

Caring and Pensioner Poverty

A report on older carers, employment and benefits

Summary

Nearly 250,000 carers aged over 60 could be missing out on Pension Credit and a further 64,000 carers throughout the UK are not claiming a top up to Pension Credit known as the Carer's Addition. For the Carer Addition alone, this could be up to an estimated £86 million of forgone income every year. As this report shows, this income is vital in maintaining a basic level of living for older carers.

The UK's six million carers provide the bulk of health and social care, saving the state an estimated £57 billion a year - equivalent to a second NHS.¹ Yet, as this research highlights, they often remain unrecognised and unsupported. This report also shows that carers provide support to disabled, frail or chronically ill relatives, partners or friends, often at great personal cost to themselves, both in terms of their physical health and their financial well-being. This report, including a survey of carers, finds them cutting back on things that most people take for granted such as clothing and one in 10 carers was cutting back on food.

Over 1.5 million people aged 60 provide care to their disabled, ill and frail relatives and friends. Figures published in an accompanying report, *Older Carers in the UK*², show that carers are often in poor health themselves and are highly concentrated in Wales, the North East and other areas affected by socio-economic deprivation.

The Annex to this report contains secondary analysis of figures taken from the accompanying report, *Older Carers in the UK*, which estimates the level of unclaimed benefits by nation and by local authority and health and social services trust in Northern Ireland.³

Not just older carers missing out

An earlier report by Carers UK looked at how carers of any age could be missing out on as much as £660 million per year of the key carer's

¹ Without Us? Calculating the value of carers' support, 2002, Carers UK

² *Older Carers in the UK*, S Yeandle and L Buckner, Sheffield Hallam University, December 2005, published by Carers UK

³ *Older Carers in the UK*, op cit

benefit, Carer's Allowance.⁴ Combined with the amount missing by older carers, nearly £746 million in carers' benefits alone have not been claimed.

This report and a recent Government report, Women and Pensions, highlights the importance of claiming benefits.⁵ By not claiming the benefits they are entitled to, younger carers may miss out on vital income that could help ends meet, but they also miss out on protecting their pensions in the future. Carer's Allowance, the main carer's benefit helps protect a person's state pension and State Second Pension records. A staggering 390,000 carers are not currently building up rights to a basic state pension.⁶ This report makes a strong case for ensuring that those who provide such valuable care are ensured a secure income in retirement whether it be through remaining in work or through Government support if they are not in employment.

Older carers and financial issues

This research identified income as a key issue for carers over the age of 60. This report reveals that:

- * one third of carers had left work early or retired early because of their caring role.
- * one in six felt that their pensions had been affected by caring.
- * leaving work early had impacted hard on the pensioners quality of life leaving two thirds worse off.
- * one in ten carers was cutting back on food to make ends meet.
- * nearly 7 out of 10 carers were cutting back on something such as clothes, nights out, holidays, etc.
- * one quarter of respondents were in receipt of Pension Credit.
- * carers in receipt of Pension Credit were more likely to report feeling marginally better off than those not in receipt of the benefit.
- * carers were more likely to be in receipt of Pension Credit if they had given up work to care. Given the very low levels of participation in the labour market of carers of this age, they are more likely than other groups to be entitled to Pension Credit.
- * one in seven carers had been put off claiming benefits because of lack of information. Comments from carers showed that information made a difference to them claiming.
- * employment is still a key issue for carers over the age of 60 - they were three times less likely to be in employment compared to non-carers of the same age.

⁴ Carers' Missing Millions, the importance of claiming carers' benefits, Carers UK, 2003

⁵ Women and Pensions, the evidence, Department for Work and Pensions, November 2005

⁶ Ibid

- * nearly half of carers aged 60-64 had changed employment status because of their caring role i.e. leaving work, reducing hours or changing job.

Older carers missing out - calculating take up rates

Table 1 - Numbers of carers missing out on Pension Credit and the Carer Addition and an estimated value of foregone Carer Addition per year

	No of carers over 60 missing out on Pension Credit	No. of carers over 60 missing out on Carer Credit	£ of forgone income per year based on Carer Credit
England	219,003	48,569	65,160,671
Wales	12,438	4,990	6,695,121
Northern Ireland	2,335	2,848	3,820,877
Scotland	12,243	7,364	9,879,542
UK	240,019	63,772	85,556,211

What is Pension Credit and the Carer Addition?

