carers WALES

State of Caring in Wales 2025

The cost of caring and the impact of caring across carers' lives

November 2025

About this research

Carers Wales, as part of Carers UK, carried out an online survey with unpaid carers between June and August 2025

Carers Wales, as part of Carers UK, carried out an online survey with unpaid carers between June and August 2025. A total of 919 carers responded to the survey in Wales.

This report summarises their responses. As not all respondents completed every question in the survey, some figures are based on responses from fewer than 919 people. The survey was promoted extensively amongst both carers and organisations supporting carers.

It was shared on the Carers Wales website, on Carers Wales social media channels, and with Carers Wales members, volunteers, previous survey respondents, campaigners, affiliates, Employers for Carers Wales members, and other organisations.

Of respondents to the survey:

- Of those currently caring, 15% are caring for 19 hours or less, 22% are caring for 20-49 hours and 63% are caring for more than 50 hours a week.
- 75% of respondents were aged 18-64 years and 25% were aged 65 and over. The biggest proportion of respondents were in the 55-64 year category (39%).
- 84% of respondents were female, 15% were male. 1% said their gender was not the same as the one assigned at birth.
- 90% of respondents were heterosexual/straight, 10% were Lesbian, Gay or Bisexual, preferred to self-identify or preferred not to say.
- 30% of respondents had a disability.

Diolch

Carers Wales would like to thank every carer who took the time to complete this survey, as well as the carers who helped us test the survey.
Your responses will be used in all our policy and campaigning work over the next year.

Contents

Introduction

Across Wales hundreds of thousands of people[1] make sacrifices every day to provide unpaid care to family, friends and neighbours. The care they provide helps people to live more independent and fulfilling lives, and saves health and social care services in Wales over £10 billion every single year – equivalent to the entire NHS Wales budget[2]. In spite of Wales's reliance on unpaid care, huge numbers of carers are pushed into poverty, left unsupported, miss their own health treatment and are forced to leave work.

This is the cost of caring. Our annual State of Caring in Wales report paints a worrying picture of worsening conditions for unpaid carers across Wales. Successive years show increasing numbers of carers having to skip meals or not heat their homes to afford to be able to care. More and more carers are reporting issues with their physical and mental health and a growing number of carers across Wales face loneliness and isolation, as they give up socialising due to the cost or pressures of their caring roles.

This injustice simply cannot go on.

Aside from our moral obligation to do better for our unpaid carers, time is simply running out on a system and society in Wales which is addicted to unpaid care. Wales's population is getting older[3], sicker[4] and that demand for health and social care services is only ever likely to increase.

Additionally, data shows that the vast majority of us will either give or receive unpaid care at some point in our lives. It's in everybody's interest that carers are better supported to balance their caring roles alongside the ability to live healthy, happy and fulfilling lives.

As we approach the 2026 Senedd election, the parties seeking carers' votes must demonstrate how they plan to show that they care about unpaid carers. We need to see a New Deal for Unpaid Carers across Wales, where carers' rights are realised and people are given the support they need. Anything less is not only a moral stain on Wales, but risks eroding our services and society further beyond breaking point.

These are carers' stories and carers' voices. We hope they drive the action carers deserve.

1 Census 2021: 5:https://www.carersuk.org/media/wrnfh0mg/sociw23-health-design-final-eng-compressed.p
2 Value of Care: dhttps://www.carersuk.org/reports/valuing-carers/
3 https://www.gov.wales/national-population-projections-2022-based-html#163419
4 https://bevancommission.org/the-economic-cost-of-poor-health-in-wales/

Executive Summary

The financial costs

- More than half of carers (52%) are say they are cutting back on essentials like food and heat. This is a 53% increase from 2023 where 34% of carers were making these cuts.
- 42% of carers are struggling to afford the costs directly relating to caring.
- 2 in 3 (66%) of carers say they haven't been able to focus on their career as much as a result of caring and nearly 3 in 10 (29%) of carers who are employed have reduced their working hours because of care.
- More than 1 in 3 (36%) carers have taken out a loan from the bank, used credit cards, or used a bank account overdraft because of caring – a 33% increase on our findings in 2024.
- More than half (51%) of carers are worried about living costs and whether they can manage in the future.
- Nearly two-thirds (63%) of carers said they are regularly spending their own money on caring costs. Over a quarter (27%) are spending over £100 a month.

The human costs

- Around 4 in 10 carers (39%) say their mental health is bad or very bad as a result of their caring role.
- Nearly two-thirds (63%) of those who reported struggling to make ends meet indicated their mental health was bad or very bad.
- 69% of carers report being forced to forego social activities and hobbies, a 21% increase from our findings in 2023.
- 43% of carers said they find it hard to maintain a balanced diet.
- More than half of carers (51%) stated they are less physically active than they would like to be.
- More than three-quarters (77%) of carers feel stressed or anxious, and 2 in 3 (66%) struggle to get a good night's sleep.
- 42% of carers reported their physical health had been directly impacted by providing care for a loved one.
- When asked if caring had led to disagreements or arguments with partners, family or friends, nearly two-thirds (63%) agreed with the statement.
- Three-quarters (74%) of carers said that their caring role has made it hard for them to form new relationships.

Recommendations

Addressing and remedying these issues must be a key priority for statutory services, local government, the Welsh Government and UK Government in coming years.

We call on the Welsh Government to:

- Commit to the production of an Action and Implementation Plan for unpaid carers in relation to the Social Services and Wellbeing (Wales) Act 2014. This plan should:
    - Be fully co-produced with unpaid carers and carer representative organisations.
    - Utilise and address the findings of the Welsh Government-commissioned Evaluation of the Social Services and Well-being (Wales) Act 2014, published in 2023; the findings of the 2024 Public Services Ombudsman for Wales Are we caring for our carers? Report, and the 2024 Track The Act report from Carers Wales.
    - Set out how the Government intends to ensure effective monitoring of the implementation of the Act in Wales and how this will be transparently reported on.
    - Ensure that the next Welsh Government shows leadership in the successful implementation of the Act, ensuring a consistent minimum level of support across local authority areas in Wales.
    - Address the inconsistencies in terminology relating to Carer's Needs Assessments and the carer journey through statutory support services across local authority areas in Wales.
    - Include plans for a large-scale and coordinated awareness campaign, co-produced with unpaid carers and carer organisations, to improve carers' awareness of their rights and to help more people identify as unpaid carers.

Recommendations

- Ensure that there is sufficient capacity within statutory bodies to deliver on their legal duties as outlined in the Act. Consideration should be given as to whether additional, ring-fenced resource should be provided to local authorities to support unpaid carers.

- Introduce a Carer's Allowance Supplement, as was introduced in Scotland in 2018. The payment should bring eligible carers at least in line with the level of financial support available in Scotland. line with the level of financial support available in Scotland.

- Call on the UK Government to radically overhaul the Carer's Allowance system; improving the rate of the allowance, widening eligibility criteria and ensuring a better fit with paid work to prevent overpayments.

- Provide long-term funding certainty to the Carer Support Fund and increase the amount within the pot and create broad eligibility to ensure more carers benefit from financial support.

- 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.

- Encourage local authorities to embed greater flexibility into direct payments so families can use the funds in the ways that best meet their own needs and preferences.

- Commit to long-term funding for the Short Breaks Scheme and increase the funding level, to allow a greater number of carers to benefit from a break from their caring roles.

- Ensure that in addition to funding, adequate local and regional services are in place to support carers to take breaks.

- Adequately resource local authorities and other statutory services to better fulfil their obligations under the Social Services and Well-being (Wales) Act. Drive up the number of carers accessing support via information and advice, having their needs assessed and being supported via statutory services.

- Work to remove the barriers to unpaid carers accessing their own treatment and support. Increasing the temporary respite services available, prioritising carers for treatment and working with carers to ensure they receive the care they also need.

Recommendations

- Ensure staff working in statutory services are trained and supported to better identify unpaid carers, signpost them to support and prevent them from reaching crisis.

