

Poverty and financial hardship of unpaid carers in Scotland

A WPI Economics Report for Carers Scotland

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Introduction:

The Scottish context

This report explores the extent and drivers of unpaid carer poverty in Scotland. It is a complementary release to the main Combatting Carer Poverty report covering England, Scotland and Wales.

According to the Scottish Government, there are approximately 700,000 to 800,000 carers in Scotland, including 28,000 young carers. 17% of women and 12% of men are carers, and people are more likely to provide care in their later working years.¹ Other research has estimated that around 70% of unpaid carers in Scotland are women and that women take on caring responsibilities 12 years earlier than men, on average.² The upcoming publication in September 2024 of health, disability and unpaid care demographics from the 2022 Scotland Census will provide the most up to date picture of the carer population in Scotland.³

The Scottish Government has estimated that unpaid care is currently saving Scotland £13.1 billion per year in health and social care costs (£12.8 billion per year in social care costs, plus £320 million in health care costs); roughly the equivalent of the NHS Scotland budget.⁴

The Scotland Act (2016) transferred new social security powers to the Scottish Parliament allowing Scottish ministers to develop new policies on social security benefits in Scotland. The Social Security (Scotland) Act 2018 established a framework for the new system and devolved 11 existing social security benefits to Scotland, including unpaid carer's benefits.

Through these devolved powers, the Scottish Government has begun to replace Carer's Allowance with Carer Support Payment (CSP) to be delivered by Social Security Scotland rather than the DWP.⁵ The process of transferring those receiving Carer's Allowance to CSP is expected to be completed by Spring 2025. At present, CSP eligibility and payment levels are similar to Carer's Allowance, with the most notable difference that most carers aged 16 and over in full-time further or higher education are entitled to CSP.⁶

In addition, Scottish carers who claim Carer's Allowance / Carer Support Payment are entitled to a Carer's Allowance Supplement paid twice yearly at a rate of £288.60.⁷ Scotland, unlike the rest of the UK, also supports younger carers aged 16-18 with a Young Carer Grant, a yearly payment of £383.75.⁸

There are an estimated

100,000

unpaid carers living in poverty in Scotland



The **poverty** rate for unpaid carers is

56%

higher than for those who did not provide unpaid care



The **deep poverty** rate for unpaid carers is

60%

higher than for those who did not provide unpaid care



Policy recommendations

The analysis in this report shows that poverty amongst unpaid carers in Scotland is a complex issue, driven by a range of different factors. In turn, the responses that might be effective in tackling poverty amongst unpaid carers need to address this range of issues. Below, we present a roadmap of policy options designed to combat poverty in unpaid carers.



Within the next year

- **The Scottish Government should continue the roll-out of the new Carer Support Payment to replace Carer's Allowance in Scotland and aim to complete this by Spring 2025 as previously indicated.**
- **The Scottish Government should commit to Social Security Scotland carrying out a review of the current support provided to unpaid carers through the social security system in Scotland.** This review should aim to report by the end of 2025 at the latest. This review will build upon the Scottish Government's policy commitments made in response to the 2022 consultation on Carer Support Payment.⁹ This review should consider the adequacy

of the financial support provided by Carer Support Payment, the eligibility criteria and processes for claiming. We recommend that this review considers setting different thresholds of support based on the number of people that the carer is providing care for.

This Social Security Scotland review should be conducted in parallel to a UK Government review of the social security support for unpaid carers that is not currently under the remit of Social Security Scotland (Carer Element within Universal Credit, Carer Addition to pensions, and Carer Premium to legacy benefits and Carer's Allowance in the rest of the UK).

- **The Scottish Government should set out clear options to relax Carer Support Payment eligibility criteria:**

- » Increase the Carer Support Payment earnings limit to 21 hours at National Living Wage (£240.42/ week) and peg it to National Living Wage increases. Over time, the increases in the level of earnings threshold for Carer's Allowance / Carer Support Payment (£151 per week as of 2023/24) have not kept pace with National Living Wage increases. This means carers can work relatively fewer hours now compared to five years ago to stay below the threshold (currently, it is a maximum of 13 hours and 12 minutes at the National Living Wage; down from just under 15 hours in 2019).¹⁰