Pension Credit is a relatively new benefit designed to help pensioners on low incomes and those who have modest savings. It has two parts - a guarantee credit and a savings credit. From the age of 60, individuals can claim the guarantee part of Pension Credit. It is worth £109.45 per week for a single pensioner. The Savings Credit is paid as part of a claim for pensioners who are 65 or over and who have a second pension or modest savings.

Pension Credit has a Carer's Addition worth up to £25.80 per week. If a carer claims Carer's Allowance, the main carer's benefit and satisfies the conditions, for the benefit, even if they are not paid it because of the overlapping benefit rule, then they may be entitled to the Carer Addition to Pension Credit.

An entitlement to the guarantee element of Pension Credit can be a gateway to other benefits which can help with other costs such as Council Tax Benefit, Housing Benefit, etc.

Pension Credit - take up rates

There are good data on the eligibility and claim rates of Pension Credit which have been published in the accompanying report, Older Carers in the UK. These have been used, alongside other data to estimate the numbers of carers who might be missing out on Pension Credit. The Annex to this report gives those figures and shows that 596,690 carers are eligible to claim Pension Credit throughout the UK but an estimated 246,019 carers - a quarter of a million - have failed to do so. It is difficult to put a value of this as Pension Credit can be paid in amounts as little as £1 up to the maximum guarantee. However, given the numbers of carers involved, it is likely that the amounts will be significant.

The Government has run high profile and intensive campaigns to make older people aware of Pension Credit and our research shows that there is good awareness with 87% of carers having heard of the benefit (see Table 1 below). The responses from carers showed that carers over 85 were less likely to know about pension credit (83%). In light of the high number of successful claims by carers in this survey, the comparatively low level of knowledge about Pension Credit is worrying, as it suggests that a high proportion of these carers could be missing out on Pension Credit.

Table 2		
Those in receipt of Pension Credit		
	Number	%
Have you heard of Pension Credit	734	87
If so, do you receive Pension Credit	195	23
If not, have you applied for it?	159	19
Knew that you could get Pension Credit over the telephone	374	44
Had advice about benefits in the past year	283	33

Overall a third of respondents had had advice about benefits in the past 12 months. This group were more likely to be in receipt of Pension Credit (30% compared to 23%). These people who responded to the survey are more likely to be in touch with carers' organisations and should know about their entitlements.

The benefits system is extremely complex and it is easy for older carers to miss out. Around 2 million people become carers every year ⁷ and many of these people will be over 60. Many do not know they are entitled to claim certain benefits and the claims process is also complex. A carer needs to claim Carer's Allowance first via the Carer's Allowance Unit. They are often turned down because of the overlapping benefit

⁷ The Risk of Informal Care, An Incidence Study, by Mike Hirst, Social Policy Research Unit, University of York, 1999

rule, but they may still secure underlying entitlement which then allows them to apply for the Carer Addition to Pension Credit. However, they then need to apply for this through the Pension Service. Some carers who have been turned down for Pension Credit might become eligible if they are entitled to the Carer Addition. They would need to reapply for the Pension Credit in these circumstances. As these examples demonstrate, the system is complex and carers need the right information to ensure that they claim what they are entitled to. Many are missing out.

A recent National Audit Office report highlighted precisely these complexities, urging the Department for Work and Pensions to tackle them.⁸

Carer Credit - take up rates

The tables in the Annex of this report look at estimating the levels of take-up amongst carers. It suggests that 63,772 could be missing out on claiming the Carer's Addition.

The Department for Work and Pensions estimates that there are 164,000 carers who receive the Carer's Addition to Pension Credit throughout Great Britain. This is a straight count of all Carer Credit claimants. Our figures have been produced using data from the DWP and NIRSA and suggest that nearly 159,500 carers claim the Carer's Addition to Pension Credit. As these figures they have been applied to populations, the totals are slightly lower than the official figures produced by the Department for Work and Pensions.

No national statistics are available on the take-up rate of benefits for carers. However extensive research carried out in March 1998 established that 40 - 60% of disability benefits go unclaimed.⁹ These are still the best estimates of disability benefits available. It is possible that take-up has improved since 1998, but there are no robust data to suggest that this is the case. With the Carer Addition to Pension Credit, we have assumed that if 40% of disability benefits go unclaimed, then it is possible that 40% of carer's benefits go unclaimed.

