

# State of Caring 2023

The impact of caring on finances in Wales

November 2023



# About this research

Carers Wales, as part of Carers UK, carried out an online survey between June and August 2023. A total of 1,325 carers and former carers responded to the survey

This report summarises the responses from the 1,182 people who are currently providing care

As not all respondents completed every question in the survey, a number of the figures given in this report, are based upon responses from fewer than 1,182 people.

Of respondents to the survey:

- 17% of respondents were from the Aneurin Bevan health board area, 18% from the Betsi Cadwaladr health board area, 16% were from the Cardiff & Vale health board area, 14% were from the Cwm Taf Morgannwg health board area, 16% were from the Hywel Dda health board area, 4% of respondents were from the Powys health board area, and 14% were from the Swansea Bay Health board area.
- 84% are female, 15% are male and 1% have a different gender identity than their sex registered at birth
- 33% have a disability
- 4% are lesbian, gay, bisexual or other
- 19% have childcare responsibilities for a non-disabled child under 18
- 3% are aged 0-34, 11% are aged 35-44, 23% are aged 45-54, 34% are aged 55-64, 20% are aged 65-74 and 10% are aged 75 and over.
- 34% are employees (19% are full time and 15% part time).
- 33% have been caring for over 15 years, 16% have been caring for 10-14 years, 22% have been caring for 5-9 years, 25% have been caring for 1-4 years, and 3% for less than a year
- 50% care for 90 hours a week or more, 15% care for 50-89 hours, 21% care for 20-49 hours, and 14% care for 19 hours or less.
- 72% care for 1 person, 21% care for 2 people, 6% care for 3 people and 2% care for 4 or more people

## Thanks

Carers Wales would like to thank each and every carer who contributed to this survey, from those who helped us develop and test the survey to every single person who took the trouble and time to tell us about their experiences. Your experiences will be used to help build a society that recognises and supports carers more.

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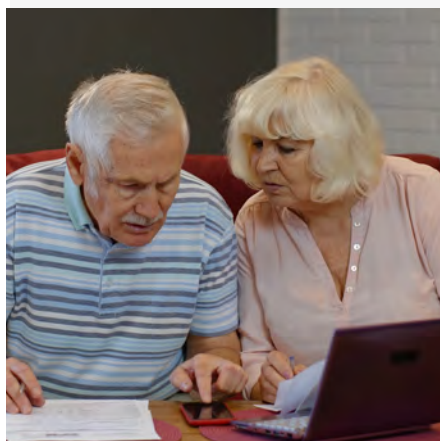


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# Introduction

Across Wales, there are hundreds of thousands of people providing unpaid care to ill, older or disabled family members or friends. Carers Wales estimates that this number could be close to 450,000 people, nearly a sixth of the overall population of Wales.<sup>1</sup>



A large proportion of carers are struggling financially and are cutting back on daily essentials like food and utilities. This is often due to their income being affected by their caring role which increases costs while restricting their opportunity to earn.

This is compounded by Carers Allowance being the lowest benefit of its kind at only £76.75 per week in the financial year 23/24. Claiming this benefit can also be disproportionately difficult due to strict earning limits that hinders part-time work. This prevents carers from working their way out of financial distress that the additional cost of caring can create.

Carers have also been disproportionately affected by the cost-of-living increases as essential caring equipment, specialist food and fuel to get to their caring roles or provide transport to medical appointments have all been particularly hard hit. This has further squeezed the limited financial resources carers can muster. Many carers also struggle to juggle caring with employment, forcing many to reduce their hours or give up their jobs, reducing their income.

This has left many carers facing unsustainable financial choices that has caused spiralling debt, arrears on critical bills and even going without eating.