- » Prevent the accumulation of Carer Support Payment overpayments. Unpaid carers have a responsibility to inform DWP (if in receipt of Carer's Allowance) or Social Security Scotland (if they receive CSP) about any change in circumstances, such as crossing the earnings threshold of £151 per week. If they fail to do so, and the benefits do not stop, overpayments begin to accrue – and eventually have to be paid back to the DWP / Social Security Scotland.¹¹ Many carers are unaware that they are being overpaid until the sum they have to repay becomes very large. This is made worse by the fact that increases to the earnings thresholds are lagging behind National Living Wage increases, meaning some carers who work the same number of hours earning the National Living Wage suddenly become ineligible for Carer's Allowance.¹² Audit Scotland has estimated there is £47.5 million of Carer's Allowance overpayments in Scotland as of 2020/21.¹³

DWP has been aware of this issue following a 2017-2019 Work and Pensions Select Committee inquiry into overpayments of Carer's Allowance. The inquiry recommended a host of measures to stop the accumulation of overpayments, including reforms within DWP to address backlogs in the checking process caused by prolonged staff shortages and issues with their internal systems, and criticises the lack of firm internal targets for how quickly the reports about changes in circumstances should be processed.¹⁴

Given what has emerged with overpayments and the DWP, Social Security Scotland is putting in place checks and balances to prevent such accruals in future as CSP rolls out and current CA claimants are transferred to CSP. However, it is critical that the impact of these measures are reviewed regularly, and reported to Scottish Ministers/Scottish Parliament, to ensure that they are fit for purpose.

- » Take proactive steps to remove the Carer Support Payment cliff edge. The current design of Carer Support Payment / Carer's Allowance creates perverse incentives – the benefit payments stop suddenly once earnings cross the £151 per week threshold, such that a carer can work more hours but still be worse off as a result of losing their CSP / CA entitlement. This discourages carers from increasing their earnings and hours of work.



- **The Scottish Government should make representation to the UK Government, calling for the DWP to increase the value of Carer Element, Carer Premium and Carer Addition by £11.10 per week.** This is equivalent to the Supplement received by carers in receipt of Carer's Allowance or CSP. Our research clearly shows that unpaid carers in receipt of social security benefits are at a very high risk of poverty – more than three times higher than the general population. Our modelling shows that increasing Carer Element by £11.10 / week could reduce the number of carers in poverty by 20,000 and the number in deep poverty by 40,000 across the UK at the cost of £500 million a year.¹⁵
- **The Scottish Government should introduce more housing support for unpaid carers:**
 - » Ensure that Adult Carer Support Plans include an assessment and plan for addressing different housing situations that carers could be at risk of or dealing with. In both the social rented and private rented sectors, our research raised issues about the unsuitability of housing in meeting the needs of carers and the people they are caring for. In addition, our research identified issues with housing affordability as an important problem many carers are struggling with. Unaffordability of mortgages, and fear over losing their homes, was a major cause of worry amongst carers we interviewed. At the same time, data shows those in rented accommodation (where housing costs are often the highest) have a relatively high risk of poverty.¹⁶
 - » Urgent action is needed by the Scottish Government to address these issues and avoid homelessness amongst carers. The Scottish Government has already introduced a number of important initiatives to address and prevent homelessness, such as supporting local council transition to a 'rapid rehousing' approach to reduce time spent in temporary accommodation, supporting a Housing First Pathfinder programme and providing funding for Housing Options Hubs (information and advice process that councils use when someone approaches them with a housing problem). However, the Scottish Government's Ending Homeless Together action plan was last updated in 2020 in response to the COVID-19 pandemic.¹⁷ This action plan should be further updated by the end of 2025 to ensure that unpaid carers are included as a priority group in need of targeted prevention measures and support. This should either be as a standalone group, or as an extension to groups already identified as at-risk of homelessness given the vital nature of unpaid carers in providing support to some of these groups.