In order for the carer to become eligible for the Carer's Addition to Pension Credit, they have to apply for Carer's Allowance, the main carer's benefit, first. If entitled, they are often not paid Carer's Allowance because their pension is greater than the amount of Carer's

⁸ Department for Work and Pensions, Dealing with the complexity of the benefits system, National Audit Office, November 2005

⁹ Peter Craig and Matthew Greenslade, first findings from the Disability Follow-up to the Family Resources Survey Research Summary Number 5, the DSS Social Research Branch Analytical Services Division, 1998.

Allowance (known as the overlapping benefit rule). But they may be entitled to the Carer Addition, a means-tested top-up to Pension Credit. It is worth up to £25.80 per week (2005/6 rates). The calculations in this report assume each carer not claiming gets this full amount. Being a means-tested benefit, the amount the carer will get will depend on current income, savings, etc. and could vary from £1 to the full amount per week. However, receipt of Pension Credit and the Carer Addition can be a gateway to other valuable means-tested benefits such as Council Tax Benefit and Housing Benefit and they could also receive additional money under Pension Credit. How much a carer could be missing out on, could average out to far more than £25.80 per week.

Which groups of carers might be missing out

There are four groups of carers over 60 who could be missing out. They are:

- * carers who are over 60 who don't know about Pension Credit
- * carers who already have Pension Credit but don't know that they might be able to get the Carer's Addition to Pension Credit
- * carers who had successfully applied for Carer's Allowance and were not paid it due to the overlapping benefit rule but did not realise that they could apply for the Carer's Addition
- * carers who had been turned down for Pension Credit and did not realise that, if they qualified for the Carer's Addition, they would be able to get Pension Credit.

The applications for Carer's Allowance and for Pension Credit and Carer's Addition are through two different routes. A carer cannot receive the Carer's Addition unless they have already made an application for Carer's Allowance.

Employment shifts due to caring

Research has consistently shown that on the whole, the longer a person stays in work, the better their finances will be long term. Carers UK's research, through its Action for Carers and Employment project, has also identified that carers use work for social reasons, quality of life as well as for income. Just under 5% - or one in twenty - of all the respondents in this survey were currently in employment and caring. This is a much lower rate of employment than the overall pensioner population. A good illustration of this is that nationally nearly one in three women aged 60-64 is working (30%) compared to just one in ten of the female respondents in this age group.¹⁰

¹⁰ Labour Force Survey, Spring 2004

Other research has found that paid employment contributes 9% of pensioners' income.¹¹ This clearly demonstrates that carers over pensionable age are missing out on an important source of additional income, and social activity.

Some carers referred to being unable to work:

No freedom to work therefore enabling a better income and lifestyle.

Some people would like to work to maintain sanity ... we could still increase income by working.

In addition to missing out on the opportunity to top up their pension with part-time work, nearly a third of respondents had left work or retired early because of their caring role. 18% said that this had affected their ability to save for a pension.

I retired early because of the pressure of working and caring having a detrimental effects on my health

I gave up work when I was 50 to look after my husband. I would have a lot more savings now if I had been able to continue to work.

My state pension is only at the basic rate, if I had been able to work and my private pension had been more I would have been able to save more.

Table 3 Did your caring role		
	Number	%
Cause you to leave work / retire early	243	29
Cause you to change job or working patterns	64	8
Cause you to reduce your hours of work	75	9
Restrict your ability to save for a pension	149	18

Relatively small numbers had changed their job (8%) or reduced their hours of work (9%) because of caring. However, of the carers currently in work, one third had changed their job and one third had reduced their hours of work because of their caring role.

The numbers changing their work patterns were also higher amongst carers of an adult son or daughter, with 35% having retired early, 14%

¹¹ The Pensioners Income Series 2003/4, Pensions Analysis Directorate 2005, DWP (figure 2)

changed their job and 16% reduced their hours of work because of caring, nearly double the figures for other carers.

Financial impact of leaving work early because of caring

Of the 243 respondents who left work early in order to care, nearly two thirds (65%) reported that they were worse off since beginning their caring role, and just 5% said that they were better off. This compares with 41% and 9% of respondents overall. In addition, 82% of those that had left work early had reported cutting down on some form of activity, compared to 67% overall. This clearly demonstrates the importance of supporting those carers that want to work as the best way of securing the financial security of carers.

Not being able to pursue a career and provide for old age

My state pension is only at the basic rate, if I had been able to work and my private pension had been more I would have been able to save more.

