner, son, or daughter, relative or friend. Research<sup>3</sup> by Carers Scotland found that more than half (58%) of unpaid carers take a year or more to recognise themselves as a carer, with 26% taking five years or more. Therefore, the level of caring shown in Scotland's Census is likely to be a significant underestimate.

## Key findings

- 71% of female unpaid carers who are looking after the home/family/dependants full-time said they had given up work to provide care.
- 20% of female unpaid carers who are struggling to make ends meet have had to use a food bank.
- 35% of female unpaid carers reported having bad or very bad mental health, with 29% reporting bad or very bad physical health.
- More than half (58%) of female unpaid carers said they felt overwhelmed always or often.

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<sup>1</sup> Scotland's Census 2022, Scottish Government (2024)

<sup>2</sup> Will I Care? The likelihood of being a carer in adult life, Carers UK, (2019)

<sup>3</sup> State of Caring, Carers Scotland 2024

## Women’s experiences of caring and employment

Women who provide unpaid care should have the opportunity to be in paid employment if they wish to. Being unable to be in paid work can have significant and long-lasting impacts, particularly on their financial security. Giving up paid work to care or reducing working hours results in unpaid carers having a higher risk of living in poverty and being forced to be reliant on social security benefits.

The following provides a breakdown of women’s experiences of being in employment and of balancing employment and their unpaid caring role.

Table 1: Female carers current employment situation	Percent
Looking after the home/family/dependants full-time	24%
Retired	23%
Full-time employee	21%
Part-time employee	19%
Unable to work due to sickness or disability	8%
Self-employed part-time	2%
Looking for paid work/unemployed	1%
Self-employed full-time	1%
Part-time education	1%

State of Caring 2024 highlights the significant impact that unpaid care has on women’s ability to take on or remain in employment. Nearly three quarters (71%) of those looking after the home/family/dependants full-time said they had given up work to provide care.

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*“I had to give up work in my 50s to help care for my husband”*  
*[Unpaid carer, responding to State of Caring 2024]*

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*“I had a mental breakdown trying to work and care.”*  
*[Unpaid carer, responding to State of Caring 2024]*

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Where unpaid carers can balance care with paid employment, it can be extremely stressful. Nearly three quarters (74%) of female carers in employment have found it stressful to juggle work and care. Nearly half (45%) said that they had to reduce their working hours to care. More than one in five (22%) said they had to take on a lower paid or more junior role to fit around caring responsibilities.

These findings are reinforced by comments from carers themselves, further illustrating the impact caring has had on their ability to be in employment.

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*“Can’t afford not to work. Have not been able to develop career due to caring responsibilities.”*  
*[Unpaid carer, responding to State of Caring 2024]*

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*“I have not been able to work full time or been able to progress my career due to caring responsibilities”*  
*[Unpaid carer, responding to State of Caring 2024]*

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The research asked female unpaid carers who have had to reduce hours to care or have had to take on more junior roles what, if anything, have helped them to balance work and care. The responses made it clear that access to support services had played a significant role in their decision. Nearly three quarters (72%) said that they needed more affordable, accessible and reliable replacement care for the person they care for and over half (55%) said they needed better quality care services.

Good employment practices also enable unpaid carers to better balance employment and care. Of female carers in employment, 75% said that having an understanding line manager, flexible working (68%) and working from home (61%) helped them manage paid work alongside their caring responsibilities. It is positive that these practices are in place in some workplaces. However, more organisations should develop options to deliver employment that better supports their carer employees. This includes becoming [Carer Positive](#), an award programme that assists and recognises employers to deliver such support.

A lack of support for unpaid carers impacts employer staff recruitment and retention and the wider economy. As the population ages and the number of unpaid carers increases, the effects of losing carers from the workforce will also continue to grow.

## The financial impact of caring on women

Providing unpaid care often brings with it significant financial strain. According to research, 28% of unpaid carers across Scotland live in poverty, with 1 in 12 in deep poverty<sup>4</sup>. In State of Caring 2024, one in four (25%) female carers reported that they are, struggling to make ends meet, 7% were using food banks and 29% said that they have had to cut back on essentials such as food and heating.