Within the next 2-3 years

- **The Scottish Government should begin to implement the outcomes from the review of Carer Support Payment in order to increase the level of social security support to a sustainable level and peg the level of support to increases in inflation. The review should set benefit objectives, timescales and options for change.** Our microsimulation modelling shows that small to medium increases in the level of Carer's Allowance / Carer Support Payment (uprates of £11.10 / week and £81.90 / week) have minimal impact on poverty. This is likely caused by the fact that Carer's Allowance / Carer Support Payment is regarded as income when calculating other benefit entitlements. This means that, for those in receipt of other means-tested benefits (those who are likely to be the most vulnerable), any increases in Carer's Allowance / Carer Support Payment will affect wider benefit entitlements. However, carers in Scotland receiving Carers Allowance have been receiving a Carer's Allowance Supplement equivalent to £11.10 per week, which does not reduce overall entitlement in means-tested benefits. A Scottish Government-commissioned evaluation found that whilst the Supplement has had some impact on financial ease, the Supplement is currently not at a sufficient level to have a significant impact on carer poverty.¹⁸ As such, we believe that a more fundamental review of Carer Support Payment is required.
- **The Scottish Government should make representation to the UK Government, calling for DWP to raise Carer Addition, Carer Element and Carer Premium to £81.90 / week – the same level as Carer's Allowance / Carer Support Payment.** An uplift of Carer Addition to the same level could reduce the number of people living in poverty and deep poverty by 20,000 at the cost of £300 million. An uplift of Carer Element to £81.90 / week would reduce the overall number of people in deep poverty by 140,000 and the overall number of people in poverty by 110,000, across the UK, at the cost of £1.8 billion a year.





- **The Scottish Government, as per its commitment in the 2023/24 Programme for Government,¹⁹ should seek to pilot a minimum income guarantee for carers, evaluating its impact on carer poverty.**
 - » The Scottish Government should develop and deliver social care reform in line with its commitment to a National Care Service in Scotland,²⁰ and ensure there is adequate funding for all carers and those they support to access high-quality social care services when they need them. Research overwhelmingly shows that access to paid-for care is the most significant way to improve unpaid carer's ability to work and wellbeing.²¹ Access to paid-for care allows unpaid carers opportunities to remain in employment or find work, which helps protect carers against poverty. Paid-for care allows carers to relax and find time to take care of their own health and wellbeing, which can pay great dividends in the long run.²²
- **The Scottish Government should ensure that more support is provided for carers from NHS Scotland and social care services:**
 - » The Scottish Government should fully deliver the commitment under the proposed National Care Services to provide all unpaid carers with a statutory right to a break from their caring responsibilities and provide funding to ensure that all carers can access the breaks they need when they need them.²³ Research shows that carer breaks can be an effective way of reducing the pressure felt by unpaid carers, reducing chronic stress and feelings of isolation, and improving emotional wellbeing.²⁴
 - » The Scottish Government should legislate to place a new statutory duty on NHS Scotland to have regard for carers and support their health and wellbeing to ensure systematic identification of carers in all NHS settings. This is particularly important as the move towards care previously provided in an acute setting, such as Hospital at Home, and technology-enabled healthcare at home might place additional stress and demands on unpaid caregivers, making it more important than ever to have them actively involved in the decision-making process.²⁵ Some useful models of carer engagement have been developed in the past, stressing the importance of fully developed strategies and staff training in dealing with unpaid carers.²⁶ This is especially important, as ensuring unpaid carers enjoy good health and wellbeing is essential to supporting them in returning and staying in employment.

Within the next Scottish parliamentary term

- **The Scottish Government should continue to implement all of the recommendations of the review of Carer Support Payment, eligibility criteria and processes.** This will be done in parallel with the DWP's implementation of the UK Government's review of carer benefits that do not fall under the remit of Social Security Scotland.

Extent of poverty amongst unpaid carers in Scotland

In this section, we discuss the extent of poverty amongst unpaid carers in Scotland.

Key findings:

- There are an estimated 100,000 unpaid carers living in poverty in Scotland.
- In 2021/22, the poverty rate was 56% higher for unpaid carers compared to those who did not provide unpaid care (28% vs 18%).
- The rate of deep poverty is 60% higher for unpaid carers compared to those who do not provide unpaid care in Scotland (8% vs 5%).

Overwhelmingly, research shows that unpaid carers are more at risk of poverty than the rest of the population.^{27 28} One of the major drivers of this is that long hours of unpaid care make it difficult for carers to stay in employment. It has previously been estimated that, in Scotland, more than 300,000 people quit work to care every year.²⁹

The loss of income from paid work means many carers experience financial hardship, and the benefit system does not adequately safeguard them against poverty. Carer's Allowance, the main unpaid care benefit, is one of the lowest benefits of its kind at £81.90 per week as of April 2024.³⁰ The Scottish Government has recognised the inadequacies of the current social security system for unpaid carers and has introduced a Carer's Allowance Supplement³¹ and Young Carer's Grant,³² and is currently in the process of replacing Carer's Allowance with a new Carer Support Payment (which in the first instance reforms the delivery and eligibility of Carer's Allowance in Scotland, rather than payment level).³³

In addition to low incomes, unpaid carers face additional costs. The additional costs of caring are difficult to disaggregate from the costs of disability. For the purposes of this research, we developed an estimate of the minimal marginal costs of care based on the number of hours spent caring, based on findings from the caring and family finances inquiry.³⁴ Our detailed method can be found in Appendix A of the main report.