One of the groups who identified themselves as being most financially affected by caring were men aged 60-64. Three quarters of respondents in this category reported that they were worse off since becoming a carer (compared to 40% of respondents overall), with 63% having left work or retired early. Only 15% of these were in paid employment, compared to over half (54%) of men in this age group nationally.¹²

Table 4 Did your caring role		
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Cause you to leave work / retire early	243	29
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Cause you to reduce your hours of work	75	9
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The numbers changing their work patterns were also higher amongst carers of an adult son or daughter, with 35% having retired early, 14% changed their job and 16% reduced their hours of work because of caring, nearly double the figures for other carers.

¹² Labour Force Survey 2003/4

Those in receipt of Pension Credit are more likely to have left work early (32%), and had difficulty saving for a pension (19%).

The effect of caring on finances - cutting back

41% of carers say they are worse off since they became carers, with just 9% better off. 68% report cutting back on some form of activity since becoming a carer, the largest being holidays (59%). One in 10 older carers was cutting back on food to make ends meet.

Table 5 As a result of my financial circumstances I have had to cut back on the following	Number	%
Day trips	439	52
Spending on Christmas presents	260	31
Holidays	474	56
Heating	94	8
Nights out	410	48
Other spending on Christmas	198	23
Food	84	10
Clothes	237	28

Other research by Carers UK found the impact of caring to be taking its toll. Seven out of ten carers worried about their finances a great deal and six out of ten believed that this worry was affecting their health.¹³ The accompanying report, Older Carers in the UK, shows that older carers are already in poor health themselves and this ill-health rises both with age but particularly with the amount of care provided. One in eight carers (13%) of carers aged 60-64 also suffer ill health, but this rises to one in three (30%) for those providing over 50 hours of week care or more.¹⁴

Impact of Pension Credit

Those in receipt of Pension Credit are less likely to report being worse off since becoming a carer and more likely to report being better off. A third (33%) of the 195 respondents in receipt of Pension Credit reported that they were worse off, compared to 39% overall, and 19% reported that they were better off, compared to 9% overall. This suggests that Pension Credit is succeeding in giving some financial protection to those that qualify.

However, despite being less likely to report being worse off, those in receipt of Pension Credit were more likely to be cutting back.

¹³ Caring on the Breadline, the financial impact of caring, Carers UK, 2000

¹⁴ Older Carers in the UK, op cit

Information

Lack of information and the complexity of forms were both identified as barriers to claiming benefits. 13% said that not knowing where to go for benefits advice had put them off claiming and 30 people referred to lack of information in the open questions (16 and 17).

Table 6 Has anything put you off claiming a benefit	Number	%
Intrusive nature of the question	171	20
You were told you wouldn't be entitled	260	31
Didn't know where to go for information	105	13
Complex forms	172	20
Low levels of benefits	43	5

You have to do all the finding out for yourself and when you're caring full time you don't have the space and time to do this

In addition, some carers said that they had missed out on benefits through lack of information.

Over 16 years I didn't know about Carer's Allowance and respite care

Took six years to get help and advice, but we are pleased with what we got

We did not know about Attendance Allowance until a patient in hospital told my husband. He could have been receiving it for years

Information makes a difference

However, respondents gave examples of how information had helped them to find out about and claim benefits.

Information pamphlets in the early days helped me to apply for various benefits

I had incredible help to claim benefits to which we were entitled by the Welfare Rights Service at Preston, with which we were put in touch by the NHS

We had great help from the Carers Gateway when applying for AA

Did not know the system until we were told by our social worker. We were on Pension Credit from the onset

Gender differences

There were twice as many female respondents (556) than male (274). The main differences were that women were almost twice as likely to report that caring had restricted their ability to save for a pension (20% compared to 12%) and were more likely to have left work because of their caring role (30% compared to 27%).

Black and minority ethnic carers

The response rate from black and minority ethnic (BME) communities was low, just 15 respondents (2%) were communities other than a White European background. However, these responses suggest that those carers from minority ethnic communities are more likely to suffer financial hardship.

The small sample size makes the data unreliable, but indicates the need for more detailed work on the financial problems faced by carers from black and minority ethnic communities, in particular as to whether they are more likely to leave work because of their caring role.

Age differentials

The survey indicated clear age-related differences in the financial circumstances of carers. Amongst carers aged 60-64 the majority were likely to report that they were worse off since becoming a carer (59%). This falls to 43% amongst the 65-74 age group, 30% amongst those aged between 75 and 84 and to just 20% amongst those aged 85 or over.

