

# Carers Tell of Financial Pressures\*

**Some 39% of unpaid carers say they are struggling to make ends meet financially and 68% are using their own income or savings to cover the cost of care, equipment or products for the person they care for.**

The figures are based on results of the 2019 State of Caring Survey by national charity Carers UK, which carried out an online poll of more than 7,500 carers.

A carer is anyone who may be, without payment, providing help and support to a friend, neighbour or relative who could not manage otherwise because of frailty, illness, addiction or disability.

The majority of respondents said they provided more than 50 hours of care every week. Most care for one person, at 74%, while 20% care for two people, 5% for three people, and 2% for four or more people.

Just under half of all carers, at 46%, said they could afford bills without struggling financially, but 21% are or have been in debt as a result of caring, 8% cannot afford utility bills and 4% cannot afford their rent/mortgage payments.

Some 47% of carers have also had to cut back on essentials such as food and heating, while 6% of carers who are struggling to make ends meet have used food banks and 3% have used payday loans.

Of the carers who are struggling financially, 77% have had to cut back on hobbies and leisure activities and 64% have cut back on seeing family and friends while 14% have even had to cut back on the support services which help with caring.

On top of this, 12% of carers reported they or their loved one received less care or support in the previous year as a result of reduced support from social services. And 90% do not know what might happen to the practical support they get in the future, or worry it might be reduced.

Of the carers in England who had been assessed / reassessed in the last year, only 30% felt their need for support to look after their own physical and mental health alongside caring had been thoroughly considered.

When asked about exercise, 81% said they were not able to do as much as they would like. In terms of mental health, just 18% were likely to say they are never, or are hardly ever, lonely. This compares with 54% of the general population.

One carer said: "I was admitted to hospital after a breakdown due to exhaustion and chronic pain. If I had had more breaks from my caring role or adequate mental health support I might not have had the breakdown at all."

Only 26% of carers said their need to have regular breaks from caring was considered during their assessment, and just 12% felt their need to juggle work and care or return to work was properly considered.

It is thought about 4.87 million are juggling work and care. Some 39% of respondents were in paid work - 47% full-time and 53% part-time. But 38% had given up work to care, and 18% had cut their hours.

One carer said: "Leaving work left me isolated. My caring role has changed my support network—I had to seek out a new one."

Carers' Resource is a local charity that supports carers across the Bradford, Skipton and Harrogate districts. Its chief executive Chris Whiley says: "We have been aware for some time that carers are experiencing growing financial hardship which, coupled with all the other daily stresses and strains carers cope with, is a worrying trend.

"We will continue to raise these issues with our local politicians and other key decision makers and support in any way we can."

*\*Article taken from issue 108 of 'Choices' the newsletter of local charity Carers' Resource. Used with permission.*

## FINANCE



**21%**

in debt as a  
result of  
caring

**3%**

have used  
payday  
loans

## WELLBEING

**81%**

are not able  
to do as  
much  
physical  
exercise as  
they would  
like

**64%**

have cut  
back on  
seeing  
family and  
friends due  
to money  
concerns

## WORK

**38%**

have given  
up work to  
care

**18%**

reduced  
their  
working  
hours to  
care

**About Carers' Resource:**

Carers' Resource is a charity that offers unpaid carers free one-to-one support, financial and other information, support groups, employment and training advice, planning for emergencies, and advice about maintaining wellbeing. For more information see <https://www.carersresource.org/contact/> or call 01274 449660. The charity is also on Facebook and Twitter.

The charity also works with young carers, who are under the age of 18 and have a parent or sibling with a physical or mental illness, a disability, or an addiction to drugs or alcohol. See <https://youngcarersresource.org/bradford/> for information about young carer clubs, activities and other support.

**Did You Know?**

Bradford Council funds the **Carer's Wellbeing Grant**, which is a one-off payment of up to £150 to help carers promote their own health and wellbeing to help them continue caring? Carers should contact Carers' Resource for an informal review about their health and wellbeing with a member of staff, who will then be able to recommend the carer for a grant.