All poverty estimates here show the Social Metrics Commission poverty, which takes into account incomes as well as inescapable costs of childcare, housing, and disability with an addition of marginal costs of care.

Table 1 shows the poverty rate amongst unpaid carers in Scotland in 2021/22. In 2021/22, 28% of unpaid carers lived in poverty. The rate of poverty amongst unpaid carers was much higher than amongst people who did not provide unpaid care. Compared to the UK (27%) average, the poverty rate in Scotland is slightly higher. We estimate that 100,000 unpaid carers are living in poverty in Scotland.

Table 1: Poverty rate in carers and non-carers in Scotland, 2021/22

Non-carer poverty rate	Unpaid carer poverty rate*
18%	28%*

*Please note that due to small sample sizes, the rates for unpaid carers in Scotland are indicative.

Table 2 shows that deep poverty amongst unpaid carers in Scotland (8%) is also higher than the rest of the population in Scotland (5%).

Table 2: Deep poverty rate in carers and non-carers in Scotland between 2018/19 and 2021/22

Non-carer deep poverty rate	Unpaid carer deep poverty rate*
5%	8%*

*Please note that due to small sample sizes, the rates for unpaid carers in Scotland are indicative.

Table 3: Numbers of unpaid carers in poverty in England, Scotland and Wales, 2021/22, rounded to the nearest 100,000

ENGLAND	WALES	SCOTLAND	ENGLAND & WALES
Number of unpaid carers in poverty	Number of unpaid carers in poverty*	Number of unpaid carers in poverty*	Number of unpaid carers in poverty
1,000,000	100,000	100,000	1,100,000

*Please note that due to small sample sizes, the numbers for Wales and Scotland are indicative.

Tables 1 to 3 source: WPI Economics analysis of Family Resources Survey, 2016/17 – 2021/22. Please note years show the final year of data pooled over three years. 2020/21 data is not included due to small sample sizes caused by data collection issues during the COVID-19 pandemic.

Drivers of poverty

In this section, we use existing evidence and original qualitative and quantitative research conducted for this report to explore drivers of poverty in unpaid carers from a qualitative and quantitative perspective.

We explore:

- Difficulty staying in paid work.
- High costs and high housing costs.
- Lack of support and access to formal care services.
- Inadequacy of social security.



Difficulty staying in paid work

Many unpaid carers have to give up their careers or reduce their working hours as a result of their unpaid caring responsibilities, which can result in a loss of income and their ability to accumulate savings and pensions.³⁵ The financial impact of a prolonged period of providing unpaid care can be substantial. During the interviews in Scotland, one carer mentioned that they have not worked in any meaningful way for ten years and suggested that in that time, they have most likely missed out on around £250,000 in earnings. Another carer explained that they are unable to think about savings or pensions because they were struggling to get through the week financially.

Carers also mentioned that because it is difficult for them to predict their caring demands, this can make it difficult for them to fit around the requirements of employers. As a result, carers outlined that they were not able to hold down a job, be available for a specific shift, or be able to commit to a specific length of time they could work.³⁶ One carer therefore suggested that she perceived herself to be an 'unreliable employee'.

On the flip side of this, carers also often find that their employers are not understanding of their situation. This can often lead to quite devastating impacts. For example, one carer explained that she had to take two months off work to care for her son, but she had to go back to work to avoid going on Statutory Sick Pay, which would have meant needing to sell her house. On the other hand, where carers have empathic and supportive employers, this can make a massive difference in their ability to manage work and care.³⁷

Having better arrangements within the workplace, along with robust support processes, would help businesses and carers in the future. Carers called for a 'person-centred approach'.

High costs and high housing costs

Carers also face increased costs, such as higher heating, electricity, petrol, and food bills, which deepen their financial struggles. The cost-of-living crisis has hit carers particularly hard, with many struggling to afford basic necessities such as food, heating and travel costs.³⁸

In Scotland, given its more rural geography, carers have to use the car more often to attend hospital appointments and run errands related to their caring role, leading to higher petrol costs.³⁹

In our interviews with unpaid carers we found that those who live rurally might lack access to larger shops, and finding products which stem from dietary requirements of the disabled person might be very difficult for them. Unpaid carers who are short on time might be unable to travel further distances to shop and may pay high premiums if they rely on food purchased in local shops.

