

# **Opposition Day Debate briefing for MPs:**

# Carers and the social care system

## **Key facts about carers**

- There are 6.5 million unpaid carers in the UK, with the ageing population this is only increasing.
- 65% of UK adults will care at some point in their lifetime.
- 1 in 7 of all workers are juggling work and care. The challenges of balancing work and care without support can be too much, 2.6 million people have given up work in order to care.
- 1.2 million carers are currently living in poverty.

## Impact on carers of underfunded social care system

Carers hold families together, enable loved ones to get the most out of life, and make an enormous contribution to society. Carers play a vital role providing care worth £132bn a year, but too many unpaid carers are burning out as they prop up an underfunded system. In 2019, 1 in 8 carers said that they, or those they support, received less care or support services during the previous year due to a reduction in the amount of support from social services.

The Government's commitment of additional £1 billion a year of this parliament for children's and adult social care is not sufficient. The LGA estimate that there will be a £3.6bn gap in social care by 2024/2025¹. As an urgent priority, the Government must invest the funding required to keep the social care system afloat until longer-term reforms are implemented.

Social care underfunding has had an enormous detrimental impact on carers, including long waits for carer's assessments; carers reluctantly turning to A&E because they can't get access to community care; delayed and inappropriate hospital discharges; suffering from loneliness and social isolation; and difficulties planning for their future/retirement.

#### **Accessing Breaks**

Reductions in the availability of practical support is reducing the ability of carers to be able to take breaks, with 40% of carers not having a break at all in the last year. This has serious implication on carers health and wellbeing, with those carers more like to have suffered mental ill health as a result of caring or that their physical health has worsened. Of those carers who were able to access a break, 44 per cent used it to attend a medical appointment.

There is a wide disparity in the amount of money local authorities and clinical commissioning groups are spending on carers' breaks, with some spending nothing at all and some spending as much as £6m a year. The funding for carers' breaks available to CCGs and local authorities through the Better Care Fund should be at least doubled from £130 million to £260 million in 2020/21, and trebled in subsequent years, as well as ring-fenced for this purpose.

#### **Juggling Work and Care**

We estimate that 5 million people now combine paid work and caring. It can be a huge strain; every day 600 people have to leave work in order to care<sup>2</sup>. This not only has a significant financial impact on the individual in the short and long term, but it also impacts on UK businesses and the economy.

<sup>&</sup>lt;sup>1</sup> https://www.local.gov.uk/parliament/briefings-and-responses/house-commons-debate-treasury-funding-department-health-and

<sup>&</sup>lt;sup>2</sup> Carers UK (2019) Juggling work and unpaid care



To enable carers to remain in work, if they choose to, there must be investment in social care services. The introduction of a new right to carers' leave would be beneficial for both carers and their employers: for carers, by helping them to stay in work – by helping to reduce tiredness, stress levels and by enabling them to look after their emotional and physical health. For employers, by improving wellbeing and staff retention.

### Financial Impact of Caring<sup>3</sup>

Many carers face very difficult financial situations due to their caring responsibilities. Carers often find their own income affected by caring (for example because of having to give up work or reduce their hours to care), and this can be compounded if their partner or another family member has also had to leave work due to their illness or disability.

39 per cent of carers say that they are struggling to make ends meet, and carers who have been caring for 15 years or more, and those who care for more than 35 hours a week, are more likely to say that they are struggling to make ends meet.

Of those carers who are struggling to make ends meet, 44 per cent are relying on their savings and 36 per cent are using credit cards. A third of carers who are struggling financially are using their bank account overdraft and 15 per cent are falling into arrears with utility bills.

Worryingly, despite the additional financial costs of caring, the lack of practical support means that carers are often contributing their own money to care for their loved one. 68 per cent of carers said they regularly use their own income or savings to pay for care or support services, equipment or products for the person they care for in 2019. Despite the significant costs and the value of care that carers provide, the main benefit for people caring unpaid for family or friends, Carer's Allowance, is the lowest benefit of its kind at £66.15 per week.

## Reforming the social care system

The Government needs to set out plans for a long term, sustainable, solution to funding social care that has carers at its heart. A failure to do so will only see social care continue to be in crisis, with knock on effects on hospitals, the economy, families, carers and people who need access to care.

A reformed system and funding solution must guarantee stability and sustainability, and deliver improvements to care and be well funded, with resources to enable the delivery of consistent high-quality care. We want to see care free at the point of delivery under a system of pooled risk, funded through taxation. The plans need to include working age disabled people and older people, and it needs specific measures to support carers.

#### **Questions for the Minister**

- Will the Government consider increasing the Better Care Fund, to enable carers to access breaks?
- What assessment has the Government made of the financial impact of caring, and will the Minister commit to reviewing the level of Carer's Allowance, the lowest benefit of its kind?

#### **Get in contact**

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<sup>&</sup>lt;sup>3</sup> Carers UK (2019) State of Caring