

The impact of caring on housing

Introduction

This report is based on data from the Carers UK State of Caring survey - the UK's most comprehensive regular research into the lives and experiences of unpaid carers.

Carers UK carried out the survey online with unpaid carers between June and August 2024. A total of 12,500 carers and former carers responded to the survey. State of Caring is a self-selecting survey, and the data is unweighted.

The survey was promoted extensively amongst both carers and organisations supporting carers. It was shared on the Carers UK website, on Carers UK social media channels, and with Carers UK members, volunteers, previous survey respondents, campaigners, affiliates, Employers for Carers members, and other organisations including the Housing Learning and Improvement Network (LIN).

Carers' housing situations

Housing tenure

We asked carers whether they rent or own their home. **The majority of carers (70%) said they own their home, and 17% are renting their home from a local authority or housing association.**

Housing situation	Percentage of carers
I own my home and I have no mortgage	47%
I own my home and am paying off a mortgage	23%
I rent my home from a local authority	9%
I rent my home from a housing association	8%
I rent my home from a private landlord or letting agent	7%
I am living with a relative or friend	7%

Differences in housing tenure by carers' age, location and ethnicity

The survey found that some carers were more likely to own their home:

- Older carers were more likely to own their home than younger carers: 82% of carers aged 65 and over own their home, compared to 65% of those aged 18-64.
- In England, carers in London were much less likely to own their home (56%) than carers in all other regions, where the proportion of carers who owned their own home ranged from 67% in the North East to 73% in the East of England.

- Carers from an ethnic minority background were less likely to own their home: 71% of White British carers own their own home, compared to 63% of carers from an ethnic minority background.

Carers' financial situations by housing tenure

Carers who were renting their home were much more likely to be struggling financially than carers who own their home.

- 50% of carers who are renting are struggling to make ends meet, compared with 19% of carers who own their own home.
- 27% of carers who are renting are in debt, compared with 9% of carers who own their own home.
- 73% of carers who are renting are worried about living costs and how they can manage in the future compared with 56% of carers who own their own home.
- 47% of carers who are renting are cutting back on essentials like food and heating compared to 22% of carers who own their own home.

These findings reflect data from the Family Resources Survey which shows that unpaid carers who rent either socially or privately have a higher rate of poverty than unpaid carers who mortgage or own their houses. 60% of social renters and 48% of private renters who provide unpaid care live in poverty, compared to only 12% of owner-occupiers¹.

Living circumstances

We asked carers whether they live with the person they care for. **The majority of carers said they live with the person they care for.** 77% of carers said they live with the person they care for, and 23% said they don't live with the person they care for.

In contrast, the Family Resources survey found that 51% provided care to someone living inside their household and 52% provided care to someone living outside their household². A high proportion of carers who complete the Carers UK State of Caring survey care for 90 or more hours a week, and these carers are therefore more likely to be living with the person they care for.

Some carers said they had to move into the home of the person they care for, or move the person they care for into their home, when the needs of the person they cared for increased. In some cases this had a negative impact on carers' health and wellbeing, and ability to look after their own home.

- *"I am currently in the process of making arrangements so that myself and my family can move into the house of the person I care for as they now need 24 hour support. This is mentally difficult as I will be losing the last bit freedom/independence/distance that I have and I am concerned about the effect this will have on my mental health and my relationship with both my partner and also the person I care for."*

¹ WPI analysis of Family Resources survey

https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf

² Family Resources Survey <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2022-to-2023/family-resources-survey-financial-year-2022-to-2023>

- *“My mum moved in with me when she needed care, there weren’t enough bedrooms so mum went into the biggest bedroom and me and my husband are sleeping in a garden room/ shed.”*
- *“I have a council flat but have had to move back in with my mother who has dementia since my father died...because I am not spending the minimum amount of time at the flat, I am being pressured by the council to give it up.”*
- *“I spend much less time now in my own home and have no time to look after it in the way I would like. I miss it.”*
- *“I spend 3 weeks out of 4 at mum’s. I live out of the shed in that all my clothes etc have to be out there as her 1 bed bungalow is too small to put my things in while I’m here.”*

Housing costs

Rent and mortgage payments

We asked carers whether they felt they could afford housing costs. Just **over a fifth of carers (21%) said they are struggling to afford their rent or mortgage payments.**

Differences in carers’ ability to afford housing costs

Some carers were more likely to be struggling to afford housing costs.