High housing costs were seen as a particularly salient issue for unpaid carers. Some of the unpaid carers we interviewed lived in unsuitable properties, and calls were made for more affordable and appropriate housing for families with a cared-for person. The financial challenges of caring meant that a number of carers were considering selling their home and downsizing, but concerns were raised over difficulties finding suitable accommodation. Other carers spoke of being 'terrified' that they would not be able to remain in their home long-term.

Lack of support and access to formal care services

Lack of access to quality care services is a significant problem for unpaid carers. Public Health Scotland's most recent figures show that around 6,200 people are waiting for a social care assessment, while a further 3,750 have already been assessed and are waiting for a care package at home.⁴⁰

Even for those unpaid carers who managed to secure help from services, the provision does not always meet their needs. For example, some unpaid carers we interviewed said that the care services provided by care agencies is not sufficient to allow them to go back to work.

Some unpaid carers also pointed out that they lack informal 'backup care' and are missing friend and family support. This presents a challenge if the carer has work requirements and responsibilities outside of their caring role. When coupled with inadequate formal support, lack of informal support can have devastating consequences for the carer's health and ability to cope.

The lack of support may cause unpaid carers to feel isolated in their role, as they have to devote most of their time and energy to caring and do not have time for other personal or social needs.

In addition, it was suggested that carers should either receive a more generous income-replacement benefit to provide the care themselves or, have access to more reliable replacement care so carers are able to work.



Sophie's experience

"I've been caring for my son intensively for the last five years, and my current employer, when I had to take time off in December, I kind of was at my son's bedside for some six weeks. And I was told at the time by my employer 'don't worry about work, everything will be fine, take as long as you need'. However, when we had a check in, it was quite apparent that they were needing me back at work. There was no contingency plan for my job. I do payroll and I'm the only person within the organization that does it.

I didn't feel supported. I came back to a lot of work because no one had been there to do my job. So it was all piling up over the eight weeks and I'm still catching up to this day. So that's been really hard and I don't feel that I can really be honest with them about everything that's going on.

I do love my job. I do it well. But I do feel that I'm stretched and it's not really where I want to be at the moment. I want to be supporting my son as much as I can because I do feel one day, you know, if something else happens, I'll live to regret that for the sake of earning a crust. So it's really hard, but I've got a mortgage to pay.

I also work from home, which is quite nice. They are pushing for me to come into the office, so I'll have to do that as well. So again, I feel that I'm not being supported to stay at home and be an eye for my son who's living with me. So that's hard. So I do feel that I'm kind of banging my head up against the brick wall at times and just kind of hanging on, but I don't want to lose my job and it's tricky. So a little bit more support from the workplace would have been nice if I could have taken at least six months off or maybe paid into something like an insurance scheme where it covers you for things like this. That would have been ideal, just to get that extra time to look after myself as well, because this had a huge impact on my mental health."

These options would allow carers to be in a better financial position, feel confident about taking on work commitments and not have to worry about things going wrong and having to drop work commitments.

Inadequacy of social security

Carer's Allowance (Carer Support Payment in Scotland), the main benefit set up to help unpaid carers, is one of the lowest benefits of its kind.⁴¹ Those eligible for Carer's Allowance / Carer Support Payment can receive up to £81.90 / week (at 2024/25 rates).

The eligibility criteria are very stringent. In order to qualify for the Carer Support Payment:

- The unpaid carer must care for at least 35 hours a week;
- The unpaid carer must earn under £151 / week after expenses (it is worth noting that this threshold is not tapered with income, and going £1 over means an immediate loss of Carer's Allowance);
- Only one unpaid carer per a disabled person can claim Carer's Allowance;
- The person being cared for must be in receipt of the right level of disability benefit; and
- The unpaid carer must be 16 or over.⁴²

Many carers rely on social security benefits as their main source of income,⁴³ which can be challenging given the low monetary value and the perceived social stigma associated with receiving support. Even when carers are able to work, they often require some support from social security. During our interviews, one carer mentioned that she still relies on social security benefits to a degree despite working and is not able to save up a lot of money or buy her own house as a result.