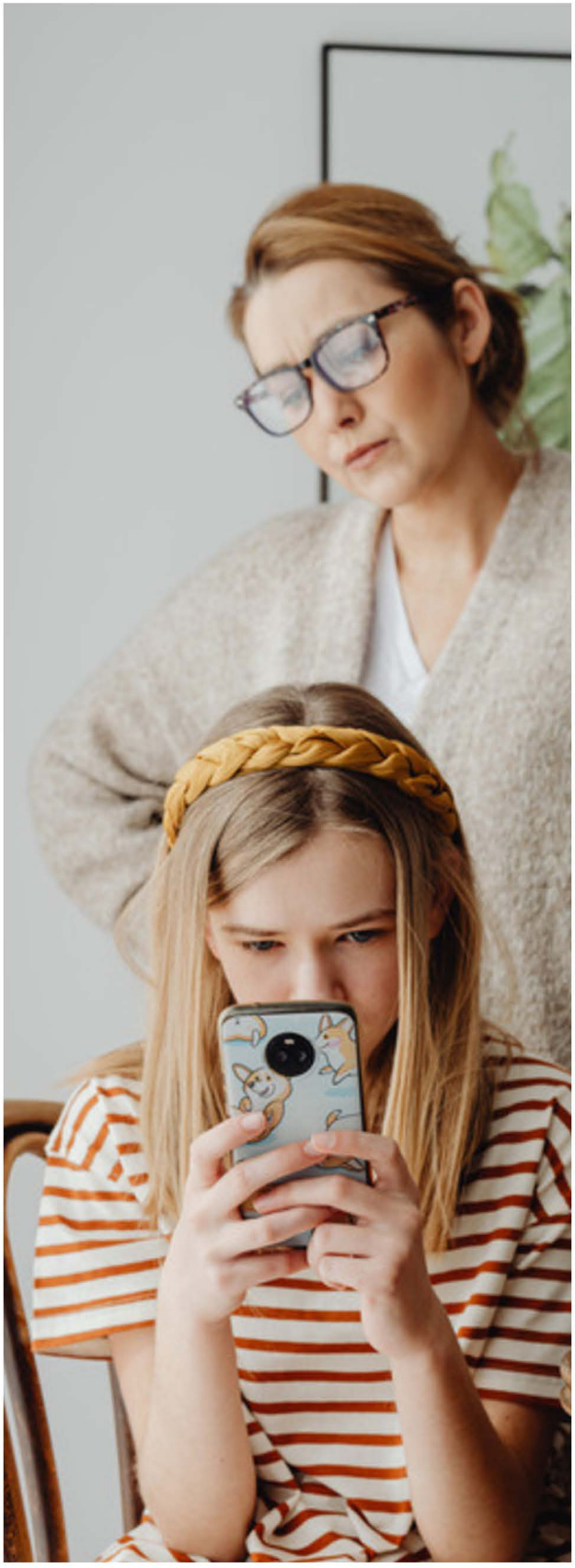
- Work with Regional Partnership Boards to better support their unpaid carer reps, so that they can better influence the work of RPB's to support unpaid carers in their regions.

- Continue to support the roll-out and benefits of new legislation, such as the Carer's Leave Act and the Flexible Working Act across Wales as well as the changes to the Carer's Allowance earnings limit;

    - Promote carers' new rights in law pertaining to flexible working, carer's leave and earnings thresholds to unpaid carers across Wales and ensure carers are informed and equipped to leverage benefit from these rights.

    - Support employers across Wales to better understand and implement these changes, helping them to recruit and retain skilled staff who are also unpaid carers.

    - Share good practice examples within workplaces and drive improvement of practice within employers across Wales in relation to supporting unpaid carers.



Recommendations

- Make supporting unpaid carers who are or want to be in paid work, a key part of the Fair Work agenda. Support more workplaces to recruit and empower Workplace Carer Champions to drive change and support carers in workplaces.

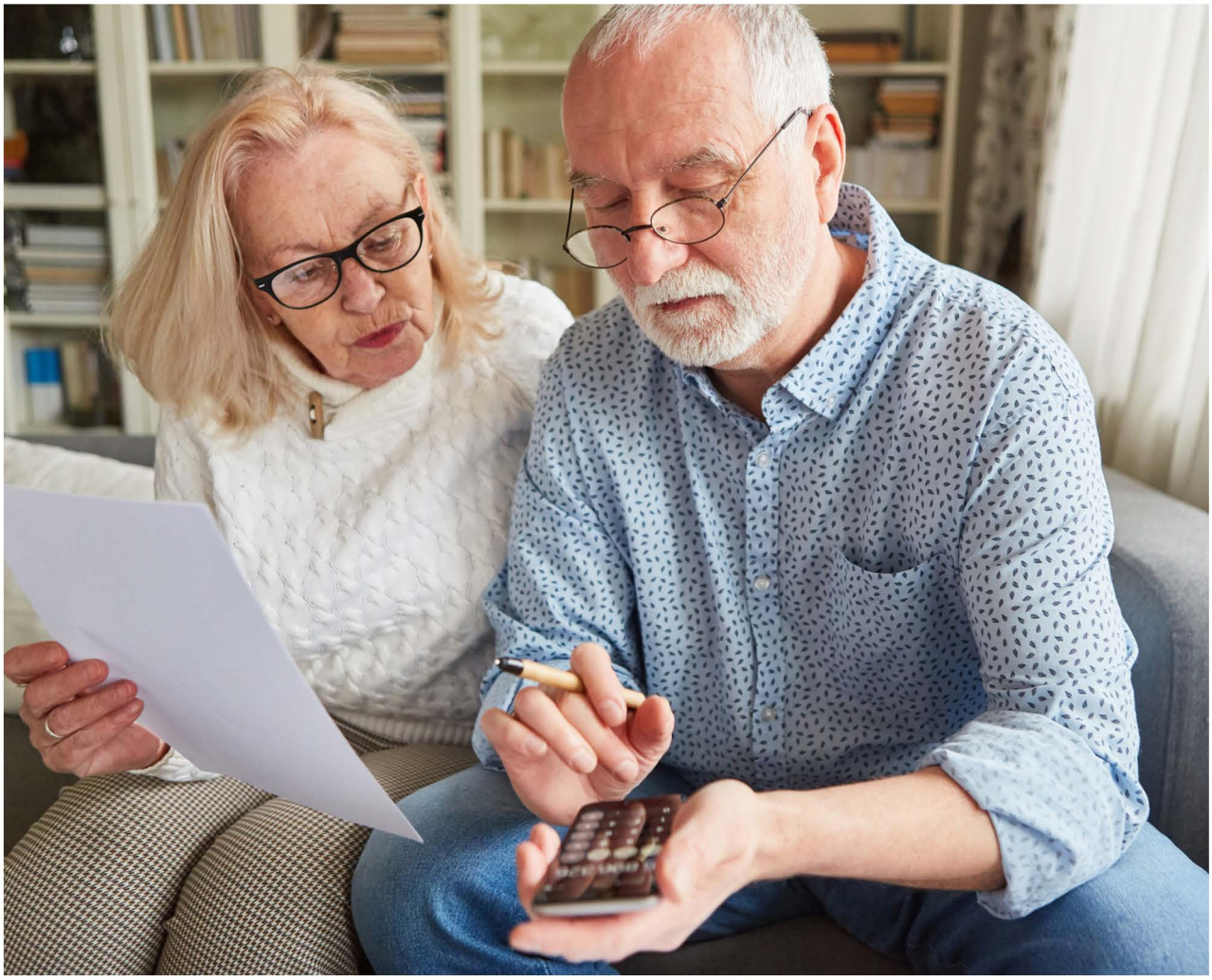
- Ensure public money is only provided to organisations fulfilling, or working towards fulfilling, the definitions and characteristics of fair work. This must include requiring employers to adopt carer confident practices.

- Establish a Fair Work Forum for carers in employment, bringing together government, employers, unions and carer representatives in a spirit of social partnership to share learning across sectors and drive-up support in the workplace for employees with caring responsibilities.

- Call on the UK Government to implement paid carer's leave, to better support employees who are unpaid carers to balance their roles without fear of financial penalty.

- Ensure there is join up between Health and Social Care and Economy and Social Partnership units within the Welsh Government, to promote cohesion and clarity when designing policy around paid work and unpaid care.

The financial costs of care



Key points

- More than half of carers (52%) say they are cutting back on essentials like food and heat. This is a 53% increase from 2023, when 34% of carers were making these cuts.
- 42% of carers are struggling to afford the costs directly relating to caring.
- 2 in 3 (66%) of carers say they haven't been able to focus on their career as much as a result of caring, and nearly 3 in 10 (29%) of carers who are employed have reduced their working hours because of care.
- More than 1 in 3 (36%) carers have taken out a loan from the bank, used credit cards, or used a bank account overdraft because of caring – a 33% increase on our findings in 2024.
- More than half (51%) of carers are worried about living costs and whether they can manage in the future.

The extra costs of care

Carers frequently incur additional direct expenses as a consequence of their caring responsibilities. These costs may arise from the need to heat their homes for extended periods, operate specialist equipment, travel to and from hospital appointments, provide care for someone living elsewhere, or purchase specialist food, equipment, or clothing.