<sup>1</sup> This figure comes from the Carers Week charities (2023) *Carers Week Report*. <https://www.carersweek.org/media/yqkdkodx/carers-week-report-2023.pdf>. This differentiates from the 2021 Census figures of 310,000

# Executive summary

This year's survey continues to show carers are in a perilous financial situation with the majority struggling with their finances and an increased number going into debt to continue to fund their caring role. Concerningly, this comes after a year of additional financial support for carers in Wales from the £500 recogniton<sup>2</sup> payment and more grants for heating<sup>3</sup>



Carers' wellbeing is being particularly impacted with more carers choosing not to see friends or family while reducing their time doing hobbies or leisure activities and further restricting their access to luxuries. At a time when carers are providing more care than ever before<sup>4</sup>, this trend is only going to increase the pressure on carers

- Nearly 1 in 4 carers (23%) are cutting back on essentials like food and utilities like gas or electricity
- More than half of carers in Wales (51%) are cutting back on seeing friends and family, a significant increase from 34% in 2022
- More than 1 in 10 (12%) are in arrears to utility companies while 1 in 20 (6%) are in arrears on their housing.
- More than a third of carers (34%) are struggling to make ends meet
- Two-thirds (66%) say the cost-of-living increase has had a negative impact on their physical and/or mental health

<sup>2</sup> Welsh Government Announcement (2022): <https://www.gov.wales/unpaid-carers-wales-receive-500-payment-part-29m-investment>

<sup>3</sup> Welsh Government Fuel Support Scheme 2022/23: <https://www.gov.wales/wales-fuel-support-scheme-2022-2023>

<sup>4</sup> ONS (2022) Unpaid Care, England and Wales: Census 2021. <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/unpaidcareenglandandwales/census2021#:~:text=In%20England%20and%20Wales%20an,2011%20to%204.4%25%20in%202021>

- The majority of carers are cutting back on luxuries (63%) and hobbies (62%). This is considerably more than in 2022 where only 49% were cutting back on luxuries and 44% on hobbies.
- Two-thirds (66%) say the cost-of-living increase has had a negative impact on their physical and/or mental health
- 64% are finding it more difficult to manage financially due to the cost-of-living increase
- More than half (53%) need more financial support

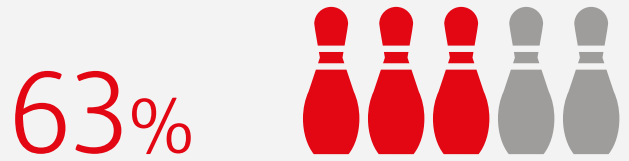
Carers in receipt of Carer's Allowance are even more likely to be struggling and continued high inflation and food prices are clearly having an effect.

- Nearly half (47%) are cutting back on essentials
- Nearly half (47%) are cutting back on essentials
- 4 in 10 (40%) are struggling to make ends meet
- Nearly three-quarters (71%) say they need more financial support

**A significant proportion of carers are worried about their ability to manage in the future**



**At a glance...**



of carers said they had cut back on hobbies / leisure activities



of carers were worried about the impact of caring responsibilities on their finances



of carers felt the increase in the cost of living was having a negative impact on their physical and/or mental health



of carers worried about their ability to save and plan for the future

# Carers' finances



## Summary

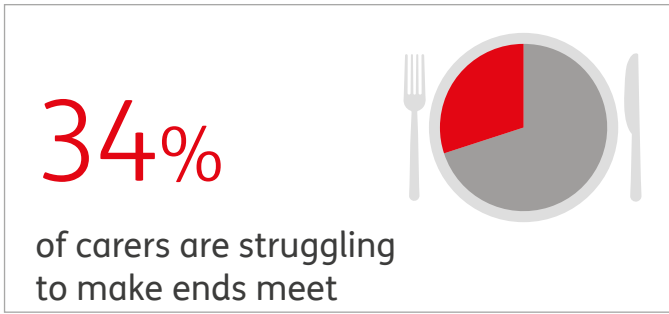
- There has been an increase in the proportion of carers who are struggling to make ends meet compared to last year (34% are struggling this year, compared with 32% last year).
- Carers in receipt of Carer's Allowance are more likely to be struggling to make ends meet (40%).
- 47% of carers receiving Carer's Allowance are struggling to afford the cost of food.
- More than 1 in 10 (12%) are in arrears to utility companies while 1 in 20 (6%) are in arrears on their housing

The overall outlook on carers' finances continues to indicate that the majority are in a perilous condition with no signs of these numbers reverting to the pre-pandemic outlook.

**34% of carers are struggling to make ends meet.** This is a slight increase from 32% in last year's survey..

“I cannot afford to live. Sometimes I feel it would be less stressful if I wasn't here. But then I think what would my adult child do?”

