



# Scottish Parliament Debate: UK Government welfare reform Impact on unpaid carers

## Unpaid carers

An unpaid carer is someone who is providing care and support to a family member, partner, friend, or neighbour who is disabled, has an illness or long-term condition, or who needs extra help as they get older. This support can include, for example, assisting with daily tasks like bathing, dressing and eating, managing medication and providing emotional support. There are 627,715 unpaid carers in Scotland, including 13,652 of whom aged under 16<sup>1</sup>.

## Introduction

This briefing has been developed by Carers Scotland, following the publication of the UK Government [“Pathways to Work: Reforming Benefits and Support to Get Britain Working”](#) Green Paper, to inform the Scottish Government Debate on these reforms in the Scottish Parliament.

It sets out the significant and longstanding impacts of caring on unpaid carers - poverty, financial insecurity, loss of career and poorer health and wellbeing – alongside our specific concerns on the impact of welfare reforms on unpaid carers and disabled people in Scotland.

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## Carers Scotland’s concerns about the proposals

The following section sets out a range of *initial* concerns on the proposals. Carers Scotland is working with a range of organisations in Scotland, with our colleagues at Carers UK<sup>2</sup> and with unpaid carers themselves to assess the implications, gather views and develop our full response to the proposals and their impact on unpaid carers in Scotland. Carers Scotland are concerned:

1. that the proposed changes to Personal Independence Payment eligibility will have a **significant effect on the Scottish Block Grant and budget for Adult Disability Payment (ADP)**, and as ADP is a gateway benefit<sup>3</sup>, **on those in receipt of Carer Support Payment**. The DWP’s own [impact assessment](#) estimates that 150,000 unpaid carers in the UK will lose access to Carer’s Allowance and Carer Element in Universal Credit (UC) by 2029/30 as a result of the tightening of eligibility criteria in PIP. We are deeply concerned that **budgetary decisions may constrain access to these vital benefits in Scotland for unpaid carers and disabled people in Scotland**.
2. that there is potential for a **doubling of impact of these reforms on disabled carers**. Many carers have health conditions or disabilities themselves and could lose access to both disabled and carer benefits– a twofold impact. A third (33%) of carers in Scotland are disabled (compared to 24% of non-carers)<sup>4</sup>.

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<sup>1</sup> Scotland’s Census 2022

<sup>2</sup> [Carers UK briefing: Pathways to Work Green Paper: Impact on unpaid carers](#)

<sup>3</sup> To be eligible for Carer Support Payment or the Carer Element of Universal Credit, a carer must be providing care to someone with a qualifying disability benefit such as Adult Disability Payment.

<sup>4</sup> [Facts About Carers: Carers UK 2025](#)

3. that the financial impact of tightening eligibility criteria for essential disability and carer benefits, including within UC, could severely impact unpaid carers and disabled people, **increasing poverty amongst households who already face some of the highest levels of financial insecurity.**

Clarity is needed on **whether ADP in its current form will fully remain as a passport to the UC health element and continue to support carers' access to the benefit's Carer Element.** Loss of support could mean even more carers will struggle to afford essentials like food and heating. Many carers who could be affected already face significant financial hardship. Our research shows that an estimated 100,000 unpaid carers in Scotland are living in poverty, with levels of poverty 56% higher and deep poverty 60% higher than those without caring responsibilities<sup>5</sup>.

4. that **new claimants for the UC health element will receive less financial support than existing claimants.** This would affect the household income of disabled people, unpaid carers and their families who apply for the benefit for the first time after April 2026, where the carer is living with the person they care for. The reduction of the health element to £50 a week for new claimants and the health element being frozen until 2029/30 will have a very severe impact on families. The health element for existing claimants will also be frozen until 2029/30 at £97 per week. Because of inflation, this will be a cut in financial support year on year.
5. about **the effect on young disabled people and their unpaid carers.** The consultation also includes proposals to delay access to the health element of UC until someone is aged 22, by switching resources into an expanded Youth Guarantee, and on raising the age at which people can claim PIP. In line with our general concerns around the effect of changes on the Scottish Block Grant, it is vital that access to ADP is not constrained for young disabled people. For young people with a disability or long-term health condition and their carers, transition can be a time where they see a sharp drop in the support they receive from health and social care services<sup>6</sup>. Financial support that recognises the additional costs of disability and that supports independent living, including access to employment, is vital to supporting their steps into adulthood.
6. that the proposals will have a **disproportionate effect on women.** Unpaid caring is highly gendered. Women make up 58% of all carers and are 38% more likely to be providing intense care<sup>7</sup>. More than two thirds (69%) of those in receipt of Carer's Allowance are female<sup>8</sup>. Reform of social security has wider implications for the financial independence and long-term economic wellbeing of female carers.
7. that the proposals do not include **recognition that the social care system does not currently meet the needs of disabled people and their unpaid carers nor of the additional costs to replace the care provided by unpaid carers and/or the costs of care supported by disability benefits.** In our research, just 20% of carers had received an assessment of their needs (an Adult Carer Support Plan) in the last 12 months. Of these, 39% had received no support and 64% had areas of support identified but these supports were not provided<sup>9</sup>.