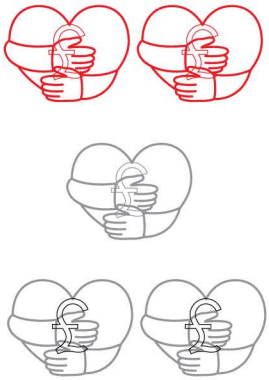
The Carers Wales State of Caring 2025 survey reported that carers identified and described the extra monthly costs associated with providing care.

> *Most of our earnings go towards the care for my daughter, and we are spending lots towards medical appointments, tests and medication/supplements. I don't begrudge this, but it has a wider impact"*

> *I am worried because every bit of equipment I have had to help support my daughter is costing money: 5 pounds a week for a stairlift, 5 pounds a week for a Closomat toilet, and they wanted to charge me 6 pounds a week for a bed seizure alarm. My daughter's condition is going to get worse, and I'm afraid I won't be able to afford to care for her at home"*

> *We remortgaged to be able to afford the hospital stays, fuel, time off work, and even job loss because of the endless time. There is also heating, water bills, sensory equipment, no schooling, and no help with finances."*

1 in 2 of carers in Wales are cutting back of essentials including food and heat



42% of carers are struggling to afford the costs directly relating to caring.

More than 1 in 3 carers have taken out a loan from the bank, used credit cards, or used a bank account overdraft because of caring

The increase in the cost of living

The State of Caring 2025 survey found that many carers in Wales are finding that the costs of care are even higher due to the increase in the cost of living. 83% of carers said their energy bills have increased over the last year.

> *Finances are a struggle to pay all the bills, including increased heating costs for my elderly father."*

> *My bills have increased due to caring and have become completely unmanageable."*

As a result of the increase in the cost of living, carers are finding it increasingly difficult to manage the extra costs of care. 42% of carers said they have been finding it more difficult to afford the costs of care due to the increase in the cost-of-living. Additionally, a significant number of those who neither agreed nor disagreed explained that the cost of paid care has always been too high, so the question couldn't be answered by them.

> *As respite is so expensive, we cannot use the service very often."*

> *I cannot afford to pay for my sister's care. I am already offering 24-hour care for free. I don't want her to go into a nursing home and have asked for a live-in carer, which seems to be a little more in costs to 2.5 hours a day x 2 carers 7 days a week for 52 weeks of the year. Costs do not make sense."*

Carers living with the person they care for were even more likely to find it harder to afford the costs of care due to the increase in the cost of living, compared to those who do not live in the same home (45% vs 32%).

Table 1: Carers' views on the increase in the cost of living

Statement	% of carers who agree	% of carers who neither agree nor disagree	% of carers who disagree
I've been finding it more difficult to afford the costs of care due to the increase in the cost-of-living	42%	42%	16%
My energy bills have increased over the last year	83%	12%	5%

The amount of money carers are spending on care costs

Nearly two-thirds (63%) of carers said they are regularly spending their own money on caring costs. Over a quarter (27%) are spending over £100 a month of their own money on the costs of care. 13% are spending more than £250 a month.

> *I can't work because of my daughters care needs, so am reliant of benefits. She can't leave the house so I need to pay for care to do anything outside the home. I had a Carer's Assessment but don't meet threshold so get no support with these costs. I am going into debt just to meet my children's basic needs..."*

People caring for more hours are more likely to be spending their own money on caring costs: 32% of carers caring for 50 or more hours per week said they're spending over £100 per month of their money on caring costs, compared with 7% of those caring for 19 hours or less per week. Carers living with the person they care for are also more likely to spend their own money on caring costs: 31% of people living with the person they care for are spending £100 or more of their own money on care, compared with 11% of carers not living in the same home.

Table 2: Amount of their own money carers are spending on caring costs

Amount of money per month carers are spending on caring costs	% of carers who responded
I do not regularly spend my own money on care/support services, equipment or products	37%
Less than £50	14%
£50 to £100	21%
£100 to £250	14%
£250 to £500	9%
£500 or more	4%

The need for more financial support with the costs of care

Previous Carers Wales research has shown that carers are often taking drastic measures to keep on top of their finances, from skipping meals to using food banks[5]. Similarly, a qualitative academic study found that the cost-of-living crisis has led to carers having to make difficult decisions, such as not heating their home or going without food[6]. LSE analysis in 2025 of the UK Household Longitudinal Study found that a larger proportion of carers are falling behind on basic utility bills, compared to non-carers, and this gap has significantly increased over time[7].

As a result of these difficulties, carers can end up in poverty, particularly if they have had to give up paid employment to care and are relying on social security benefits. WPI Economics research commissioned by Carers UK found that 100,000 unpaid carers in Wales[8]. This is indicative of carers being 30% more likely to be in poverty than the non-carer population and 50% more likely to be in deep poverty than the non-carer population. Those who care for several hours per week, and those who receive social security benefits, are even more likely to be in poverty.

The State of Caring 2025 survey found that many carers are struggling financially.

More than half (52%) of carers said they have cut back on essentials such as food, heating, clothing and transport costs because of caring.

This is a 53% increase from 2024 where 34% had cut back on essentials.

This strongly indicates that the financial crisis carers are facing is intensifying at an accelerated rate and that many are close to financial collapse.

> *I skip meals most days to cover my costs. Financial support is a joke."*

> *Food is twice the price so not eating as many healthy items – it is cheaper [to buy] low quality food."*

More than a third of carers (36%) have taken out a loan from the bank, used credit cards, or used a bank account overdraft because of caring – a 33% increase on our findings in 2024. This increases to nearly two-thirds (65%) for carers who are struggling to make ends meet.

> *Whatever I do, I never have enough. There is always money going out and I can't stop the run. Short term debt is how we survive'"*

> *Even skipping meals and not buying any new clothes is not enough to keep me out of debt."*

5 Carers Wales (2024) State of Caring in Wales: the impact of caring on finances. Caring for 4 or more people
6 Herron, D., Kyte, L. and Clewes, L. (2024) The experiences of unpaid carers of people living with dementia during the cost-of-living crisis Caring for 4 or more people
7 Cartagena-Farias, J. and Brimblecombe, N. (2025) Understanding the characteristics of unpaid carers living in financial hardship: risks and vulnerabilities. Caring for 4 or more people
8 WPI Economics (2024) Poverty and financial hardship of unpaid carers in the UK. https://www.carersuk.org/media/dnxerxgv/poverty_financial_hardship_uk_web.pdf

Table 3: Carers' statements on finance

Statement about finances	% of carers who said they have done this	% of carers who said other members of their household have done this
I have cut back on essentials such as food, heating, clothing and transport costs	52%	8%
I have taken out a loan from the bank, used credit cards, or used a bank account overdraft	36%	7%

The table above shows that the financial pressures of caring can also impact on other household members. 8% of carers said other members of their household had cut back on essentials, and 7% said other members of their household had taken out a loan, used credit cards or an overdraft.

Those caring for more hours were more likely to say they had cut back on essentials or taken out a loan, used credit cards or bank overdraft. 56% of carers caring for 50 hours per week or more had cut back on essentials such as food, heating, clothing and transport costs, compared with 24% of carers caring for 19 hours or less per week.

Carers struggling to make ends meet

When asked to describe their financial situation, a quarter (25%) of carers in Wales said they are struggling to make ends meet and 11% are in debt as a result of caring.

Female carers were more likely to be struggling than male carers: 27% of women are struggling to make ends meet, compared with just 21% of men.

While only just over a third (36%) of carers say they are not struggling financially at the moment, it is clear that many are worried about the future. Over half of carers (51%) are worried about living costs and whether they can manage in future. Female carers were more likely to say they were worried about living costs and whether they can manage in the future than male carers (54% compared with 38%).

Many carers said that financial challenges are having a negative impact on their health and wellbeing. 61% of carers feel anxious or stressed when they think about their financial situation. Those caring over 50 hours are more likely to feel anxious or stressed when they think about their finances compared to those caring for 19 hours or less (62% vs 48%).

> *"My wife was forced to give up work earlier this year. I get carers' allowance and she gets PIP, but it's a worry. We have savings and are having to draw on them."*

> *"The cost of living is rising and benefits rules are changing so its quite an uncertain time."*

> *"I worry that I won't be able to afford big purchases like a car when my old one breaks down"*

> *"I am worried because every bit of equipment I have had to help support my daughter is costing money."*

> *"Having to pay for equipment needed for my daughters disability is expensive on top of increased bills because all equipment is electric and this situation is only going to get more expensive"*

3 in 5 (61%) of carers feel anxious or stressed when I think about my financial situation

Table 4: Carers' reporting on their current financial situation

Statement about finances	% of carers who responded
I am struggling to make ends meet	25%
I am in debt as a result of caring	11%
I am struggling to afford the cost of care	6%
I am worried about living costs and whether I can manage in the future	51%
I am not struggling financially	36%

Insufficient support from the social security system

A significant proportion of carers need more help with the costs of care. Concerningly, there is insufficient support from the social security system to help carers pay for the additional costs of ill-health or disability. Carer's Allowance – the main benefit for carers – is the lowest benefit of its kind (£83.30 in 2025/26), and many carers are unable to receive it due to strict eligibility criteria. In addition, many carers aren't claiming the benefits they are entitled to because they don't realise what they are eligible for, find it difficult to navigate complex systems, or are worried about misunderstanding eligibility rules and ending up with overpayments.