“[I've] Sold belongings, eaten out of date/ spoiled food, fewer showers because of water and hot water bills, [and I] tried to make cash quick. It's the only thing that keeps me alive sometimes.



Carers receiving Carer’s Allowance were more likely to say they were struggling to make ends meet (47%) than carers not in receipt of Carer’s Allowance (25%). There has also been an increase in the proportion of carers receiving Carer’s Allowance struggling to make ends meet compared to last year (39%).

Carers who were providing more hours of care per week were more likely to be struggling financially. 39% of carers providing 50 or more hours a week said they were struggling to make ends meet compared with 27% of carers providing less than 50 hours of care a week. Carers who had been caring for longer were also more likely to be struggling: 35% of people who have been caring for over 10 years said they were struggling to make ends meet compared with 31% of those caring for less than 10 years.

Carers who lived with the person they cared for were also more likely to say they were struggling to make ends meet than those who didn’t live with the person they cared for (36% compared with 27%).

**63% of carers said they are worried about living costs and whether they can manage in the future.** This was a decrease from 72% in 2022. This might be explained by the drop in the rate of inflation and the Consumer Price Index (CPI) which was at 11.1% in October 2022 and fell to 6.3% in July 2023 and fuel prices also coming down in the summer of 2023.<sup>9</sup> However, 6 out of 10 carers worried about their financial future is unacceptably high.



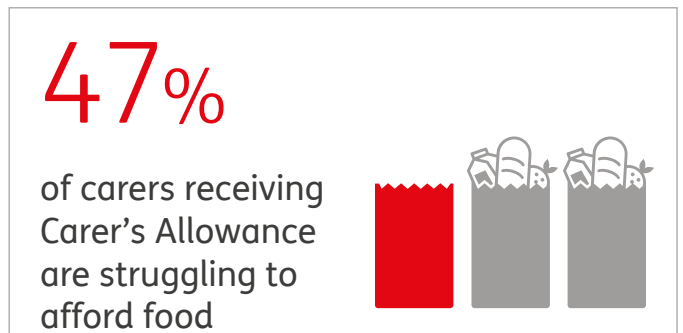
**Carers receiving Carer’s Allowance were even more likely to say they were worried about living costs and whether they can manage in the future (73%).**

Worry and financial strain is being felt by those who provide the most care. Carers providing 50 or more hours of care a week were more likely to say they were worried about living costs and whether they can manage in the future than carers providing less than 50 hours a week (64% compared with 50%). A higher proportion of people who have been caring for over 10 years said they were worried about living costs and whether they can manage in the future than those caring for less than 10 years (66% compared with 52%).

**23% of carers are struggling to afford the cost of food.** This was a slight increase from 22% in 2022.

**Carers in receipt of Carer’s Allowance were even more likely to be struggling to afford the cost of food (47%).** This was an increase from 31% in 2022.

People caring for 50 or more hours a week were more likely to say they were struggling to afford the cost of food than people caring for less than 50 hours a week (26% compared with 22%).



<sup>5</sup> Office for National Statistics (ONS), <https://www.ons.gov.uk/economy/inflationandpriceindices/timeseries/d7g7/mm23> CPI annual rate State of Caring in Wales



A higher proportion of people who have been caring for over 10 years said they were struggling to afford the cost of food than those caring for less than 10 years (29% compared with 18%).

Carers who lived with the person they cared for were more likely to say they were struggling to afford the cost of food than those who didn't live with the person they cared for (35% compared with 19%).

Some carers told us that they were unable to eat healthily, or that they had lost weight.

“ I skip meals and heating the home. [I] do not go out at all.”

“ I eat once a day to ensure other family member can eat better.”

“ [I] Can't get food that I know my son will eat.”

### **17% of carers are in debt as a result of caring. This increased to 24% for carers in receipt of Carer's Allowance.**

People caring for 50 or more hours a week were more likely to say they were in debt as a result of caring than people caring for less than 50 hours a week (18% compared with 12%). A higher proportion of people who have been caring for over 10 years said they were in debt than those caring for less than 10 years (21% compared with 9%).

“ I'm heavily in debt because the benefits system was not properly explained when I started my caring role.”

“ I am in serious debt and have had to contact the creditors to ask for a reduction in payments.”