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<sup>5</sup> Poverty and financial hardship of unpaid carers in Scotland: Carers UK, WPI Economics and abrdn Financial Fairness Trust, 2024

<sup>6</sup> Transitions to adulthood for disabled young people: literature review, Scottish Government, 2023

<sup>7</sup> Scotland's Census 2022

<sup>8</sup> Summary statistics for Carer's Allowance Supplement, October eligibility date 2025 and Carer's Allowance, Disability Living Allowance, Attendance Allowance and Severe Disablement Allowance at August 2024, Social Security Scotland/Scottish Government, February 2025

<sup>9</sup> State of Caring in Scotland 2024, Health and Social Care Support, March 2025

### Key facts:

- Every day nearly 1000 people will become unpaid carers, 44% of whom will be in paid employment.<sup>10</sup>
- Most unpaid care is provided by people aged 50–64 who are most likely to have the most intense caring roles<sup>11</sup>.
- Many unpaid carers miss out on support as they do not recognise themselves as unpaid carers. More than half (58%) take a year or more to recognise themselves as a carer, with 26% taking five years or more<sup>12</sup>.
- 28% of unpaid carers and 65% of those in receipt of a Carer Element within income related benefits such as Universal Credit live in poverty.
- Two thirds (65%) of unpaid carers are struggling to afford the costs of electricity and gas, with 28% cutting back on essentials like food and heating to make ends meet<sup>13</sup>. One in eight (12%) have skipped meals and 11% not eaten for a day to make ends meet<sup>14</sup>.
- 60% of adult unpaid carers (352,403) are currently in the workforce, 22% of whom care for 35 hours or more a week.
- At some point in their career, a third (34%) of working age unpaid carers have given up work, 28% have reduced hours and 15% have taken a lower paid or more junior role because of their caring responsibilities<sup>15</sup>.
- 28% of unpaid carers reported that they had bad or very bad physical health and 36% bad or very bad mental health<sup>16</sup>.
- A third (33%) of unpaid carers in Scotland are disabled (compared to 24% of non-carers)<sup>17</sup>.

### Caring and poverty

More than a quarter (28%) of Scotland's unpaid carers live in poverty. They are 56% more likely to live in poverty, and 60% more likely to live in deep poverty than non-carers<sup>18</sup>. With intense caring responsibilities and a lack of social care support, many unpaid carers are forced to give up paid work to care or reduce working hours which often results in an even higher risk of living in poverty. Nearly six in ten unpaid carers in receipt of Carer Support Payment and 65% of those in receipt of a carer element within income related benefits such as Universal Credit are living in poverty<sup>19</sup>.

Two thirds of carers (65%) are struggling to meet the costs of electricity and gas. More than a quarter (28%), including 41% of those on Carer Support Payment and 50% of those in receipt of a carer element within income related benefits are cutting back on essentials like food and heating to make ends meet<sup>20</sup>. A third (35%) are struggling to afford the cost of food, with one in eight (12%) are skipping meals and a similar proportion (11%) not eating for a whole day to make ends meet<sup>21</sup>. Worryingly, as many as one in ten carers are cutting back on support services<sup>22</sup>.

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<sup>10</sup> Cycles of caring: transitions in and out of unpaid care, Carers UK, 2023

<sup>11</sup> Fiscal Sustainability Report, Scottish Fiscal Commission 2025

<sup>12</sup> State of Caring 2024, Carers Scotland 2024

<sup>13</sup> *ibid*

<sup>14</sup> State of Caring 2024 Briefing: Unpaid carers and food insecurity, Carers Scotland, 2025

<sup>15</sup> State of Caring in Scotland 2024, Paid work and access to employment for unpaid carers, February 2025

<sup>16</sup> State of Caring in Scotland 2024, Health and Social Care Support, March 2025

<sup>17</sup> [Facts About Carers: Carers UK 2025](#)

<sup>18</sup> Poverty and financial hardship of unpaid carers in Scotland: Carers UK, WPI Economics and abrdn Financial Fairness Trust, 2024

<sup>19</sup> Poverty and financial hardship of unpaid carers in the UK: Carers UK, WPI Economics and abrdn Financial Fairness Trust, 2024

<sup>20</sup> State of Caring 2024, Carers Scotland 2024

<sup>21</sup> State of Caring 2024 Briefing: Unpaid carers and food insecurity, Carers Scotland, 2025

<sup>22</sup> State of Caring 2024, Carers Scotland 2024

A third (33%) of unpaid carers in Scotland are disabled (compared to 24% of non-carers)<sup>23</sup>. Two thirds (39%) of disabled carers in State of Caring 2024 were struggling to make ends meet, with 38% cutting back on essentials and 14% using foodbanks to make ends meet<sup>24</sup>.