However, some groups of female carers – particularly those with lower incomes, more intense or longer caring roles and those caring for more than one person – faced even greater financial insecurity. For example, a quarter (25%) of those receiving Universal Credit with Carer Element had to use food banks to make ends meet. A full breakdown can be found below in Table 2 below.

<b>Table 2: Food insecurity and cutting back on essentials amongst female carers</b>	<b>Struggling to afford food</b>	<b>Used Food banks</b>	<b>Cutting back on essentials</b>
All female carers	37%	7%	29%
In receipt of Universal Credit (with Carer Element)	47%	25%	47%
In receipt of Carer Support Payment (CSP)	42%	11%	36%
Caring for 35 hours or more	39%	9%	33%
Caring for 10 years or more	42%	9%	34%
Caring for more than one person	44%	7%	37%

State of Caring 2024 clearly shows that many female carers are unable to meet the costs of their core needs, including food, and this results in difficult choices on how to spend their limited incomes. Almost four in 10 (38%) unpaid carers on Carer Support Payment (CSP) and almost half (49%) of those receiving Universal Credit (UC) with Carer Element reported that they are struggling to make ends meet. They are also struggling to afford a range of other core needs in their lives.

<sup>4</sup> Poverty and financial hardship of unpaid carers in Scotland, Carers Scotland and WPI Economics (2024)

Table 3: Female carers struggling to afford core essentials:	In receipt of CSP	In receipt of UC with Carer Element
Electricity and gas	66%	58%
Clothes and shoes	70%	78%
Transport	46%	47%
Internet and/or phone	40%	32%

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*“Living on around £82 a week is a struggle”*  
 [Unpaid carer, responding to State of Caring 2024]

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These statistics and the experience of unpaid female carers clearly show that the current social security system is not supporting them adequately. The Scottish Government, within devolved social security, should consider both the value and eligibility of Carer Support Payment and deliver more radical and holistic reform, including introducing a Minimum Income Guarantee for unpaid carers. Such a guarantee would enable carers, through a combination of social security, payments, subsidised or reduced costs, services and employment (where possible) to reach a basic standard of living and improve their quality of life.

### The health and wellbeing of female carers

The detrimental effects of caring on health have been well evidenced in State of Caring over many years and is further supported by other research. For example, over 30,000 female unpaid carers reported in Scotland’s Census 2022 that their general health was bad or very bad<sup>5</sup>.

When asked to rate their current health, it is clear to see just how much female unpaid carers are affected by their role. A substantial proportion reporting poor physical and mental wellbeing. According to State of Caring 2024, nearly one in three female carers (29%) rate their physical health as either "bad" or "very bad" which highlights the physical toll of caring. The burden is even more pronounced in terms of mental health, where 35% describe their mental wellbeing as "bad" or "very bad."

State of Caring 2024 also asked unpaid carers if they ever felt overwhelmed by their caring role. More than half (58%) of female carers reported feeling often or always overwhelmed, with a further 37% reporting sometimes feeling overwhelmed.

Taking a break from caring can improve both physical and mental wellbeing however responses to the State of Caring 2024 show that many women face issues when attempting to take such a break. One of the main reasons behind “feeling overwhelmed” by caring responsibilities are, for 63% of carers, not being able to take a break from caring. Female carers also reported that a lack of support from social care services (40%) and dealing with all the administration involved in caring (36%) led to them feeling overwhelmed. For nearly half (51%), a struggle with their own health condition was a significant factor.

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*“I will be 70 in few months and I have numerous physical ailments. My own physical and mental health are affected by my caring role”*  
 [Unpaid carer, responding to State of Caring 2024]

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<sup>5</sup> Scotland’s Census 2022, Scottish Government (2024)

There is mounting evidence that caring is a social determinant of health and contributes to health inequalities<sup>6</sup>. More must be done to help unpaid carers improve their physical and mental health. The Scottish Government should work with health boards and health and social care partnerships to design and deliver NHS primary, community, secondary and acute services that explicitly recognise and improve the health and wellbeing of carers, which are also sensitive to protected characteristics the diversity of carers' needs.