“ We are at crisis point. We know and have received the support (information) but it's not practical financial help to get out of the problem.”

### **15% of carers said they cannot afford utility bills like electricity, gas, water or telephone bills.**

People caring for 50 or more hours a week were more likely to say they cannot afford utility bills than people caring for less than 50 hours a week (16% compared with 11%). A higher proportion of people who have been caring for over 10 years said they cannot afford utility bills than those caring for less than 10 years (18% compared with 10%).

“ I'm struggling with the energy prices increasing all the time, my daughter needs the heating on through the day, most days apart from when it is very warm due to renal problems had poor circulation and cannot keep warm all the time.”

“ Life is on hold. Our quality of life is awful due to lack of funds. Food is scarce and basic due to no funds. We have no extra to pay off bills which causes extra stress as in debt.”

“ We cannot afford to keep heating on. We don't get any benefits to assist so have to rely on blankets.”

**6% of carers aged under 55 cannot afford their rent/mortgage payments.** Facing homelessness on top of caring for someone would be a catastrophic outcome, yet it is clear that the housing crisis in the UK is affecting carers, with the increase in rental and mortgage payments making it even more difficult for carers to keep on top of their finances.

“ Rise in mortgage interest rates is crippling us. This alone has put our finances under severe strain.”

“ My rent increased by £175 last year with no increase in housing benefit.”

“ I'm 3 months in rent arrears. Though my landlord has been very understanding, I don't know how to catch up with the rent.”

**The longer someone cares and the more hours of care they provide, the more likely they are to be struggling financially, more at risk of debt and longer term financial hardship as a result.**

# How carers are managing financially



## Summary

- More carers are cutting back this year, compared to previous years. 63% of carers said they had cut back on hobbies/leisure activities compared to 49% in 2022 and 42% in 2021.
- 66% said they had cut back on seeing family and friends, compared to 34% in 2022 and 28% in 2021.
- 81% of carers struggling to make ends meet have cut back on hobbies/leisure activities, and 66% have cut back on seeing family and friends.
- Over a third (38%) of carers said they had cut back on essentials like food or heating.

Carers who are struggling financially often have to make difficult decisions about spending. Many carers are turning to unsustainable solutions to cope with these challenges, such as falling into debt.

We're also starting to see large changes in the past two years, where carers are cutting back on social connections and precious breaks, time that allow them to focus on their own wellbeing. This year, 63% of carers said they had cut back on hobbies/leisure activities compared to 49% in 2022 and 42%

in 2021. 66% said they had cut back on seeing family and friends compared to 34% in 2022 and 28% in 2021.

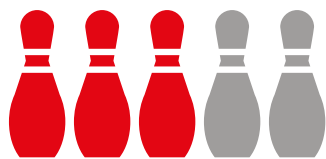
This is a deeply worrying trend and suggests that risk factors for carers' health, wellbeing and loneliness are increasing. In the previous survey of this collection, 1 in 2 carers said had felt lonely for all or most of the time.<sup>6</sup> 85% feel stressed or anxious<sup>7</sup> and 51% were depressed<sup>8</sup> highlighting that financial concerns are significantly affecting carers mental wellbeing.

<sup>6</sup> State of caring in Wales: Health: <https://www.carersuk.org/reports/state-of-caring-2023-the-impact-of-caring-on-health-in-wales/>

<sup>7</sup> Ibid

<sup>8</sup> Ibid

63%



of carers said they had cut back on hobbies / leisure activities, compared to 49% and 42% in previous years

Carers in receipt of Carer's Allowance were even more likely to cut back on hobbies/leisure activities and seeing friends/family. 67% of carers getting Carer's Allowance, had cut back on hobbies/leisure activities, compared to 54% of carers not in receipt of Carer's Allowance. 54% of carers getting Carer's Allowance had cut back on seeing family and friends compared to 42% of carers not receiving Carer's Allowance.

Unsurprisingly, carers who said they were struggling to make ends meet were much more likely to cut back on hobbies/leisure activities (82%) and seeing family and friends (70%).

Many carers said that they were only able to manage financially because they were cutting back on things that weren't essential.

“We have enough because I am careful, but very little outside that. I haven't taken a holiday in over a decade because I don't have the money for it.”