- Carers receiving social security benefits were more likely to be struggling with housing costs. Over a quarter (26%) of carers in receipt of Carer’s Allowance, and 36% of carers receiving Universal Credit with Carer Element were struggling to afford rent or mortgage payments.
- In England, carers in London were more likely to be struggling to afford rent or mortgage payments (27%) than in all other regions. Carers in Yorkshire and The Humber were least likely to be struggling (17%).
- Older carers were less likely to be struggling with housing costs. Just 9% of carers aged 65 and over said they were struggling to afford rent or mortgage payments, compared with nearly a quarter (24%) of carers aged 18-64.
- Carers from an ethnic minority background were more likely to be struggling with housing costs. 29% of carers from an ethnic minority background said they were struggling to afford rent or mortgage payments compared with 18% White British carers.

Many carers told us about the difficulties they had experienced in paying rent or mortgage payments.

- *“Lost home due to mortgage arrears, made bankrupt, home bought over by housing association and rented back.”*
- *“We moved multiple times and were finally made homeless in private rental due to landlords deciding to sell or being priced out of rent. Thankfully after a year homeless*

we have a [council] house but that year was incredibly impactful (badly) in everyone's health."

- *"I have been homeless twice this year and rents are ridiculous."*
- *"Sold my dream home and now live in housing executive home, couldn't afford a mortgage, now the rent is nearly as high as my mortgage was, it's hopeless."*
- *"I previously cared for my husband, who displays autistic / ADHD traits. He used to manage our money as I have dyscalculia. He repetitively over-spent, impulsively purchasing expensive items to make himself feel better. He made our mortgage payments bounce 3 times before I realized what was going on. We sold the house, but couldn't get another mortgage. We separated & now I pay high rent for a house in poor condition (damp, ill maintained), which affects my mental health & energy..."*

Some carers said they were looking to downsize to save money on housing costs. Others said they had already done this.

- *"Our house is on the market to move to a smaller home as the bills will be lower and will be nearer to mother as struggling to afford bills with only one income now."*
- *"We sold our house and moved into rented accommodation to release equity."*
- *"I sold our larger home and me and my husband, who I care for, moved into a smaller flat. It is less work for me and freed up some money."*
- *"Three years ago I moved to a much smaller property with my daughter, who I care for, to make living costs and maintenance costs cheaper."*

Worries about the future

Some carers were worried about housing costs increasing in the future. **38% of carers said they were worried about increases to their rent or mortgage payments.**

- *"My mortgage payments are increasing, but my children need my house as it has been adapted to their needs."*
- *"We are considering selling up and moving into a van at the end of next year if our mortgage repayments increase because I literally don't have a penny spare if they are to significantly rise."*

Some carers were more likely to be worried about housing costs in the future.

- Carers in receipt of social security benefits were also more likely to be worried about housing costs in the future. 44% of carers in receipt of Carer's Allowance, and 62% of carers receiving Universal Credit with Carer Element were worried about increases to their rent or mortgage payments in the future.
- Carers in London were more likely to be worried about housing costs in the future. 44% of carers in London were worried about increases to their rent or mortgage payments in the future. Carers in Yorkshire were least likely to be worried (34%).

- Older carers were much less likely to be worried about housing costs in the future: 16% of carers aged 65 and over said they were worried about increases to their rent or mortgage payments in the future, compared with 45% of carers aged 64 and under.
- Carers from an ethnic minority background were more likely to be worried about housing costs in the future. 51% of carers from an ethnic minority background said they were worried about increases to their rent or mortgage payments in the future, compared with 35% White British carers.

Many carers also had concerns about where they would live if the person they cared for went into a residential care home. **A third of carers (33%) said they were worried about their future housing situation if their caring role comes to an end.** This was a particular concern for carers caring for, and living with, a parent:

- *“I had to sell my home to move in with mum and when she dies I will be homeless and that really scares me because I won’t be able to afford to rent or buy!”*
- *“I have lived at home my whole life. I care for my father. If we have to sell our home to pay for his care I’ll be homeless.”*
- *“My husband threw myself and mother out because it became too much so it destroyed my marriage and I then was homeless for nearly a year...then after the divorce I had to buy a house to suit my mum which I will have difficulty selling when my mum passes.”*
- *“If the person I care for dies then I am homeless. This is very frightening and stressful as she has just been diagnosed with cancer. I do not see a future for me once she has passed. There is no support or protection once your caring role ends, you are just abandoned after years of caring for others no one cares for you.”*

Affording household repairs

42% of carers said they are struggling to afford the cost of household repairs (eg dealing with damp, drafty windows or doors, broken windows, fixing plumbing). Many carers told us that they live in accommodation that was unsuitable, but were unable to afford the necessary repairs.