This correlates to the comparative numbers of those giving up work or retiring early because of their caring role. Over half (51%) of carers aged 60-64 left work early, compared to just 12% of those aged over 75. Clearly carers in the 60-64 age group in particular are missing out on opportunities to build up their pension and add to their savings with some form of paid employment.

Other key issues identified by carers

The survey included open questions on anything else that had affected carers financially or about their experience of the benefits system.

Costs of disability

The largest number of respondents (115) referred to the increased costs associated with the disability such as extra heating or cleaning. Examples of costs directly associated with caring included transport costs of picking up prescriptions or taking the cared for person to hospital.

Indirect costs covered having to buy more expensive food because they do not have the time to shop in more distant cheaper stores or having to pay for help with gardening, for instance. Other examples also included charging for respite care or other social services

My son suffers from haemophilia-hepatitis A, B & C waiting for new knee joints HIV positive owing to blood products. I need extra bedding for bleeding etc to cope with this.

Cost of petrol to and from son's house due to his condition... Carers Allowance does not cover the expenses of caring with someone with a severe and enduring mental health problem.

My daughter lives 33 miles away from me. Therefore it is a 66 mile round trip when I go to help her, take her to appointments, and do the shopping, pay her bills etc. This is at least twice a week and as petrol is so expensive, to say nothing of wear and tear on the car ..., it is difficult for me to manage.

Having to pay for odd jobs to be done, as husband has Alzheimers and I have arthritis.

It costs me £20 to £30 per week in fuel to visit, care, shop etc.

Overlapping benefit rule

The second largest response to the open questions were references to the overlapping benefit rule. Altogether 73 people expressed their unhappiness with this rule. Part of the frustration expressed was with the unfairness that carers continue to provide high levels of care after retiring, but because they now receive a pension they are no longer get any additional income. In addition to missing out on income that they had expected, carers feel that their caring role is not being recognised and that they are providing a valuable social role for no reward.

I lost the Carer's Allowance because I reached pensionable age and had a state pension.

The Carer's Allowance I was getting stopped when I became 65, when I needed it most.

Frustration with the overlapping benefit rule is compounded by the fact that their caring role means that carers are unable to work to top up their income and that they have additional costs relating to their caring role.

Results from around the UK

Respondents in Scotland were generally older than those in Wales and England, and with a higher proportion of former carers (25%), however no real difference in financial circumstances from carers in England.

The biggest difference in carers across the UK was in the knowledge of and numbers receiving Pension Credit. Only four out of five carers in Wales had heard of Pension Credit (81%) compared to 87% in England and 88% in Scotland. The numbers receiving Pension Credit in Wales were also much lower, 17% compared to 24% in Scotland and 23% in England. The reasons for this difference are unclear, but does indicate a need to improve the provision of information to older carers in Wales.

England

- ❖ 40% of respondents are worse off since they became carers
- ❖ 28% left work or retired early
- ❖ 16% felt that caring had restricted their ability to save for a pension
- ❖ 68% had cut back something
- ❖ 57% had cut back on holidays
- ❖ One in three carers had cut down on spending on Christmas presents
- ❖ 30% had cut back on buying clothes
- ❖ 87% had heard of Pension Credit
- ❖ 23% were actually in receipt of Pension Credit

Wales

- ❖ 41% of respondents are worse off since they became carers
- ❖ 28% left work or retired early
- ❖ 21% felt that caring had restricted their ability to save for a pension
- ❖ Two thirds (66%) had cut back something
- ❖ Half (50%) had cut back on holidays
- ❖ 23% had cut down on spending on Christmas presents
- ❖ 22% had cut back on buying clothes
- ❖ 81% had heard of Pension Credit
- ❖ 17% were actually in receipt of Pension Credit

Scotland

- ❖ 41% of respondents are worse off since they became carers
- ❖ 35% left work or retired early
- ❖ 23% felt that caring had restricted their ability to save for a pension

- ❖ Three in four (75%) had cut back on something
- ❖ 62% had cut back on holidays
- ❖ One in three carers (34%) had cut down on spending on Christmas presents
- ❖ 28% had cut back on buying clothes
- ❖ 9% had heard of Pension Credit
- ❖ 24% were actually in receipt of Pension Credit

Practical support is also important

Although this research did not look at practical support, there is strong evidence to show that practical support has a positive effect on the health and well-being of carers. One report showed that carers providing substantial care were twice as likely to suffer from mental ill-health if they did not get a break.¹⁵ Carers UK's research has found that nearly 50% of carers providing substantial care had sustained a physical injury since caring.¹⁶