“I often have to tell my children, "Sorry we can't afford it right now?!" which is not something that parent/carer like saying to their children especially when it's food or small items, like a ball...”

“Sucks the joy out of everything, constantly thinking about money, always saying no to treats.”

#### 56% of carers said they had used their savings.

30% had used credit cards and 31% had used their bank account overdraft. 23% had used Buy Now Pay Later services. 19% had borrowed from family or friends.

In every case, this is higher than the UK average. This is despite 19% of carers receiving the £500 additional payment from the Welsh Government in 2022 and only 46% of carers on carers allowance receiving the additional payment.

“I don't know about the Welsh carers £500? I care for 2 people but can only claim for one.”

**Over a third (38%) of carers said they had cut back on essentials like food or heating.** 8% of carers said they were using a food bank, and 12% said they had fallen into arrears with utility bills.

Some carers were even more likely to cut back on essentials. **47% of carers in receipt of Carer's Allowance, and 57% of carers who were struggling to make ends meet had cut back on essentials like food and heating.**

“Now rely on savings to top up income for essential expenses.”

“Food prices have really impacted, it makes caring even harder, as that treat such as a cake cannot be justified as necessary during the weekly shop when the budget is already stretched. It may seem trivial, but those simple treats can get you through a tough week.”

**16% of carers felt they had already cut back on spending as much as possible.**

“Live from hand to mouth each month. I do not have a car due to the cost of repair so very isolated and experience difficulties getting food shopping etc. Once a week, older children help me as I am unable to carry or lift things. Makes appointments difficult to attend due to semi-rural area..”

“Just worry when I can't cut back anymore.”

“Have cut back on everything we can. Have had no savings for a long time, everything is gone”

34%



of carers said they had cut back on essentials like food or heating

# Carers' concerns about finances



## Summary

- 60% of carers said they were worried about the impact of caring responsibilities on their finances.
- 62% of carers agreed that they've been finding it more difficult to manage financially due to the increase in the cost of living.
- More than three-quarters of carers receiving Carer's Allowance (85%) said they were finding it more difficult to manage financially due to the increase in the cost-of-living.
- 70% of carers agreed that the increase in the cost of living was having a negative impact on their physical and/or mental health.
- 96% of carers struggling to make ends meet said that the rising cost of living would be a challenge over the next year, and 93% agreed that the increase in the cost of living was having a negative impact on their physical and/or mental health.
- Over two thirds (68%) of carers agreed that they were worried about their ability to save and plan for the future.

## Cost of care

Many carers are spending their own money on costs associated with caring. Over half of carers (56%) are paying for extra costs such as transport, fuel or taxis.

Nearly a fifth of carers (18%) are paying for equipment in the home of the person they care for, such as hoists or grab rails, and a fifth (19%) are paying for technology like alarms, sensors or remote monitoring. 21% of carers are paying for incontinence products.

14% of carers are paying for support to help them cope with their caring role, such as therapy or counselling. 14% of carers are paying for a cleaner.

36% of carers are paying between £50 and £250 per month on care/support services, equipment, or products. 16% of carers are paying over £250 a month.

### 60% of carers said they were worried about the impact of caring responsibilities on their finances.

This increased to 67% for carers in receipt of Carer's Allowance, and 75% for carers who were struggling to make ends meet.

“Fuel costs are a massive concern for me as I have to drive to the people I care for and cannot reach them by any other means. The additional costs relating to maintaining a car have also impacted on my finances.”

“My wife's diet is complicated. She needs foods that are higher in iron, which is mainly red meat, the cost of that is horrendous. We do what we can and shop in the cheapest shops. We also need to make sure the meat has low carb amounts as she has diabetes. We also need to keep her B12 and potassium levels up as she has had issues in the past. So we struggle to tick all the boxes. She has asked for help from a dietician, but we have been waiting over 18 months for this.”

65%



of carers felt the increase in the cost of living was having a negative impact on their physical and/or mental health

## Cost of living

**62% of carers agreed that they've been finding it more difficult to manage financially due to the increase in the cost of living.** More than three quarters of carers receiving Carer's Allowance (85%) said they were finding it more difficult to manage financially due to the increase in the cost of living.

