

# Supporting Carers During the Cost of Living Crisis

Scottish Labour Debate

May 2022

## Introduction

Age Scotland welcomes the opportunity to brief MSPs ahead of Scottish Labour's debate on supporting carers during the cost of living crisis.

While the importance of unpaid carers and social care workers came to the fore during the pandemic, the lack of prioritisation given to caring was also highlighted. As the motion points out, the majority of unpaid carers and social care workers are women, and it was often women who were left to plug the gaps in statutory care services during the pandemic.

Despite the huge contribution made by unpaid carers, they have historically been more at risk of poverty due to their caring roles. This vulnerability will be exacerbated by the cost of living crisis, as inflation surges and food and energy prices rise.

## Older Carers

Ensuring older carers receive the right support, including remuneration, is critically important to protect their physical and mental health as well as that of the people they care for.

Currently, neither the benefits system nor the proposals for the new Scottish Carer's Assistance work for older carers. Many older carers, including those marginally above income and capital thresholds, have no access to Carer's Allowance. Due to overlapping benefit rules, over 39,000 older carers miss out on the payment because they receive a State Pension<sup>1</sup>. This does not recognise:

- The negative effect (estimated at £92.22 per month on average) acting as a carer can have on an individual's finances whilst caring<sup>2</sup>
- That State Pension has been earned through previous paid or unpaid work
- Potential lost earnings due to past caring – including reduced or removed ability to save and make private pension contributions

## Key statistics

- **1 in 5** 55–64-year-olds are unpaid carers
- **Over 50%** of unpaid carers over 65 provide at least 35 hours of care per week
- The value of unpaid care in Scotland is estimated to be over **£36bn per year**
- **220,000 older households** will not have sufficient income to cover essential spending this year
- **94%** of respondents to our snap survey were worried about their energy bills
- **218,000** older Scottish households are in fuel poverty – of whom **116,000** are in extreme fuel poverty

<sup>1</sup> <https://www.gov.scot/publications/scottish-carers-assistance-consultation/documents/>

<sup>2</sup> [https://www.carersuk.org/for-professionals/policy/policy-library?task=download&file=policy\\_file&id=7736](https://www.carersuk.org/for-professionals/policy/policy-library?task=download&file=policy_file&id=7736)

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Local carers centres are a valuable source of support and guidance, but many carers are not aware they exist. Better signposting is needed including when people are engaging with carer benefit systems. We don't have a clear picture of where and to what extent different day care services have returned across the country. Anecdotally, our About Dementia colleagues have heard that more "challenging" or older individuals have been turned away from these services.

## Energy bills

In January 2022, we carried out a snap survey of older people to find out how the energy crisis will impact them. Of the 331 people who responded, 94% were worried about the cost of their energy bills.<sup>3</sup> Many respondents, including several unpaid carers and disabled people, told us how rising energy costs will impact their daily lives:

*"...I will have to look for areas of spending where I can cut back even further though as carer for my husband and sole wage earner, we already live on a very modest income and have little extra left over when the bills are paid."* – Linda, under 60

*"I am counted as disabled, and my wife my full time carer. We cannot increase our income...something will need to give."* – Anonymous, 60-65

Over the coming months, more and more older people and unpaid carers will be faced with making difficult choices to balance their household budgets. We are extremely concerned about what will happen if older households – of whom 218,000 or 1 in 3 are already in fuel poverty – cannot afford to keep warm this winter.<sup>4</sup>

In addition to providing immediate financial support for older people and unpaid carers, more needs to be done to boost awareness of energy efficiency schemes. 63% of older households in Scotland live in homes rated EPC Band D or below.<sup>5</sup> However, 55% of those surveyed by Age Scotland were unaware of any Government schemes to assist with energy efficiency measures.<sup>6</sup> The Scottish Government should identify, target and engage the least energy efficient homes to help reduce future costs and mitigate the need for financial assistance.

## Social Care Workforce

Older people are the main client group for social care – 75% of social care users are over 65 – and as our population lives longer with multiple health conditions, this demand is likely to grow. Social care services play a key role in helping them to stay well and independent in their own homes. However, people are waiting longer than they should for the care they are entitled to. Changes to social care packages during the pandemic led to responsibility shifting to family members and friends – who are often female. Urgent action is needed to address resourcing, quality of provision, recruitment and training and the value placed on social care staff. Care work is currently undervalued and underpaid, and it is mainly women who suffer because of this.

<sup>3</sup> <https://www.ageuk.org.uk/scotland/our-impact/policy-and-research/political-briefings/help-to-turn-up-the-heat/>

<sup>4</sup> <https://www.gov.scot/publications/scottish-house-condition-survey-2019-key-findings/pages/6/> Table 37 and Table 39

<sup>5</sup> <https://www.gov.scot/publications/scottish-house-condition-survey-2019-key-findings/pages/5/> Table 21

<sup>6</sup> <https://www.ageuk.org.uk/globalassets/age-scotland/documents/policy-and-research/age-scotland-2020-national-housing-survey-report.pdf>

## Want to find out more?

As Scotland's national charity supporting people over the age of 50, Age Scotland works to improve older people's lives and promote their rights and interests. We aim to help people love later life, whatever their circumstances. We want Scotland to be the best place in the world to grow older.

Our Policy, Communications and Campaigns team research, analyse and comment on a wide range of public policy issues affecting older people in Scotland.

Our work is guided by the views and needs of older people themselves.

### Further information

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