Studies have also shown that practical support is vital to be able to access employment, leisure and learning opportunities. Comments from carers show that this can have a very positive impact on quality of life and mental well-being as well as income if the carer is able to stay in employment. The new Carers (Equal Opportunities) Act 2004 gives carers new rights to explore opportunities for work, learning and leisure with the local authority. Yet Carers UK's research shows that 45% of carers who had had a carer's assessment did not know they were entitled to one.¹⁷ This, combined with a lack of knowledge about benefits can have a lasting impact on the carer's life and the people for whom they care. The Carers (Equal Opportunities) Act 2004 directs local authorities to tell carers about their rights and this could have a lasting and important impact on carers' knowledge about their rights.

Recommendations and conclusions

This report provides evidence that information and advice continue to be crucial in ensuring that carers claim the benefits and financial support which are vital for a basic standard of living.

Importantly, this report highlights the crucial role of work for older carers, and, in particular the need for an adequate income to make ends meet and help meet the costs of disability and loss of income. All carers, whether in work or not, potentially need the opportunity of having good

¹⁵ Mental Health of Carers, Singleton et al, National Statistics, The Stationery Office, 2002

¹⁶ Ignored and Invisible, carers' experience of the NHS, Melanie Henwood, Carers UK, 1998

¹⁷

quality support to ensure that their health does not suffer, that they have a good quality of life or that they can remain in work.

Legislation to combat age discrimination will help those carers who feel that getting back into the workplace would be difficult after years of caring, or those who need to change jobs later in life because of caring. The new proposed laws on flexible working, giving carers a right to request flexible working, will also go some way to supporting carers who wish to return to or remain in important.

Information and take-up work continues to be important. This is particularly vital for carers who are older. Every year, nearly 2 million become carers across all age groups, including older people. They will become entitled to new benefits to help them meet the costs of caring and disability. Just because they are in receipt of Pension Credit does not mean that they will not become entitled to carer additions later in life if they become a carer. Informing carers of their entitlements is clearly an ongoing role.

Carers who are unable to work need an adequate income in retirement. It is vital that the current pensions system reflects this. Carers who have been caring long term or who have dipped in and out of caring are most at risk of facing poverty in retirement and they need adequate protection.

Many carers feel very strongly that Carer's Allowance should be paid in addition to the basic state pension. From their comments it is clear that they feel strongly that this is an issue of social justice.

Recommendations:

- * More work needs to be done to ensure that carers are able to juggle work and care
- * A reduction in the complexity of claiming carers' benefits
- * Care services need to be more flexibly developed to ensure that carers are able to stay in work for longer
- * Carers need new rights to ask to work flexibly and employers support in the workplace
- * More research needs to be done on older carers in relation to work and impact on health, well-being and income later in life
- * more recognition needs to be given to the fact that carers may wish to combine work and caring, whatever their age.
- * in particular work needs to be done around older carers from black and minority ethnic communities to ensure they do not face additional exclusion.

- * In England and Wales, the Carers (Equal Opportunities) Act 2004 should be used as a tool to ensure that carers are given opportunities, regardless of age.
- * Take-up campaigns need to be regular to ensure better take-up rates
- * Government needs to consider the views of carers who want Carer's Allowance paid on top of their pension

Methodology

The questionnaire design incorporated both open and closed questions. The questionnaire was distributed via branches and associate members of Carers UK and through the Carers UK website. Carers UK are grateful to the carers groups across the UK who copied and sent the questionnaire to their members. A total of 848 questionnaires were returned by the closing date.

Profile of respondents

There were 848 respondents to the survey. The majority of respondents are carers (88%) as opposed to former carers. All respondents were aged over 60, of these 95% were aged over pensionable age (60 for women and 65 for men).

Carers in this survey are more likely to be at the heavy end of caring than the general carer population. 92% of respondents were providing more than 20 hours care per week, and 76% over 50 hours per week. This contrasts with 2001 Census figures, which show that 33% of carers from these age groups are caring for 50 hours per week or more. The largest number (42%) were aged 65-74, with 4.8% aged 85 or over. Most respondents were caring for a spouse (68%), with the next largest categories caring for an adult son or daughter (14%) or a parent (11.8%).

The majority of respondents were women (67%). The vast majority of respondents were from White British or European background (98.2%).

Annex to the report - Tables on numbers of people over 60, numbers of carers and numbers not claiming.

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Registered office: Ruth Pitter House, 20 –25 Glasshouse Yard, London EC1A 4JT.