“Fuel costs are a massive concern for me as I have to drive to the people I care for and cannot reach them by any other means. The additional costs relating to maintaining a car have also impacted on my finances.”

“Our savings are going down rapidly. All outgoings are shooting up with no sign of it easing.”

**62% of carers agreed that they were managing now but were worried about a future increase in the cost of living.**

“With Heating and electricity bills. Worried that we will not be able to manage if prices keep rising

**43% of carers said they've been finding it more difficult to afford the cost of care** (eg paying for equipment in the home, transport, technology, or alternative care) **due to the increase in the cost of living.**

“It's eaten up all the extra money that I put to one side for things like specialist equipment. We're in the situation of managing, but if we have to spend any savings, we won't be able to replace them.

“I cannot afford to go buy my child the equipment they may need in the future or can I provide for my children who both have sensory needs due to this cost of living

60%



of carers were worried about the impact of caring responsibilities on their finances

**71% of carers agreed they were extremely worried about the increase in the cost of living, and 70% agreed that the increase in the cost of living was having a negative impact on their physical and/or mental health.**

Carers who were struggling to make ends meet were more likely to be worried. 93% of carers struggling to make ends meet agreed that the increase in the cost of living was having a negative impact on their physical and/or mental health.

“*Couldn't afford my internet bill explained to them I need it to get medication, food, heating and light, contacting in emergency and they cut me off. I was literally crying on the phone to them telling them it is my lifeline they didn't care.*”

“*Cost of diesel, servicing, road tax, insurance, tyres, food, gas electricity it has all been stressful.*”

“*I feel hopeless, stressed and see no end. Prison seems like a good option - free food, roof, bed, medical treatment, education, upskilling, no responsibilities.*”

Only 13% of carers said they were not worried about the increase in the cost of living.

**68% of carers said that the rising cost of living would be a challenge over the next year.** Most worryingly, 96% of carers struggling to make ends meet said that the rising cost of living would be a challenge over the next year.

Carers who had been caring for over 10 years were more likely to say that the rising cost of living would be a challenge than those caring for less than 10 years (72% compared with 56%). Carers who were caring for 50 or more hours a week were much more likely to say that the cost of living would be a challenge than those caring for less than 50 hours (67% compared with 59%).

Some carers said that they had had to give up paid employment or take early retirement, which had affected their ability to manage financially.

“*I left work with 3 years to go before claiming my NHS Pension, thinking I'd accrued enough savings during COVID to live off until then, plus starting to claim Carer's Allowance, but I've spent most of it already.*”

## Planning for the future

**Over two thirds (68%) of carers agreed that they were worried about their ability to save and plan for the future. 78% of carers struggling to make ends meet said they were worried about their ability to save and plan for the future.**

“*At the moment we are ok, but don't know what the future holds.*”

“*I've been unable to make any savings for our future.*”

Many carers said they worried what they'd do when their savings ran out.

“*I will be going into rented accommodation for the first time in many years and I am very worried about being able to make ends meet. I will have to borrow money from friends. The only other alternative is seeking emergency accommodation from the Council.*”

Other carers said they were worried about having to reduce their working hours or give up work completely, and the impact this would have on their finances.

“*The future looks bleak as I will need to give up full time employment*”

“*I'm constantly stressed about fitting in full time work around caring. I use lots of my leave to take/accompany my husband to appointments and don't feel that I ever get a break as when I'm off work, I'm caring. I'd like to reduce my working hours but this will have a negative financial impact immediately and on my pension contributions too.*”

Several carers said they were reliant on the income of the person being cared for, or another family member, and worried how they would manage in the future if their situation changed.

“*Carers allowance is my only income, I have to rely on my partner for full financial support and the increase to this benefit bears no resemblance to income requirements*”

“*I would like to be eligible for the Carers Allowance whilst still working part-time hours. . I am currently earning too much money to be eligible for the Carers Allowance.*”

# Supporting carers with finances



## Summary

- A quarter of carers (27%) disagreed that they knew where to go for help with their finances.
- 58% of carers said they needed more financial support.

## Carers knowledge about support available

We asked carers whether they knew where to go for help with their finances. 41% of carers agreed that they knew where to go for help. However, over a quarter (27%) of carers disagreed with this statement.

