



Carers Scotland response to Scottish Government Discussion Paper on Tackling Poverty, Inequality and Deprivation

Carers Scotland is the voice of carers. Carers provide unpaid care by looking after an ill, frail or disabled family member, friend or partner.

Carers give so much to society, yet as a consequence of caring, they experience ill health, poverty and discrimination. Carers Scotland is an organisation of carers fighting to end this injustice.

Carers Scotland welcomes the discussion paper and its contents, particularly its intention to ensure that Scottish Government policy streams are linked more effectively to tackle poverty, inequality and deprivation.

Furthermore, we welcome the three key areas for action by the Government namely prevention of poverty and tackling the root causes, helping to lift people out of poverty and alleviating the impact of poverty on people's lives.

However, Carers Scotland would encourage the inclusion of unpaid carers as a specific target group. We know from the evidence of research that carers face poverty, inequality and deprivation as a direct consequence of their caring role. Recent research¹ has identified that three out of four carers are significantly worse off as a result of caring, rising to four out of five amongst those aged 45-54. This is exacerbated by the extra costs of disability, including heating costs and service charges, with more than half of carers subsidising the costs of the disability of the person they care for because of inadequate disability benefit.

Many carers, making ends meet is a daily struggle. One in three is in debt with a similar proportion struggling to pay utility bills. One in ten cannot afford their rent or mortgage. Working aged carers aged 35-44 are most likely to be in debt (53%) closely followed by those caring for a disabled child aged 18 or under (48%). For these parent carers these problems persist once the child is an adult.

¹ Real Change not Short Change, Carers UK, 2007

Worrying two thirds of carers on Income Support and half of those on Incapacity Benefit are in debt.²

Carers suffer disproportionate levels of fuel poverty with nearly two thirds (64%) spending more than 10% of their income on fuel bills.³

As a result of caring, carers frequently cut back on essentials with one in five cutting back on food and one in four cutting back on heating. Worrying those caring for disabled children are slightly more likely to cut back on food (22%) which could have an impact of the whole family.⁴

Whilst these more severe indications of hardship are affecting three in ten carers, higher proportions have to make difficult choices about things that most people take for granted. Nearly three quarters have cut back on holidays and seven out of 10 have cut back on leisure activities. Six in 10 have cut back on meeting friends and buying clothes.⁵

The financial impact of caring has a significant effect on carers health. Carers are a third more likely to be in poor health than non-carers, with this proportion increase to twice as likely in some areas of Scotland. However, evidence has found that carers' health is affected by their worsening financial circumstances and cutting back on essential expenditure. More than six in ten carers worry about their financial circumstances a lot or all the time. More than half say that this worry is affecting their health.

With key areas for action outlined including the need to lift people out of poverty through employment, measures to ensure carers can remain in or re-enter employment should form a target group for the strategy. Three out of five people in Scotland will become carers at some point in their lives⁶ and it is estimated that, as a result of demographic change, there will be 1 million carers in Scotland by 2037. Caring is an issue that will affect most of the Scottish population.

More than half of carers providing 50 hours or more of care of work have given up work to care with one in five reducing the hours they work as a consequence of caring. Two out of three working age carers are not in paid work with one in four unable to work because of their own sickness or disability. Nearly two thirds of working age carers have no-one in their household in paid work. This proportion increases to nearly nine out of ten where the carer is looking after their partner.⁷

² Real Change not Short Change, Carers UK 2007

³ *ibid*

⁴ *ibid*

⁵ *ibid*

⁶ It Could Be You, Carers UK, 2002

⁷ Out of Pocket, Carers UK, 2007

Recent research⁸ found that carers in Scotland lost an average of £11,000 as a result of caring – by giving up work, reducing hours, retiring early or as a result of reduced career prospects. Seven out of ten carers say their caring responsibilities affect how much they could earn and one in seven say that their being a carer reduces the earning ability of others in the household. In addition, on average, carers retire 8 years early, missing out on years of income and pension contributions.

Yet, nearly half of working age carers report that they would like to work – of these, two in five would like to work now and three in five after their caring role has ended. If a financial incentive were introduced for carers to return to or remain in work, three in five working age carers (58%) said this would make them more likely to seek employment. Good employers are also an important part of the equation with one in three carers currently saying they cannot work without a supportive employer.⁹

However, charges for services and the additional costs of care could make return to employment impossible. One in three carers say that the extra costs of care would outstrip their earnings.¹⁰

Furthermore, it is worth noting that measures to alleviate the impact of poverty that do not include measures to return to employment are needed for many carers. Nearly six in ten carers feel that the level and complexity of care they provide means that it is impossible for them to work and, two in five cannot work without the right care services.¹¹

Many carers survive on benefits and tax credits. Six out of 10 carers receive Carer's Allowance, Carers Allowance, the lowest benefit of its kind (£50.55 for a minimum 35 hours of care per week). Three in 10 carers receive Income Support, with one in seven receiving Incapacity Benefit. One in four receive Tax Credit or Pension Credit.¹²

Carers routinely report having little or no savings. Nearly half have no savings at all and a further third have savings of less than £1500. This means that they have no buffer if they reach real financial hardship or rely on a very slim margin. Working age carers (particularly those aged 35-44) are less likely to have savings compared to older carers.¹³

⁸ Out of Pocket, Carers UK, 2007

⁹ *ibid*

¹⁰ Real Change not Short Change, Carers UK, 2007

¹¹ *ibid*

¹² *ibid*

¹³ *ibid*

Carers report having little hope for the future with more than half feeling that their financial situation will be worse in the future.¹⁴

The Way Forward for Unpaid Carers

Many of the financial impacts of caring remain reserved issues, particularly in relation to finances and benefits. Carers Scotland continues to work with Carers UK to promote changes in the benefits, pension and tax credits systems to address the poverty faced by carers.