- *My downstairs flooring is completely ruined from a leak in my water tank which I can’t afford to have repaired, my sofas are ruined from a mouse infestation which prevents me using them but I don’t have means of replacing them.”*
- *“My windows and doors are draughty and old, some electrical sockets don’t work, my 1986 boiler breaks down frequently, I have a leak in my attic, some roof tiles need replacing, my garden fence is rotten and falling down, the kitchen sink tap is leaking. I don’t know which way to turn.”*
- *“We have damp issues and our house needs a total revamp, but we have absolutely nothing left over every month to get any of it sorted. Damp us causing us issues but there’s nothing we can do about it.”*
- *“Our house is full of damp and mould, I got the mortgage when I was working, before the caring responsibilities became too much to do at the same time, now we are*

stuck with a mortgage on a house that is in a disgusting state of disrepair attempting to cope.”

Carers in receipt of social security benefits were even more likely to be worried about the cost of repairs. 47% of carers in receipt of Carer’s Allowance, and 49% of carers receiving Universal Credit with Carer Element said they are struggling to afford the cost of household repairs.

Some carers said that because they were busy with caring, they found it hard to find the time to identify a suitable and reliable tradesperson to carry out repairs. Others, who were renting, said that their landlord or housing association had not made the repairs they requested.

- *“I find it difficult to know who I should be contacting for various repairs that are needed without being taken for a ride because of my own lack of knowledge in this area.”*
- *“Our house is in need of many repairs, some relatively minor others major ie. roof repairs and electrical rewiring which I either cannot afford or cannot find a reliable tradesman to undertake.”*
- *“Private renting is not good. You are always worried that you will be asked to leave. Landlords do not do all the repairs they should and you get worried that if you make a fuss you will be evicted.”*
- *“I rent social housing but trying to get urgent repairs done is a battle , there is damp and have been trying 4yrs to get it done.”*

Accessible housing

Some carers said they had experienced issues with their housing because of their caring role. Of those who felt that caring had had an impact:

- **53% said they wanted to move into a property better suited to their needs but cannot afford to do this.**
- 23% said they had to move into an adapted or accessible home for the person they care for.

Some carers who had moved into more accessible housing said this had increased their housing costs.

- *“We had to take on a bigger house and therefore a mortgage as our son outgrew the last house and needed a bigger wet room etc.”*
- *“We had to move to a bigger home to allow adaptation to be made which costs £1500 more per month.”*
- *“We had to move to a bungalow as the person I care for could no longer cope with stairs. Which was a huge cost for all the expenses involved.”*
- *“We had to move to a large house and pay for an extension as my children need their own space and we couldn’t cope in a small house. This has put a huge strain on us financially. We have no way of retiring and have no savings for our old age.”*

Several carers said they were on the waiting list for more suitable council housing. Some said they had been on the waiting list for a long time, or had had their request turned down.

- *“We are in temporary council accommodation that has been deemed unsuitable by Occupational Therapists, waiting for the council to allocate us a suitable home. Very stressful situation that exacerbates the medical issues.”*
- *“We are living with our daughter (downstairs with no access to a bathroom or toilet as my wife cannot walk any longer, while waiting almost 5 months for a local authority accessible flat.”*
- *“We require a 4 bedroom house as my children need separate bedrooms due to their needs...We have been refused a 4 bedroom, not because of our children’s needs but because there are NO 4 bedroom properties available. Apparently, they are very hard to come by through social housing.”*
- *“The local authority house we currently live in is supposedly accessible. It has 3 steps to the front door. I have had multiple injuries trying to get wheelchair in/out. We are on housing wait list.”*
- *“We had to move to premises without steps/stairs. This severely restricted the type of property we could be offered and meant an increased waiting time on the housing list.”*

Some carers said they had had to pay for adaptations within their home themselves, which had been costly.

- *“We have had to spend all our savings trying to make our home suitable for the needs of the 3 disabled adults plus child living here.”*
- *“We had to spend a significant amount of money to adapt our home to be suitable for my daughter. The council helped with a little bit of the money but we had to remortgage to afford it, all while on one income.”*
- *“We have had to make expensive changes to our home to adapt it for our daughter. The local authority covered some of the cost but they were awful to work with. It was expensive and stressful and took years to complete.”*

Other carers said they were unable to afford adaptations within their home, or the cost of moving to somewhere more suitable.