Similarly, 44% of carers agreed that they knew where to go for help with their energy bills, but over a quarter (26%) disagreed this was the case.

This suggests that although many carers are aware of support available, there is still a significant proportion who need more information and advice. It is the carers who are struggling the most who do not know where to go for help: 75% of carers struggling to make ends meet disagreed that they knew where to go for help with their finances.

Carers' awareness of the benefits they are entitled to was mixed. 42% of carers agreed that they were aware of what benefits they were entitled to, and 36% disagreed.

A stronger picture emerged in relation to carers' discounts. Only 14% agreed they knew what discounts they were entitled to as a carer – 70% said they disagreed with this.

Some carers felt that although they had been given information about financial benefits, there was still a lack of help available.

**“Lack of finance is my greatest barrier. No one knows when you're the carer, not the disabled person.”**

## Support with cost of living

Some carers had received help from the state, but many of those found this wasn't enough.

The table below shows the support received from carers in receipt of Carer's Allowance.

**Table 1: Types of help provided in 2022/23 and whether carers' view about whether it had helped with the cost of living not**

Type of help	Carers receiving Carer's Allowance	
	Yes, I found this helpful	Yes, but this wasn't enough to help me manage
A fuel voucher from the local council or food bank	5%	6%
A £150 disability cost of living payment	44%	36%
A £150 discount off your electricity bill under the Warm Home Discount Scheme	31%	21%
A £300 pensioner cost of living payment	15%	7%
A £650 cost of living payment for households on means-tested benefits	41%	23%
Advice or support from your energy supplier	10%	8%
Financial support from the Government in Wales	29%	17%
Help from the Household Support Fund	4%	3%
Temporary credit from your energy supplier	5%	3%

## Benefits

We asked carers in England whether they were receiving any financial benefits. 37% of carers were receiving Carer's Allowance. 7% were receiving Universal Credit, of which 11% were receiving Universal Credit with Carer Element.

21% were receiving Council Tax Reduction/Rate Relief.

Many carers said the person they were caring for was in receipt of benefits, including a Personal Independence Payment (43%), Attendance Allowance (29%), Council Tax Reduction/Rate Relief (24%), Employment and Support Allowance (17%), and Housing Benefit (9%).





## Carers' financial needs

**58% of carers said they needed more financial support.** This increased to 83% for carers who were struggling to make ends meet. People caring for 50 or more hours a week were also more likely to say they needed financial support than those caring for less than 50 hours (52% compared with 36%).

Many carers felt that the value of Carer's Allowance should be increased.

“It's impossible to live on the pittance that is carer's allowance.”

Many older carers told us that they were struggling to manage financially because they weren't able to access Carer's Allowance while in receipt of a pension.

“I had to give up part-time employment due to the demands of caring responsibilities, don't have a private pension and am still too young to claim state pension due to the rise in state pension age from 60 to 66. I had to give up work at the age of 63 so three years to wait. When I turn 66 next year I will lose my carers allowance but there will be no change to my caring responsibilities.”

“Needing a mobility vehicle but benefits received don't count for scheme. Only benefits for under 65.”

Several carers also felt that the eligibility criteria for Carer's Allowance should be changed to allow them to juggle work and care.

“Because my earnings are 6 pounds over the allowed limit I do not receive carers allowance but I spend all my wages on travel to care for my sister I cut back on everything to make sure my sister has the care she needs

“Reduced hours to enable caring role but earn too much for Carers Allowance. This does not take into account that I have had to reduce my income.

## Regional differences

Financial distress is found across all regions of Wales but there are some significant trends in the types of distress carers are facing.

46% carers in the Aneurin Bevan Health Board area have cut back on food or utilities, significantly more than Cardiff and the Vale Health Board where only 29% said they had.

Carers in Cwm Taf Morgannwg Health Board area are fifty per cent more likely to be in arrears for utilities than the national average (18% compared to 12%) and are more likely to be struggling to be making ends meeting (43%) than anywhere else.

Carers in more rural areas are more likely to be missing out on seeing friends and families with Betsi Cadwaladr Health Board and Hywel Dda areas (56% and 55%) with carers noting that funding a car is essential in these areas due to lack of alternatives. Interestingly, there is little evidence of fluctuation of people choosing to give up hobbies with all regions being within 2% of the national average of 63%.