In the State of Caring 2025 survey, when carers were asked what their main needs are at the moment, over half (55%) said they need more financial support (eg a rise in Carer's Allowance of other benefits). This increased to 82% for carers struggling to make ends meet, and 84% for carers in receipt of Carer's Allowance.

> *"I don't understand why carers don't get a heating allowance. Last winter was terrible. I couldn't afford to heat the house."*

> *"Why is our carer's allowance automatically stopped when we receive our basic pension? The government call it an overlapping benefit."*

The State of Caring 2025 survey found that carers in receipt of social security benefits are more likely to be struggling with the financial cost of care. For example, 42% of carers in receipt of Carer's Allowance are struggling to make ends meet, and 64% are worried about living costs and whether they can manage in the future. Carers in receipt of Universal Credit are also finding it hard to manage financially: nearly half (49%) are struggling to make ends meet.

Many carers said that social security benefits such as Carer's Allowance are not sufficient in helping them pay for the extra costs of care.

> *£83 a week certainly doesn't pay the bills."*

> *As I had to give up my career to care, I am reliant on my savings to manage. My outgoings are more than my income, and carer's allowance is a pathetic amount. For the hours I care it works out at 0.79p an hour."*

> *I have carer's allowance, which you can only claim for one person. I will have to go back to work soon, and I don't know how I'll manage it all."*

Many carers are also worried that the UK Government will reduce the rates of financial benefits, or change eligibility criteria to make them more difficult to access. Some carers mentioned the UK Government's recent proposals to reform Personal Independence Payment (PIP) eligibility.

This would have had a significant impact on carers, given that PIP is a qualifying benefit for Carer's Allowance. Following pressure from unpaid carers and disabled people, the provisions relating to PIP were not included in the final Universal Credit Bill. However, the UK Government has confirmed that there will still be a review of PIP, and despite commitments to consult with carer organisations and carers, many people are anxious that eligibility for benefits like this will be changed in the future.

> *Current government changes in policies that affect disabled people, without informed consultation on the matter, very much concern me, especially when all living costs are increasing."*

> *I am concerned about potential cuts to pip and the erosion of rights for disabled people. The narrative that pip is easy to get and people who receive it are then all tarred with the same brush and are sponging off the state. It undermines them and carers as it lowers their status in society."*

Some carers also pointed out that social security benefits and pensions are not rising in line with the cost of living.

> *The cost of living is just going up and up, and I am concerned about how it will be when I am older as I won't have much pension coming back from any job as I have been unable to work"*

> *The cost of living has risen and continues to do so. State pensions don't rise in line with this."*

The need for more local authority support

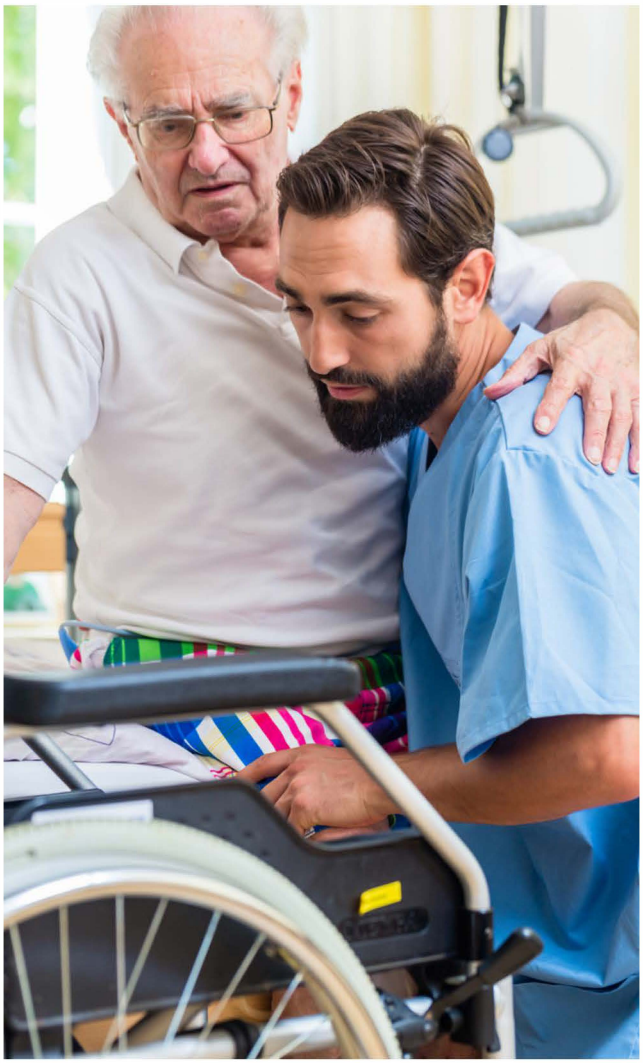
Carers are entitled to a Carer's Needs Assessment from their local authority. It must consider whether a carer is willing and able to care and to what extent caring impacts their health and wellbeing. If carers are found to have 'eligible needs', then the local authority must draw up a support plan detailing how those needs are met. This might include offering carers a direct payment to cover expenses that assist with caring, such as transport costs, technology to support caring, or a break away.

In their 2024 report, the Public Services Ombudsman for Wales found that just 2.8% of carers in the four investigated authorities has received a Carers Needs Assessment, and just 1.5% had received a support plan[9].

Due to a lack of funding and increased demand for support, local authorities are often not offering any support for carers and providing limited support for others[10].

The State of Caring in Wales 2025 survey found that the majority of carers (75%) have not had a Carer's Needs Assessment in the last 12 months.

In addition, those who have had an Assessment have often not received any support. 55% of carers who had a Carer's Assessment said they were only given information or advice rather than support, and 12% were still waiting to hear the outcome of the assessment.



[9] Public Services Ombudsman: https://www.ombudsman.wales/blog/2024/10/31/more-must-be-done-to-ensure-unpaid-carers-are-proactively-identified-and-informed-of-their-right-to-a-carers-needs-assessment-and-the-support-that-may-be-available-to-them-an-inves/
[10]Track The Act 2024 - https://www.carersuk.org/wales/policy-and-research/track-the-act/track-the-act-home-page/

Table 5: Support provided to carers following a Carer's Assessment

Support provided following a Carer's Assessment	% of carers who responded
A support plan was created for me	33%
I was given information and advice rather than any care or support	55%
I am still waiting to hear the outcome of this	12%

In the State of Caring 2025 survey, several carers said that because the person they care for had had a financial assessment which found they exceeded the financial threshold for care, they were therefore ineligible for local authority-funded care. Many carers said they were paying for the cost of social care services from their own savings, negatively impacting their finances. Some had had to sell their own home.

> *I would have to sell my house to afford to put my MIL into a house, most good houses are 2-3k a month, which is more than what my partner and I earn, and they don't get enough in their pension to afford this"*

> *Despite changing from private to local authority care, we are now being charged more for part of the care."*

> Services sourced through LAs are generous. Private respite care is very expensive and on top of what we paid the care home gets an extra £225 Funded Nursing Care due to his needs. This is only available after assessment while the cared for is in a care home. It is not available to me who cares for him the other 50 odd weeks of the year."

3 in 4 (75%) of carers have not had a Carer's Needs Assessment in the last 12 months.

Increase in the cost of social care services

A significant proportion of carers disclosed that the cost of social care services (e.g. residential care, day/drop-in centres, sitting services, paid care workers) has increased. 27% of carers receiving social care support said the cost of services has increased over the last 12 months.

> Hourly rate of visiting care increased in April - now over £1000 per month for 3/4 hour daily visit."

> In general, sitting services have gone up about 25% and the options have been overly standardised."

> Costs increased when NI was increased. The increased costs were a factor in the charity we were using closing."

Concerningly, three-fifths (60%) of carers had no idea if the cost of care, social care services or private services had increased, as the majority could not afford or did not have access to such support in the first place.

> I just know that care services are ridiculously expensive so I don't bother looking for paid help."