- *“I spend so much of my benefits on my daughter and how her disability affects her that we don't have spare money...Desperately need a shower downstairs because I can't put my leg over the bath anymore but I can never save the money.”*
- *“We are unable to get financial support to build an extension meaning we don't have the space for necessary support equipment (e.g. a changing bed which means I have to change our daughter on the floor).”*
- *“We own our house. My husband has difficulties at times with getting up and down upstairs but we can't afford to move to a bungalow.”*

- *“We bought a bungalow in our price range but there is still so much to do to it to make it accessible for my son. We can’t afford to do this and feel like we are trapped. We aren’t eligible for funding, charity help or support and just feel like we are a rock stuck in a hard place.”*

Conclusion

It is concerning that over a fifth of carers (21%) said they are struggling to afford their rent or mortgage payments. Many carers find it difficult to pay for essentials and manage the costs of everyday living. This is often because carers face additional costs of caring, such as higher energy bills and increased transport costs. Those who have had to reduce their working hours or give up work to care can struggle even more, as they have a significantly reduced income, and are often relying on benefits from the social security system which are inadequate. Our research last year found that 1.2 million unpaid carers live in poverty, and that being out of work is the single strongest quantitative predictor of poverty for unpaid carers.³

It is clear from carers' responses that many are feeling uncertain about their housing situation in the future, either because they live with the person they care for and are worried what would happen if the person passed away or moved into a care home, or because they are concerned about increases in rent or mortgage payments. Some carers had previously experienced homelessness, while others were concerned about being homeless in the future.

Several carers also highlighted that they find it very difficult to afford the cost of household repairs, and many are living in conditions which are unsuitable. Carers also told us that it can be a struggle to afford to pay for adaptations to the home to make life easier for them or the person they care for, and many would prefer to move to more suitable accommodation. Unfortunately, many are unable to do so, because they simply cannot afford to.

Recommendations

To support carers to manage their finances, including housing costs, the UK Government should:

- 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.
- 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.
- 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.
- 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 a week.
- 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.

³ https://www.carersuk.org/media/q4blpdcw/exec_summarypoverty_hardship_web.pdf

- Commit to introducing a National Carers Strategy, including carrying out a consultation with stakeholders and carers.
- Introduce a new statutory right to paid Carer's Leave to support more people to balance employment and unpaid care and remain in work.
- Take quick and decisive action on any recommendations brought forward by the Casey Commission to improve social care, and ensure that there is sufficient funding to deliver and to prevent further cuts in social care.
- Provide additional financial support to carers of State Pension age, including a new non-means-tested payment.

About the research

Carers UK carried out an online survey with unpaid carers between June and August 2024. A total of 12,500 carers and former carers responded to the survey. State of Caring is a self-selecting survey, and the data is unweighted.

This report summarises the responses from current carers across the UK. As not all respondents completed every question in the survey, some figures are based on responses from less than 12,500 people.

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

Of the respondents to the survey:

- 92% are currently providing care. Of those, 63% are in England, 15% are in Scotland, 11% are in Wales, and 11% in Northern Ireland.
- 8% have cared in the past but are no longer caring. Of those, 62% are in England, 20% are in Scotland, 12% in Northern Ireland and 6% in Wales.
- Of those currently caring, 14% are caring for 19 hours or less, 26% are caring for 20-49 hours, and 61% are caring for 50 or more hours.
- 68% of respondents were aged 18-64 years and 31% were aged 65 and over. The biggest proportion of respondents were in the 55-64 year category (35%).
- 81% of respondents were female; 18% were male. 1% said their gender was not the same as the one assigned at birth.
- 89% of respondents were White British, 7% were from another White background, and 3% were from a Mixed/Multiple, Black/Black British or Asian/Asian British background.
- 91% of respondents were heterosexual/straight, 5% were Lesbian, Gay or Bisexual, or preferred to self-describe their sexual orientation.
- 29% of respondents had a disability.

About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 15,000 housing, health and social care professionals in England, Wales and Scotland to exemplify innovative housing with care solutions for an ageing population.

www.housinglin.org.uk

Further information

For more information about this report, please contact policy@carersuk.org



Across the UK today 5.8 million people are carers – supporting a loved one who is older, disabled or seriously ill.

Carers UK is here to listen, to give carers expert information and tailored advice. We champion the rights of carers and support them in finding new ways to manage at home, at work, or in their community.

We're here to make life better for carers.

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