Carers in Aneurin Bevan Health Board and Cwm Taf Morgannwg Health Board areas are significantly more worried about the future than anywhere else in Wales, with 81% and 78% concerned. This is offset by both Cardiff & Vale and Swansea Bay Health Board areas where only 53% and 51% are concerned.

A series of tables breaking down these key areas of carer financial distress by health board can be found in Appendix 1.

58%



of carers said they needed more financial support

68%



of carers worried about their ability to save and plan for the future

# Recommendations

Financial hardship for unpaid carers is creating an unseen poverty group that is not receiving the direct support needed. The cost-of-living crisis has only increased the pressure felt on unpaid carers that was already in existence before the seismic changes felt since 2020.

If direct support, both financially and in the form of specialist financial information, is not implemented, more carers across Wales will fall into poverty. This will have wide-ranging impact on carers, and the wider health and social care sector as more carers become unable to provide care in the home.

Tackling the extreme financial distress being experienced by unpaid carers requires action from the UK Government and the Welsh Government. Carers Wales therefore fully supports Carers UK's recommendation in the UK State of Caring report. The Welsh Government can and must take steps to alleviate financial hardship for unpaid carers.

Carers Wales recommends the Welsh Government:

- Prioritise reaching unpaid carers as a specific target group in pre-existing financial advice and debt management information campaigns and advice services across Wales
- Repeat the £500 carer payment on an annual basis to support carers on Carer's Allowance, and extend its eligibility to include those receiving the caring top-up for Universal Credit or who have the underlying entitlement for Carer's Allowance (including those who would meet the Carers Allowance eligibility criteria but cannot claim it as they receive the State Pension)
- Create a new, and substantial, financial distress fund for unpaid carers which would be accessible for any carer with financial hardship
- Add Carer's Allowance as a qualifying benefit for the home energy efficiency improvements provided by NEST and other Welsh Government-funded energy efficiency schemes
- 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.
- Work with local authorities to uncover trends in carer poverty to further expand the knowledge of financial distress on unpaid carers
- Encourage and support local authorities to expand local hardship funds and grant schemes, proactively promote them to carers and review eligibility criteria to ensure carers are able to access this support.

## Appendix 1: Statistical breakdown by Health Board region.

### Notes

All statistics within this breakdown include at least 100 carers except Powys who falls below the criteria. Powys has been included from the available data.

Not all carers included information on where they lived within Wales so there may be small statistical differences between these figures and the overall reported number that includes All-Wales data.

### Table 1 – Carers cutting back on essentials (like food and heating)

Aneurin Bevan	46%
Betsi Cadwaladr	37%
Cardiff and Vale	29%
Cwm Taf Morgannwg	43%
Hywel Dda	39%
Powys	38%
Swansea Bay	40%

### Table 2 – Carers fallen into arrears with utility bills

Aneurin Bevan	15%
Betsi Cadwaladr	11%
Cardiff and Vale	10%
Cwm Taf Morgannwg	18%
Hywel Dda	12%
Powys	12%
Swansea Bay	10%

### Table 3 – Carers struggling to make ends meet

Aneurin Bevan	39%
Betsi Cadwaladr	35%
Cardiff and Vale	27%
Cwm Taf Morgannwg	43%
Hywel Dda	30%
Powys	26%
Swansea Bay	28%

### Table 4 – Carers cutting back on seeing friends and families

Aneurin Bevan	53%
Betsi Cadwaladr	56%
Cardiff and Vale	47%
Cwm Taf Morgannwg	43%
Hywel Dda	55%
Powys	50%
Swansea Bay	48%

### Table 5 – Carers cutting back on hobbies/leisure activities

Aneurin Bevan	64%
Betsi Cadwaladr	62%
Cardiff and Vale	62%
Cwm Taf Morgannwg	66%
Hywel Dda	64%
Powys	65%
Swansea Bay	62%

### Table 6 – Carers concerned about the future

Aneurin Bevan	81%
Betsi Cadwaladr	72%
Cardiff and Vale	53%
Cwm Taf Morgannwg	78%
Hywel Dda	74%
Powys	68%
Swansea Bay	51%

**This is the second of a series of reports based on data from State of Caring in Wales**

Across the UK today 5.7 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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