> Paid care worker costs have risen now. I only use for emergencies."
> ·"He no longer goes to the day centres, and the carer company have only started in April."

The human costs of care

Key points

- Around 4 in 10 carers (39%) say their mental health is bad or very bad as a result of their caring role.
- 69% of carers report being forced to forego social activities and hobbies, a 21% increase from our findings in 2023.
- 43% of carers said they find it hard to maintain a balanced diet.
- More than three-quarters (77%) of carers feel stressed or anxious, and 2 in 3 (66%) struggle to get a good night's sleep.
- 42% of carers reported their physical health had been directly impacted by providing care for a loved one.

The impact of caring on carers' own health and wellbeing

When carers were asked how they would describe their health, more than a third (39%) reported their mental health to be bad or very bad, while 32% expressed that their physical health was bad or very bad. This is a continuation of a year-on-year decline being seen in carers[11] physical and mental health. Only 28% of carers reported having bad or very bad mental health in 2023, while 24% reported their physical health was bad or very bad in 2022.

This ongoing trend supports the ever-growing evidence that carers are struggling more[11] with their health than with comparative groups of non-carers.

These struggles increase when higher demand is put on a carer. People caring for over 50 hours are more likely to have disclosed poor physical (35%) and mental (40%) health. Those caring for more than 20 years are even more likely to have reported having poor physical health (40%), while those who live in the same home as the person they care for are also more likely to report poor physical (36%) and mental health (40%).

Financial strain is arguably the most significant contributor to poor carer health, with nearly two-thirds (63%) of those who reported struggling to make ends meet indicated their mental health was bad or very bad and nearly half (45%) saying that their physical health was suffering.

2 in 5

of carers in Wales (39%) have bad or very bad mental health

32%

of carers in Wales (39%) have bad or very bad physical health

Nearly 2 in 3

(63%) of those who reported struggling to make ends meet indicated their mental health was bad or very bad

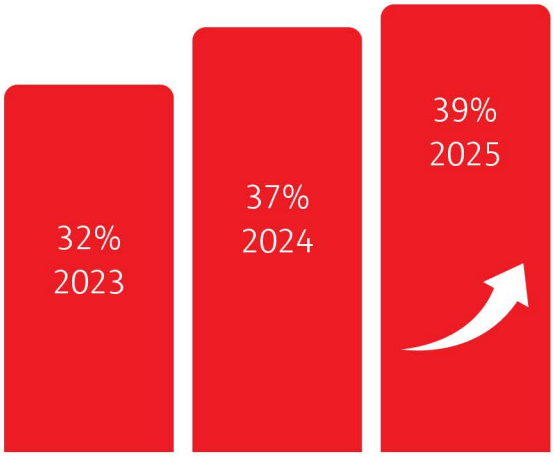
11 Public Health Wales 2024: https://phw.nhs.wales/data/new-insights-into-the-population-of-unpaid-carers-at-a-local-authority-level-in-wales/

This extends to those who are having to cut back on hobbies, treats, and social activities, as they are also more likely to be experiencing poor mental health (46%) and physical health (38%) than those who are not struggling financially (19% and 20% respectively).

> Stress about finances and anxiety about his conditions are at the forefront of my worries."

> My mental health has suffered, and I suffer with anxiety, which is made worse by caring."

> I am under the care of the mental health crisis team; caring has broken me."



The increase in carers who reported bad or very bad mental health over the past 3 years.

How caring can impact health and well-being

Carers were asked what, if any, impact caring had on their health and wellbeing. The most commonly reported impacts were feeling stressed or anxious (77%), less able to take part in activities that improve their mood (67%) and finding it hard to get a good night's sleep (66%).

This combination of detrimental lifestyle inhibitors, affecting two-thirds of the carer population, interacts with one another to create a spiral of worsened experiences[12]. Undoubtedly, this increases the number of carers who are suffering from poor mental health. Understanding and addressing the underlying causes is paramount to limiting the impact of the caring experience.

> *I'm so tired. Physically, as I'm ageing. And I'm too tired to be bothered to socialise or not motivated to exercise. Just can't be bothered. Feel stressed about what, if anything, happens to me. Who will take over what I do? No one. How will he cope? Stresses me out."*

> *I do not sleep through the night, work is impacted and frequent contact from the school is difficult to manage with minimal support."*

> *It's meant I don't participate in society like everyone else, and I get depressed or feel inferior because I cannot give the same commitment as everyone else. I am exhausted and overwhelmed and constantly anxious that my son will get the right support that will support his independence and reduce my caring responsibilities as he gets older. I'm sad that I've somewhat accepted my situation and become complacent with the fact that I will never have a career or nice home and a car or even holidays like everyone else."*

One clear agitator is financial strain, with those struggling to make ends meet significantly more likely to feel anxious or stressed (85%), unable to take part in activities that improve their mood, like hobbies or activities (74%) and find it hard to get a good night's sleep (72%).

Carers also cite time as a major factor in losing access to stress-relieving activities.

> *Close to burnout at times, spreading my time too much, trying to be everything to everyone, not enough time to self-care, have less time for grandchildren, hobbies and interests."*

12 The British Psychological Society, 2019: https://www.bps.org.uk/research-digest/lack-sleep-causes-anxiety-dont-worry-about-it

"It's a constant worry leaving me with little energy, time or headspace to do anything else. I do make an effort to exercise, but it has to be fitted into non-caring hours, and I often find I don't have the energy. I have to decline invitations because they clash with caring hours, or unable to commit to plans in advance because I don't know if I'll have the energy or whether an emergency need will arise. Feel the need to be readily available even during non-caring hours"

Many carers also feel strong emotional impacts from their caring role that negatively affect their mental health. More than half (52%) have felt angry or frustrated, 44% have become depressed, and a further 44% have felt lonely.

"Think loneliness is getting me down more than anything"

"It has isolated me completely. It has stopped me from working so am living within very limited resources and income. I feel totally abandoned."

"I am exhausted from the physical demands of caring, lonely and depressed due to being housebound and unable to meet friends and family. I can't have hobbies, eat at restaurants or visit the cinema, so I feel like my life has been suspended"

Often, this emotion is triggered by the circumstances that created their caring role or the loss of their own identity due to caring.

"My husband's illness came out of the blue and was a shock. I never expected to find myself suddenly as a carer. I have lost 'me'."

"The event that led to caring was devastating, and there is no opportunity to move on from that, as there is a constant fight for 'something', everything has to be argued and fought for, or even searched for."

"It feels very endless, and I do not find it rewarding. I feel like I have no life of my own and spend all my time doing things for others."

Physical health is also worsened by caring for someone, as 42% of carers reported that their physical health had been directly impacted by providing care for a loved one. Nearly 1 in 5 (19%) also revealed that they had received an injury directly from providing care.

"Back injury and I have coeliac disease and struggle to eat a healthy, balanced diet, I am sleep deprived, and then have to work full time."

"Pushing my husband in a wheelchair can sometimes have an impact on my ankle and knees if I have an arthritic flare-up."

"Stress levels have increased, and I frequently have headaches and am fatigued all the time."

The impact of caring on relationships

The majority of carers indicated that having a caring role has had an adverse effect on their relationships with partners, family and friends. This can be with the person they are directly caring for or those in their support network.

My relationship with my wife has changed dramatically. It no longer feels as if we are a couple but more as carer and patient or housemates."

I am having to have counselling, my marriage is falling apart. I am on anti psychotic medication because I am so depressed. It's a life sentence caring for an adult child."

Many carers do not feel that they are appreciated by either the people they are caring for or family members or friends who fail to understand the impact of caring on their lives.

> *It's hard to look after yourself and live your own life when others' needs are relentlessly all-consuming."*

> *My caring role is making me very resentful towards my partner."*

> *I wish that other family would just step up and help. It's calling into the void".*

Carers can often have their relationship with the person they care for effected if the person they are caring for refuses care from anywhere else.

"I want to be a support to my partner, but feel like I need help. My partner relies on me and isn't open to help from outsiders, which make things more stressful."

"Being my husband's carer has both a positive and negative impact. My life revolves around him and I recognise he needs me and wants me around all the time. As the love of my life, I want to be there for him, and we do have some good times. But I also feel isolated and wish I wasn't pretty much housebound 24/7."

Equally, carers told us how hard it is to be isolated despite having a great relationship with the person they care for or knowing they are losing someone they have a positive relationship with.

"Caring for my son makes me feel loved and love for him, and we have an amazing connection as mother and son; however, it has been very challenging being the main carer with no family support. My whole life has changed from having to leave my job and university, to being isolated and mainly housebound."