Other research has estimated that 69% of people claiming Carers Allowance (to May 2021) in Scotland were women.⁴⁴ During interviews with Scottish carers, Carer's Allowance was seen as a restrictive and low-value benefit with an unclear purpose. The earnings threshold was seen as penalising carers who are able to work as much as possible, as well as providing an intensive level of care. Carers felt that they were expected to survive on the bare minimum through a benefit system designed to be short-term support that didn't allow them to properly budget or respond to shocks in costs.

Carers discussed reforming Carer's Allowance, in particular removing the earnings cap for carers in paid employment. The cap was perceived as discriminatory, and a barrier that kept carers in paid employment in poverty. Although carers in receipt of Carer's Allowance in paid employment were acknowledged as a small group within the carer population, lifting the cap would help them a lot.

The general feeling was that Scotland's social security reforms for carers have not made a major difference.

Chloe's experience

"The reason I wanted to work was because I wanted to buy a house, because the house I currently live in is not energy efficient. It's a big old house, it's not my house and it's very costly. It costs a lot of money to run. But it was the only house in the area that was going to be suitable for the size of my family and for my daughter's care package and for us to have a bit of separation with the nurses. I've got 24/7 nurses coming in the house. I live with strangers, I've lived with them for twelve years now and different people coming into our home – we have got no privacy."

Lisa's experience

"When the person you're caring for is first diagnosed, you're expected to become an expert in benefits, education, housing, all of the systems. And we're just not. We're not built that way. It's your first time and you're trying to learn all these systems while caring. If each community had specific caseworkers who dealt with the carer, helping them setting up everything, making sure everything was ready, and then went 'right, phone me if you need me' and then did a yearly drop in. Being able to have that advice on tap and a committed person who was one phone call away, I honestly believe that that would be the best thing for people and I think we'd be so much better off."

Jane's experience

"You can't live on £82 of Carer's Allowance and they will tell you it's not an income. They're very brave to say that it's not pay. I don't know what it is. It's an insult, but I don't know what it is. But then if it's not pay, we need to be paid to live and to be paid we need to work or have another benefit. But you can't live on tea leaves, you know."

It was explained that while the Carer's Allowance Supplement was welcome, these two yearly payments for carers in Scotland were not enough, as they only amount to a few hundred pounds which can only go so far in the context of the costs carers face.

Conclusion

This report explored the extent and drivers of poverty amongst unpaid carers in Scotland. Overall, it is clear that poverty rates amongst unpaid carers (28%) are significantly higher than amongst the rest of the population (18%). This difference is even higher for those who care for longer hours. The impacts of this on unpaid carers, those they care for, and their wider family, friends and communities should not be underestimated. There are also significant economic and social costs for all of us.

Tackling poverty amongst unpaid carers in Scotland should be a priority for both the Scottish and UK Governments. Doing so would mean putting forward a collaborative programme of reform that can tackle the drivers of poverty amongst unpaid carers identified by this report, including the difficulties in juggling unpaid care with paid work, inadequacies in the social security system, high costs of housing and extra costs of care and a lack of support from the state.

Importantly, this report has shown that, whilst the challenge is significant, something can be done. Throughout the course of this work, we heard a range of policies and approaches that could be implemented to tackle poverty amongst unpaid carers. This report has summarised the most promising of these. If taken forward by government, in partnership with those who work with and for unpaid carers, as well as unpaid carers themselves, we believe that we could see a significant and sustained reduction in poverty amongst unpaid carers in Scotland and the rest of the UK.



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Contact



Carers Scotland

Carers Scotland is a charity set up to help the hundreds of thousands of people in Scotland who care unpaid for family or friends. We are a membership organisation of carers, run by carers, for carers and are the Scottish nation office of Carers UK. We provide information and advice about caring alongside practical and emotional support for carers. We also campaign to make life better for carers and work to influence – using carers' insights and lived experiences – policy makers, employers, and service providers, to help them improve carers' lives. Carers Scotland is a registered charity number SC039307.

www.carersuk.org/scotland



abrdn Financial Fairness Trust

abrdn Financial Fairness Trust funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable trust registered in Scotland (SC040877).

financialfairness.org.uk



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Poverty and financial hardship of unpaid carers in Scotland

A WPI Economics Report for Carers Scotland



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ISBN Number ISBN - 978-1-873747-87-2 Publication code SC4135_0824. © Carers UK, September 2024.

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