However, despite this evidence, State of Caring 2024 revealed that female carers are currently being let down by a lack of NHS support. More than three in five (63%) reported that the NHS was not giving them support they need with their own health and wellbeing.

The Scottish Government must ensure that the specific needs of unpaid carers are reflected in the women's health plan. Four in ten (41%) carers told us that they have not accessed their own healthcare support because of their caring responsibilities<sup>7</sup>. The Scottish Government makes good on its commitment in the Carers Strategy to deliver flexible healthcare appointments and health checks for carers. This would support ensuring that the health of female carers does not deteriorate and that they can access crucial support including both routine screening and acute care.

## Female carers experience of social care support

As well as support from health services, social care services are essential for unpaid carers, in providing the help needed to balance caring with their own wellbeing. For example, access to breaks from caring, can make a crucial difference, helping carers to continue their role without reaching crisis point. Ensuring carers receive the right support is vital but increasing challenges in the delivery of both health and social care services means that support is, too often, not available when it is needed. This is leading to a plethora of negative experiences. Six in ten (60%) female unpaid carers reported that social care support services were not available when they needed them. Meanwhile, similar numbers (59%) also reported long wait times for assessments, reviews, care, or support.

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*“Told [there was] no chance of getting respite. Being told there was no capacity when I asked for additional support when I was at the end of my tether.”*

*[Unpaid carer, responding to State of Caring 2024]*

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*“Shortage of [paid] carers and places in support services so cannot access them, despite having funds to do so”*

*[Unpaid carer, responding to State of Caring 2024]*

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These experiences contribute to negative impacts on female unpaid carers health and employment. A majority (83%) of female carers said it had negatively affected their mental health, while a smaller but still considerable number (58%) said it had negatively affected their ability to be in paid work.

State of Caring 2024 also found that only 21% said they had received an Adult Carer Support Plan in the last 12 months. This means that more than three quarters (79%) of unpaid carers who responded to this survey did not have an assessment of their needs as a carer.

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<sup>6</sup> This evidence includes, but is not limited to, the Scottish Parliament, Health Committee inquiry “Tackling health inequalities in Scotland, Scottish Parliament (2022)”, Caring as a social determinant of health by Public Health England (2021) and Carers Health and experiences of primary care, Carers UK (2022)

<sup>7</sup> Information from the 2023 State of Caring survey

## Conclusion

The evidence in State of Caring 2024 and a range of research show that women are adversely affected by unpaid caring roles. Restricted incomes from employment and inadequate social security mean that many are not able to reach a basic standard of living. Meanwhile, as their caring roles increase in intensity, more and more unpaid carers are forced to neglect their own health and wellbeing to concentrate on the needs of the cared for person. Finally, a lack of health and social care support means that too many carers are unable to access the support that they desperately need.

## Recommendations

1. The Scottish Government should develop and introduce a dedicated Carers Health Plan, recognising that unpaid care is a social determinant of health, and setting out how they will in the short, medium and long term maintain and improve the health of unpaid carers and prevent long term health inequalities.
2. In the short term, the Scottish Government must review the Women's Health Plan to ensure that it meets the needs of female unpaid carers.
3. The Scottish Government should review the earnings rules for Carers Support Payment to ensure that the earnings threshold is reformed in such a way that it better supports unpaid carers to take part in paid work alongside their caring role, whilst also ensuring that systems established by Social Security Scotland to prevent overpayments are robust and reviewed regularly.
4. Employers across Scotland should become Carer Positive and develop and deliver policies and practice to support their employees who are unpaid carers.
5. The Scottish Government, within devolved social security, should consider both the value of, and eligibility for, Carer Support Payment and deliver more radical and holistic reform, including introducing a Minimum Income Guarantee for unpaid carers. Such a guarantee would enable carers, through a combination of social security, payments, subsidised or reduced costs, services and employment (where possible) to reach a basic standard of living and improve their quality of life.
6. The Scottish Government should ensure that social care reform and investment are at the heart of health and social care reform in Scotland. Sufficient investment must be provided to place social care on an equal footing with the NHS and deliver sustainable care for the future. This should include delivering a right to a break for unpaid carers to protect carers' health and wellbeing.

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