"I love looking after my Mum. She is my best friend, but it's heartbreaking. I'm sad because of the changes in her, and I can't talk to anyone about it as they don't understand how hard it is."

"Looking after my mum can be hard because seeing her unwell isn't nice, but I do have a great relationship with my mum, which is the most amazing part."

When asked if caring had led to disagreements or arguments with partners, family or friends, nearly two-thirds (63%) agreed with the statement, with only 8% disagreeing. The process of having to give one or more friends or family members more attention than others runs the risk of family dissolution.

"I have divorced my husband due to my children's disability, and I cut ties with my ex-husband's and my family due to my children's disabilities, as they believed what my ex-husband said to them, and they thought I lied about everything. Since then, I have been unable to enter meaningful relationships with men, especially. I am worried that they would treat me badly because of my caring role and because I am caring for disabled children."

Creating time to spend time with friends and family is clearly one of the biggest issues that erodes carers' relationships. More than three-quarters (78%) agreed that they find it hard to spend time with family and friends, while 63% have lost touch with friends and family due to the restrictions and needs of a caring role.

"I have been less social and more introverted. I had to give up my full-time job because I could no longer cope. Now found a part-time remote job at home. Find it harder to make the effort to socialise."

"Not got a life and no friends left. Feel embarrassed to contact them as I just don't go see them anymore."

The need to support carers' own health

When asked what, as a carer, is your main need, 69% responded that they required more support to be able to look after their own health and wellbeing. This increased to 72% for carers providing more than 50 hours per week and rose to 85% for carers struggling to make ends meet.

Many carers attributed their lack of support directly towards social services and a breakdown in support services for themselves and their loved ones.

> *"No support from social services. Not able to contact them. No help from them anyway, as they have no funds available."*

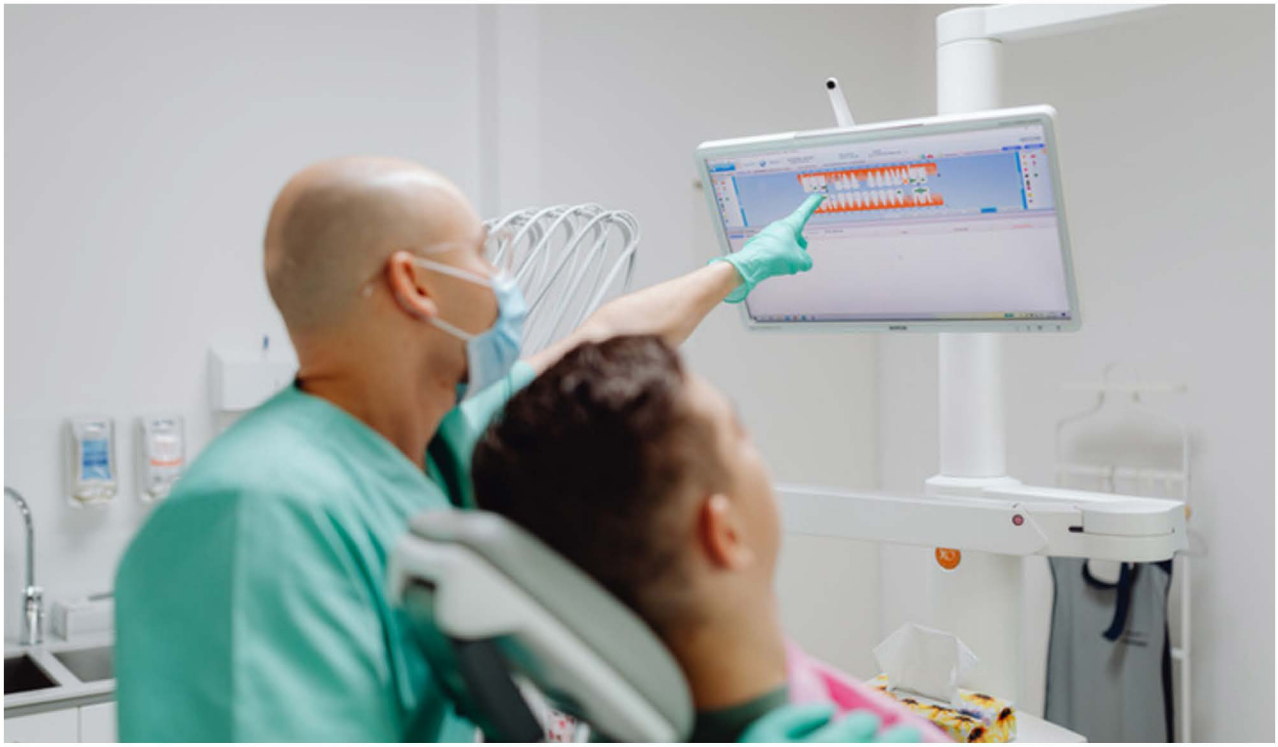
> *"I was told that no care homes were providing full-day care or short respite breaks in my area."*

> *"Support services are not available in my area. Limited supports, limited access, and refusal for funding support for respite care from social services"*

Some were particularly frustrated by a lack of continuity or consistency when searching for ways to support their own health and wellbeing.

> *"We have had no continuity with the people we deal with. They do not seem to care as long as you are caring for the person. How can I commit to anything for me?"*

> *"Access to some of my daughter's have been curtailed due to cutbacks and staffing problems. So I have had to too"*



These factors mean that many carers feel the additional stress from attempting to access support is not worth the extra effort. This has led many carers to struggle while not knowing who else may be able to help them.

> *Have not bothered as heard so many negatives that it's difficult to access and not helpful."*

> *Social services being very unhelpful and not knowing who else to speak to."*

> *We have accessed all available support and it is not suitable."*

Carers also point to healthcare as another area that could support their wellbeing, whether it is for their own health or the health of the person they care for. Nearly half (49%) of carers believe that healthcare professionals should do more to support them and better recognise them (47%).

What support and recognition might look like is often substantially different for individuals. For many carers, it's accessing medical support for the person they care for with less stress, repetitiveness and in a more timely manner.

> *There have been several falls this year, mostly slow slithers to the floor as his knees give way or he slides out of the armchair. I am told that we have to call 999 to get him up off the floor."*

> *Being treated by medical staff at home rather than being sent to A&E in a hospital".*

> *I feel he was pushed out of the hospital initially. My observations were ignored!"*

However, other carers need the NHS to be more aware of the impact of caring on the carer's own health. Previously half of carers (50%) have said they have had to suspend their own treatment due to being a carer due to caring responsibilities[13]. ·

> *I have my own health concerns, and sometimes the responsibility for looking after my wife somehow leaves me feeling I don't really get time to concentrate on my own wellbeing, or even get ignored."*

> *Should be easier to book GP appointments and or have a regular annual review for me and the person I am carer for."*

> *More support from medical staff as I can't just turn up to appointments for myself they have to be when my husband can be left or someone is there for him."*

One of the biggest themes that would really support carers' wellbeing is a more coordinated and integrated approach to services. This is primarily health, statutory financial support, and social care, but can also extend to the many funded services, like charities, that may also be able to provide some support.

> *A coordinated approach from Health, DWP, Care Services rather than having to research for every available bit of support."*

13 State of Caring in Wales 2023 - https://www.carersuk.org/reports/state-of-caring-2023-the-impact-of-caring-on-health-in-wales/

Missed opportunities to invest in carers

Key points

- More than half of carers (51%) stated they are less physically active than they would like to be.
- Three-quarters (74%) of carers said that their caring role has made it hard for them to form new relationships.
- Two-thirds (66%) of carers in Wales who are employees said they haven't focused on their career as much as they'd like, and 60% said caring has affected the type of employment they've taken on.
- A fifth (18%) of carers who are employees said they had taken on a lower-paid or more junior role that fitted better with their caring responsibilities, and 11% said they haven't been able to use their educational qualifications because of caring.
- 23% of carers said they haven't been able to attend training or professional development courses at work.
- Three-quarters (73%) of carers said they are worried about the impact that their caring role will have on their finances in the future.

Investing in carers

Investing in carers' health and wellbeing should be a societal objective, as research suggests that caring saves the Welsh economy more than £10 billion[14] annually. Carers identified this need, with 64% saying that the general public needed a better recognition and understanding of unpaid carers. It is also clear that many carers are self-motivated to improve their own health and wellbeing, but external choices prevent this from happening.

> *"I want to get fit, but there is no support [for respite] between work and going home to care."*

> *"Can't eat good food as Carer's Allowance is too low."*

> *"How can I see people when I can't afford my bills?"*

Carers aren't being identified frequently enough

Throughout Carers Wales' monitoring of the Social Services and Wellbeing Act via the Track The Act survey[15], the failure to identify someone providing care has been an ongoing issue for carers to be supported. Without being identified, unpaid carers are often left to care alone, hoping for someone to notice their situation and make them aware of the available support that may be able to help them.