## Caring and health

Research over many years has identified the significant and detrimental impact of caring on mental and physical health. Carers Scotland's most recent research found that 28% of unpaid carers reported bad or very bad physical health, rising to 49% for those who were struggling to make ends meet. The impact on mental health was even greater, with 36% of carers reporting bad or very bad mental health, with a worrying 59% of carers who were struggling to make ends meet reporting such poor mental health. Levels of poor mental health had increased by 28% from the results of similar research 12 months earlier<sup>25</sup>. Earlier research found that more than half (54%) of carers said their physical health had suffered because of caring, with 20% suffering an injury in their caring role<sup>26</sup>. Our previous research<sup>27</sup> has found that four in ten (41%) of carers are unable to access services for their own health because of the demands of their caring role.

The Scottish Fiscal Commission in its report on Fiscal Sustainability<sup>28</sup> recognises that the impact of caring on health carries risks not just to individual health but also the economy and the sustainability of public services and the economy, saying that *"the age demographic of unpaid carers and the fact that this age group has seen the largest increase in reporting of a health problem or disability which limits day-to-day activities between 2011 to 2022 poses a risk in the future. This is the age group that carries out most unpaid care who may not be able to do so because of their own activity-limiting health problems"*.

## Caring and paid employment

In Scotland, 352,403 unpaid carers are currently in the workforce, representing 60% of the adult caring population. Of these 83% (303,928) are employed and 13% (48,475) are self-employed.

A significant number of unpaid carers are balancing substantial caring roles with their employment. One in five (22%) of adult carers currently in the Scottish workforce are caring for 35 hours or more each week<sup>29</sup>. Carers Scotland's research<sup>30</sup> found that 40% of carers in *full-time employment* were caring for 35 hours or more, the equivalent of another full-time job and, a similar number (39%) of carers in part-time employment reported caring for an astonishing 90 hours or more each week alongside their paid role.

Managing such caring responsibilities alongside paid work impacts on the ability of unpaid carers to remain in paid employment. At some point in their career, a third (34%) of working age carers have given up work, 28% have reduced hours and 15% have taken a lower paid or more junior role because of their caring responsibilities<sup>31</sup>.

The peak age (45-54) for unpaid caring responsibilities also coincides with the peak of a professional career, making the negative impact on earnings even greater. The impact of caring is not just immediate,

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<sup>23</sup> [Facts About Carers: Carers UK 2025](#)

<sup>24</sup> State of Caring 2024, Carers Scotland 2024

<sup>25</sup> State of Caring in Scotland 2024, Health and Social Care Support, March 2025

<sup>26</sup> State of Caring 2023: A health and social care crisis for carers in Scotland, Carers Scotland, 2024

<sup>27</sup> *ibid*

<sup>28</sup> Fiscal Sustainability Report, Scottish Fiscal Commission, 2025

<sup>29</sup> Scotland's Census 2022

<sup>30</sup> State of Caring in Scotland 2024, Paid work and access to employment for unpaid carers, February 2025

<sup>31</sup> *ibid*

the loss of career progression compounds the negative effects of caring on earnings and on retirement income. Because caring tends to fall disproportionately on women, the difficulty of combining paid work and unpaid care further deepens existing income inequalities between genders.

## Conclusion

Every day around 1000 people become unpaid carers<sup>32</sup>. With Scotland's population ageing and more people living longer with multiple health conditions, and at the same time, our health and social care systems struggling to meet demand, the numbers of people caring continues to grow and carers continue to face greater demand, as support too often reduces.

Whether in the paid workforce or not, the contribution of Scotland's unpaid carers is invaluable to the Scottish economy. The unpaid labour that carers in Scotland provide saves the economy £15.9 billion each year, a figure that has increased by 19.4% since 2011. They are the backbone of Scotland's health and social care system and without them the system would simply collapse.

Carers Scotland are very concerned that the plans set out in the Green Paper could hit unpaid carers, disabled people and their families very hard, if implemented in full. This briefing has sought to set out some of these concerns and detail the significant challenges unpaid carers already face. It is vital that both Governments instead seek to improve support for disabled people and their carers and build the strong foundations – in social security, health, social care and employment – that provide holistic support for all that need it.

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<sup>32</sup> Cycles of caring: transitions in and out of unpaid care, Carers UK, 2023