However, the Scottish Government has a very significant role to play in many of the areas that could positively impact on improving carers' lives and reducing inequality. These include ensuring that policy, strategies and services are joined up and recognise the issues faced by carers and are tailored to provide opportunities for carers to work, improve their health and wellbeing and take part in leisure, education and lifelong learning,.

There are a range of measures and actions that could improve the lives of Scotland's carers, which could be explored by the Scottish Government in partnership with local government, statutory agencies, the voluntary sector and carers. These include:

- Ensuring that carers have access to one-to-one support from employment services which recognises the complexity of their situation and provides appropriate support to enable carers to re-enter employment or undertake further education or training. Currently no such initiatives exist for unpaid carers.
- Examining the ways in which services, including social care services, can help carers stay in or take up employment. This would also aid independent living for disabled people.
- A review of policies and procedures by all health and social care bodies throughout Scotland to make sure that carers are better able to combine work and care, for example recognising that the timing of hospital appointments and social care services impact on carers' ability to work.
- Implementing recommendations from Care 21: the future of unpaid carers in Scotland¹⁵ in relation to carers and employment. The report highlighted that there is "...an urgent need to increase awareness amongst employers and their representative bodies (e.g. trade associations, industry bodies) about the personal and collective (economic) contribution made by carers, and the range of measures which employers might consider introducing to assist

¹⁴ Real Change not Short Change, Carers UK, 2007

¹⁵ Care 21: the future of unpaid care in Scotland, Scottish Government, 2006

unpaid carers of working age to balance work and care.” The report recommended that the UK Government should develop a national awareness campaign to ensure that employers of all sizes are made more aware of both their roles and their responsibilities towards carers, and the overall contribution of unpaid carers. However, the Scottish Government has the opportunity through this strategy to tackle poverty to lead the way and take this national awareness campaign forward amongst employers in Scotland, highlighting flexible working legislation and the economic arguments¹⁶ for supporting working carers.

- To assist in reducing the fuel poverty carers’ face, ensuring that carers have wider access to schemes to help them pay fuel bills including energy efficiency and central heating schemes.
- The Scottish Government should improve carers’ access to learning opportunities. Currently many carers are excluded from both employment and lifelong learning. There are many flexible options that carers could access with support. For example, Carers Scotland in partnership with learndirect Scotland, City & Guilds and the Glasgow College for Nautical Studies developed and promote an online qualification for unpaid carers.
- Future action could include developing long term strategies for funding social care in the context of improving carers’ financial situations. Currently lack of social care services – from equipment to practical help - places a financial strain on carers by making caring harder and by giving carers no choice but to give up work when services are not available or accessible. Charges for services can also have a significant impact on carers choices, including whether or not to receive a service such as breaks from caring.

Furthermore, in the shorter term planning to develop more personalised services should consider the role of unpaid carers and their needs to work and take part in leisure and lifelong learning.

Carers are a growing population. It is estimated that by 2037, there will be 1 million carers in Scotland, one in five of the population. Repeated studies have demonstrated

- the strategic importance of carers in supporting and maintaining the country's health care systems;
- their economic importance in saving Government £7.6 billion per annum;
- in the context of an ageing and declining population their critical role in future workforce configurations

¹⁶ Who Cares Wins: The Social and Business Benefits of Supporting Working Carers, Carers UK, 2006

Despite this unique and immense contribution they continue to suffer from poverty and ill health as a direct consequence of their caring role.

Carers Scotland, therefore, strongly recommends that carers be included as a key target group within the strategy. It is imperative to the lives of carers and indeed to the economy of Scotland that the Government responds to this challenge.

Carers Scotland

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About carers in Scotland

- There are 660,000 carers in Scotland saving the economy £7.6 billion each year.
- 110,000 carers provide 50 hours of care or more each week.
- 178,000 people become carers every year.
- 3 in 5 of the population will be carers at some point in their lives.
- 250,000 carers juggle their caring responsibilities with employment.
- Carers often face significant poverty with a third in debt and a further third cutting back on food or heating. More than half of carers say that financial worries are affecting their health.
- By 2037 there will be an estimated 1 million carers in Scotland

About Carers Scotland

Carers Scotland is an organisation of carers fighting to end the injustice of carer ill health, poverty and discrimination. We will not stop until people recognise the true value of carers' contribution to society and carers get the practical, financial and emotional support they need.

Carers Scotland is here to improve carers' lives.

- **We fight for equality for carers.** We want carers to have the same rights as everyone to an ordinary life – a fair level of income, access to support to protect their health and wellbeing and access to the world of work, leisure and education.

- **We seek to empower carers.** We want carers to be actively involved in the design, development and delivery of services. We want carers to be recognised and involved as key partners in the provision of care.

Carers Scotland achieves this by:

- campaigning for the changes that make a real difference for carers.
- providing information and advice to carers about their rights and how to get support
- mobilising carers and supporters to influence decision makers.
- gathering hard evidence about what needs to change.
- transforming the understanding of caring so that carers are valued and not discriminated against.
- providing carer awareness training for staff in health, social care and the voluntary sector
- promoting training for carers to maximise their skills and experience.

CARERS Scotland
the voice of carers

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