This inadequacy was highlighted by the Welsh Government's own reporting[16] that showed that between April 2023 and March 2024 (the latest available accounting period) that only 11,536 new carer contacts were received by statutory services across Wales. This works out as just under 4% of Wales' carer population as accounted by the 2021 Census[17], and likely closer to 2% considering recent estimates have suggested that there are up to 480,000 carers in Wales[18].

This missed opportunity is reflected in the number of direct support plans for carers, as only 3,186 adult carers and 1,728 young carers have this[19].

14 Carers Wales- https://www.carersuk.org/press-releases/unpaid-care-in-wales-valued-at-10-6-billion-per-year-gwerth-gofal-di-d%C3%A2l-yng-nghymru-yw-10-6-biliwn-y-flwyddyn/
15 Carers Wales, Track The Act - Track the Act overview | Carers Wales
16 Welsh Government 2025 - Social Services activity: April 2023 to March 2024 (Official Statistics in development) [HTML] | GOV.WALES
17 Census 2021 - https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/unpaidcareenglandandwales/census2021
18 Carers Week 2025 - https://www.carersweek.org/media/gxnkcnn0/carers-week-report-2025-web_small.pdf
19 Welsh Government 2025 - Social Services activity: April 2023 to March 2024 (Official Statistics in development) [HTML] | GOV.WALES

Carers find it difficult to spend time and resources on hobbies

Many studies have shown that engaging in hobbies can positively impact health and wellbeing by contributing to personal growth and fostering social connections. [20] However, due to the financial cost of care, carers are often unable to spend money on their own hobbies and interests. Nearly three-quarters of carers (75%) said they have cut back spending on hobbies, treats, and social activities that improve wellbeing.

This has increased from 69% in 2024 and 62% in 2023. Over the two years, this is a 21% increase in carers being forced to forego core passions, whether that be hobbies or social activities. This will only further increase the mental pressure on carers as they have less chance to escape their caring responsibilities.

> *"Close to burnout at times, spreading my time too much, trying to be everything to everyone, not enough time to self-care, have less time for grandchildren, hobbies and interests."*

> *"I am exhausted from the physical demands of caring, lonely and depressed due to being housebound and unable to meet friends and family. I can't have hobbies, eat at restaurants or visit the cinema so I feel like my life has been suspended."*

20 https://www.tandfonline.com/doi/full/10.1080/01612840.2025.2512006#abstract

Carers are finding it difficult to find time for physical activity

More than half of carers (51%) stated they are less physically active than they would like to be. Previous studies have suggested that carers are 50% more likely to be less active once they take on a caring role[21].

Wide-ranging studies[22] show that physical activity is key to boosting mood and reducing depression; therefore, carers' loss of access to activities is a worrisome development.

> *"It's a constant worry leaving me with little energy, time or headspace to do anything else. I do make an effort to exercise but it has to be fitted into non caring hours and I often find I find have the energy."*

> *"I am very overweight because I don't exercise or have the freedom to get out & about."*

Carers are struggling to eat healthily

There is extensive evidence that eating well improves people's health and can provide protection against chronic illnesses[23]. However, because carers are so busy caring, they are often unable to spend time cooking healthy meals and sometimes end up purchasing unhealthy convenience foods, or comfort eating, because of stress or anxiety.

43% of carers said they find it hard to maintain a balanced diet.

> I'm so tired. I just choose the easy [food] option when it's not what is best for me."

> Time and money for Mum and Dad come first. My choices are limited so the convenience food becomes my go-to."

21 State of Caring in Wales 2022 - https://www.carersuk.org/media/lrzlhf5p/compressed-carers-wales-state-of-caring-in-wales-2022-report-english-final.pdf
22 Mayo Clinic 2023 - https://www.mayoclinic.org/diseases-conditions/depression/in-depth/depression-and-exercise/art-20046495
23 https://www.who.int/initiatives/behealthy/healthy-diet

Carers find it hard to spend time with family and friends

Many studies have shown that friendships positively impact on wellbeing, providing people with a valuable source of support, improving self-esteem and giving a sense of security and comfort[24]. However, a significant proportion of carers are unable to spend time with their family and friends. A quarter (78%) of carers said that they find it hard to find time to spend with family and friends because of caring.

> *[Caring] has a wider impact as we're not able to go away on family trips or holidays so have to do split up or other family members take our children away for us, which is amazing, but I so wish we could do this."*

> *Would be nice to choose between time with [my parents] and time with my [partner]. Marriage is falling apart without it."*

Several carers were worried that their caring role was having a negative impact on other family members, such as other non-disabled children who they found it difficult to prioritise or spend time with. This was resulting in carers feeling stressed and guilty, and worried that they were losing opportunities to spend precious time with other family members.

> *Caring is isolating and particularly when you are young with a young family. We can't always do the same things as our peers and so we are often left out - socially, I feel as if my young family are missing out."*

> *It's a difficult task to prioritise my adult child and make my younger child not feel like second best. Whereas my adult child requires assistance more regularly, it's hard to show the same level of attention to my younger child at the same time, which can make my younger child feel left out. She is now old enough to understand why, but the guilt takes a toll on your mental health."*

24 https://www.frontiersin.org/journals/psychology/articles/10.3389/fpsyg.2023.1059057/full

Carers struggle to form new relationships

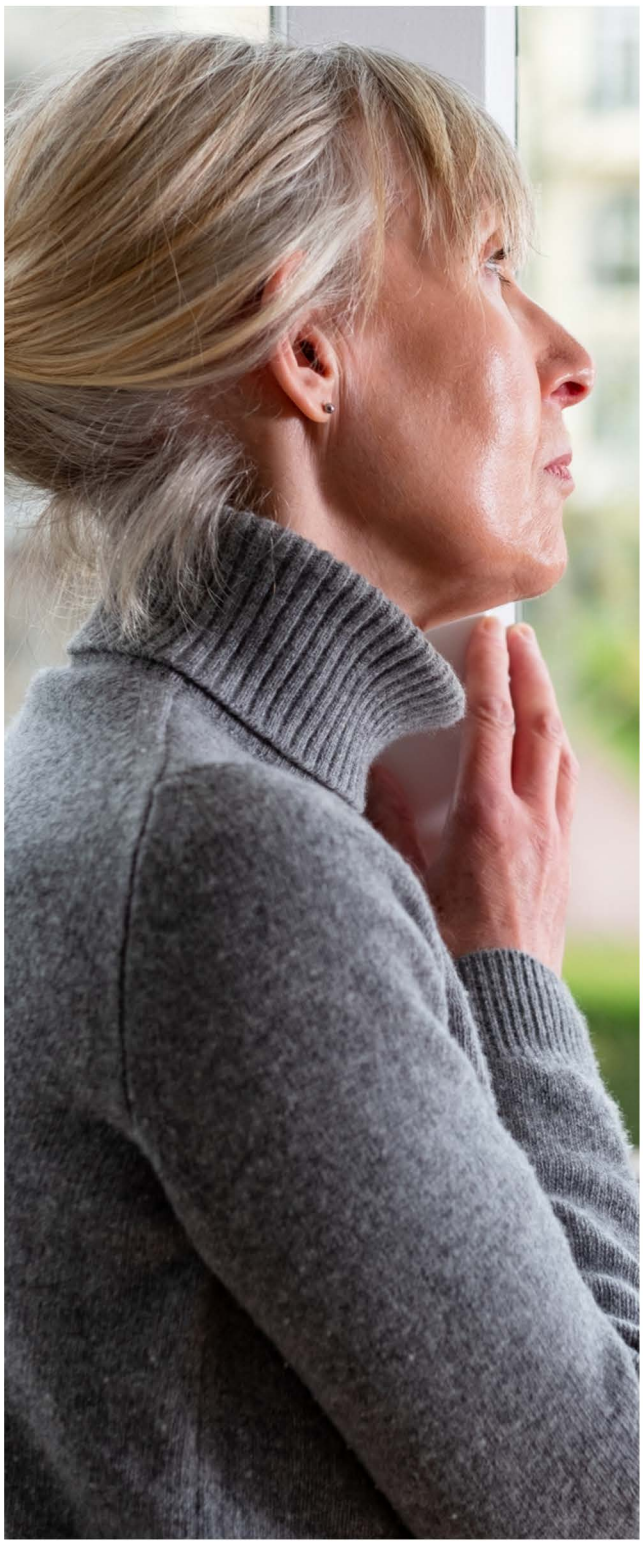
Many carers said that because they were so busy caring, or unable to spend money on activities outside the home, they had fewer opportunities to meet new people and form new relationships. Three-quarters (74%) of carers said that their caring role has made it hard for them to form new relationships.

Some carers said they have missed out on opportunities to get married or start a family because they have been unable to prioritise their own needs and have been too busy caring.

> *I have been so taken up with it [caring] that I have missed having a relationship and family of my own and am now too old to have children."*

> *I'd love to have someone of my own, but where would I meet them? And who would take on someone who can only see them once in a blue moon?"*

> *I don't know if I can care for someone again. It's too much now. How can I ever commit when I'm too damaged to do it again."*



Missed Opportunities for carers to increase income or save for the future

As caring responsibilities grow, many carers struggle to balance their role with paid employment—especially when they lack practical support. This often results in carers reducing their working hours, leaving their jobs, or taking lower-paid positions that better fit around their caring duties. When carers are unable to prioritise their own careers, they miss out on opportunities to increase their income, seek promotions, build pension savings, plan for the future, and maintain good mental health and wellbeing.

Carers find it difficult to focus on their career

In the State of Caring 2025 survey, two-thirds (66%) of carers in Wales who are employees said they haven't focused on their career as much as they'd like, and 60% said caring has affected the type of employment they've taken on.

> *"My plan was to go for promotion but this no longer achievable due to the dedication needed and unknown future if I was to get promoted."*

> *"I changed job location to be able to juggle caring and working better".*

> *"I was at a point where I would have been considering promotion but caring for mum has meant I will remain in the role I am currently as it feels overwhelming to try and gain promotion at this time."*

Table 6: Working carers' views on the impact of caring on their career

Statement about career	% of carers who agree	% of carers who neither agree nor disagree	% of carers who disagree
I haven't focused on my career as much as I would have liked because of caring	66%	19%	15%
My caring role has affected the type of employment I have been able to take on	60%	18%	22%

A fifth (18%) of carers who are employees said they had taken on a lower paid or more junior role that fitted better with their caring responsibilities, and 11% said they haven't been able to use their educational qualifications because of caring.

"I now work in a lower grade fixed term position so I can work from home part time, this covers school holiday care when my autistic children are at home."

"I work full time but I will have to redone my hours as my child becomes an adult due to the lack of support for adults with learning disabilities"

"Both my husband and I have changed our jobs so that we can provide around the clock care for our son. I took a demotion from a ward sister to a staff nurse who works two nights a week in an emergency department and my husband was a full time roofer who now works as a part time delivery driver. We are down approximately 30 thousand pound a year."

Several carers also said that they were unable to consider other job roles because they were unsure whether a future employer would be flexible and supportive of their caring role. As a result, some carers said they felt trapped in unrewarding or unsatisfying roles, or unable to try something new and learn new skills.

> *I've been reluctant to move jobs because it is relatively easy in my current role to squeeze in my father's appointments or take calls during my working day."*

> *Stuck in a job I hate because the hours suit my caring needs for now."*

Caring can also make it harder for people to feel productive in their current roles. Many carers said that their caring role has made it more difficult to focus on their work. 64% of carers who are employees said they have found it difficult to concentrate at work and be as productive as they would like. Some carers said they felt too tired to focus; others said they were distracted by caring responsibilities.

Many carers also said they hadn't been able to learn new skills at work. 23% of carers said they haven't been able to attend training or professional development courses at work.

Carers also said that caring had a negative impact on their relationships with colleagues – 40% of carers who are employees have found it hard to build relationships with colleagues (e.g. attend work social events or networking opportunities). Some carers said this was because they had to work from home due to caring and felt isolated from colleagues. Others said they felt judged by colleagues, or embarrassed about taking time off for caring, and this impacted on workplace relationships.

> *Colleagues and bosses are younger and don't understand my position – I'm constantly challenged about the flexibility I need."*

> *Mocked in work as a carer - esp by younger staff, eye rolling behind me, excluded from work social events, I cannot make Friday afterwork as feed my brother his evening meal each Friday"*

These growing frustrations experienced by carers in employment can be seen by 39% of them describing themselves as having bad or very bad mental health. This is a significant departure from previous years, where carers in employment have been more likely to have neutral or even positive mental health[25].

25 State of Caring in Wales 2024 - https://www.carersuk.org/media/eljlpini/carers-wales-state-of-caring-2024-the-impact-of-caring-on-carers-health-and-wellbeing.pdf

Struggling to save for the future

Three-quarters (73%) of carers said they are worried about the impact that their caring role will have on their finances in the future. This is often because they have had to reduce their working hours or give up paid employment, or they are concerned about having to do so in the future.

Many carers said they are using their savings to pay for the costs of care, rather than keeping money back for their retirement. As a result of these missed opportunities to save for the future, many carers are worried about their quality of life in retirement, how they will pay for their own care in the future, or support themselves financially after their caring role has come to an end.

> *Having to use my hard earned savings to survive. I am terrified that I will have no savings left to support myself once my parent passes on."*

> *We have saved for old age but the money will not last anytime at all if he has to go into a private care home. I worry how much will be left for my care - I am 10 years younger than him."*

Several carers who have given up paid employment to care also said they have become dependent on the income of the person they care for, and are worried about how they will manage in the future.

> *Mum owns the house. When she dies, it will have to be sold and I'll be homeless."*

> *If my husband dies I will be left with no income and how will I get a job when he haven't worked for years."*

Conclusion

Wales owes an ever-increasing debt to its hundreds of thousands of unpaid carers as they step up to plug the gaps in our health and social care systems. The cost of this obligation is the physical, mental and financial draining of unpaid carers, with many on the verge, or falling further into, emotional and financial hardship.

In fact, this research indicates that we are heading at increasing speed towards a carer crisis where many will no longer be able to support those they care for. If this were to transpire, then our health and social care system would be utterly unable to take the strain.

This report, heralding carers' own voices and experiences, unveils the profound and lasting costs that unpaid carers are struggling with every day. Hundreds of thousands of people who are choosing to shoulder unsustainable burdens despite the known consequences these actions have on their own lives.

Many carers are being left without financial support, finding ways to cope with the additional challenges of energy bills, transport and the complications that their caring roles cause. This is magnified by the lack of support provided by Carer's Allowance, the lowest of all UK benefits, alongside fundamental deficiencies in specific support for carers across the entirety of the social security system.

Those who can balance employment alongside care lose out on opportunities to advance, reduce hours, or even move to lesser-paying roles to accommodate their caring role. More critically, they become exceptionally time poor, with many losing out on outside opportunities unless part of their employment or their direct caring role.

Carers are further hampered by breakdowns and inadequacies in social care support, leaving many to muddle on with empty promises. Others, if and when services are made available, suffer inconsistent delivery and additional complexities caused by a system that paid professionals find difficult to navigate, placing an utterly unrealistic expectation on time-poor carers to successfully engage with to secure the support they need.

Overwhelming pressure leads to the mental and physical costs that become yet another cost many carers face. One harder to see in pounds and pence, but arguably, just as important, if not more so.

Conclusion

Anxiety, stress, depression and exhaustion are all prevalent amongst carers. This reduces their ability to find time for family, friends, hobbies and fun, which further diminishes their wellbeing. It creates a negativity spiral where direct intervention is often the only hope to break free. This requires carers to be given access and knowledge of resources that can support them and, importantly, for those resources to be appropriately funded so they can support carers as the demand requires.

Lack of support, intervention and resource escalates the long-term effects of caring, creating opportunity costs ranging from becoming physically injured or becoming unwell, to long-term financial implications like a lack of a financial safety net or pension contribution issues.

This means caring affects carers' lives during and after their caring journey ends. Together, this is painting a bleak picture of the cost of caring becoming an unmanageable debt to individuals and to our wider society in Wales

The reality is that the evidence is showing us that society can no longer be as reliant on the everlasting credit that unpaid carers have provided. Immediate and significant investment needs to be found and distributed directly to carers before irreversible social and ethical damage is caused.

The case is clear, the evidence compelling, and the time for action is now.

This is the first of a series of reports based on data from State of Caring 2025

Across Wales today 310,000 people are carers -
supporting a loved one who is older, disabled or seriously ill

Carers Wales 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

Carers Wales - C12 Business Centre, 12 Cathedral Road,
Pontcanna, Cardiff, Cf11 9LJ

T: 029 2081 1370 E: externalaffairs@carerswales.org

@carerswales /carerswales /carerswales @carers_uk

Carers Wales is part of Carers UK, a charity registered in England and Wales (246329) and in Scotland (SC)39307) and a company limited by guarantee registered in England and Wales (864097).
Registered office 20 Great Dover Street, London SE1 4LX