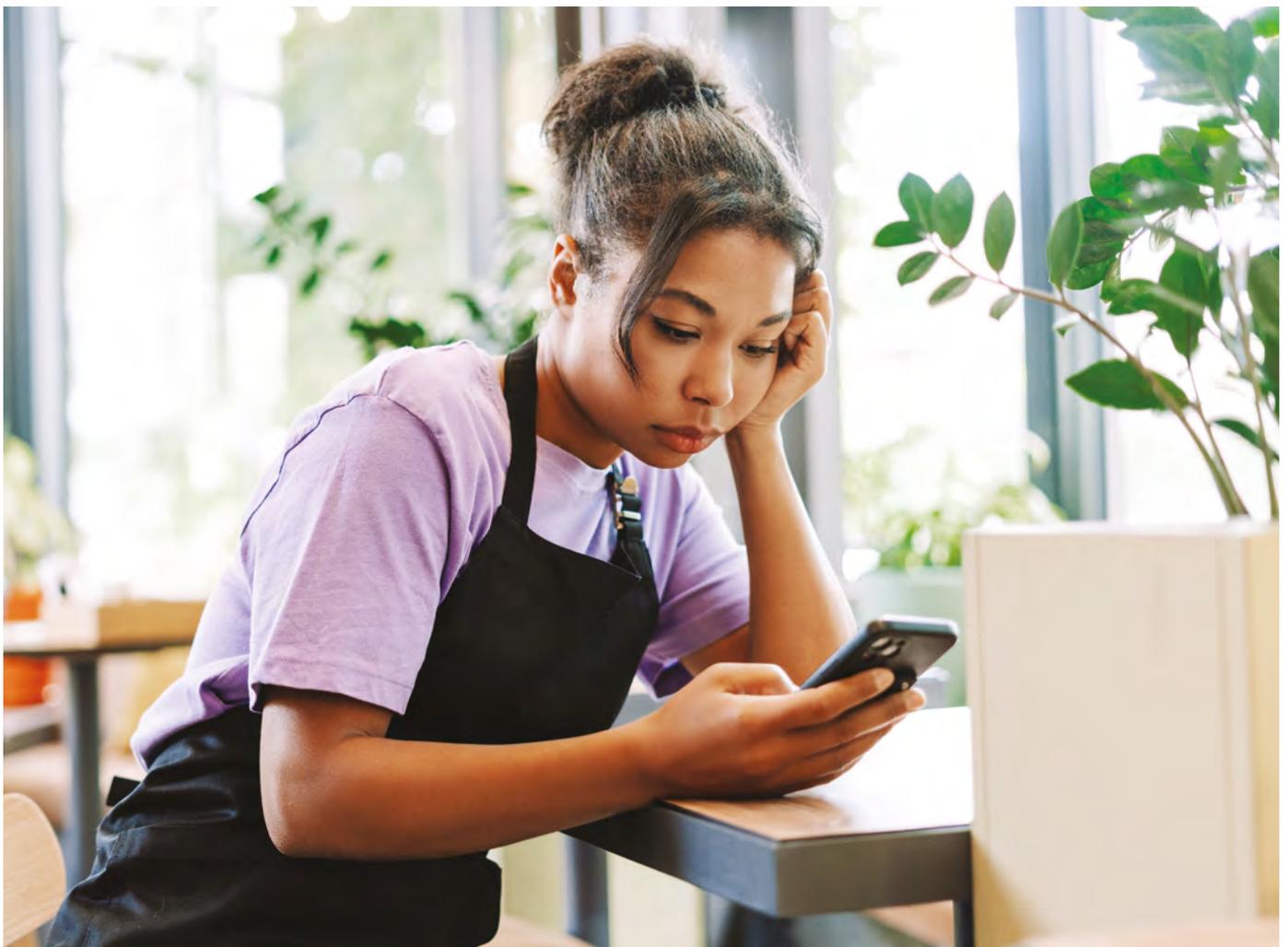


State of Caring 2024

The impact of caring on employment

November 2024



About this research

Carers UK carried out an online survey with unpaid carers between June and August 2024.

A total of 12,500 carers and former carers responded to the survey. This report summarises their responses. As not all respondents completed every question in the survey, some figures are based on responses from fewer than 12,500 people.

The survey was promoted extensively amongst both carers and organisations supporting carers. It was shared on the Carers UK website, on Carers UK social media channels, and with Carers UK members, volunteers, previous survey respondents, campaigners, affiliates, Employers for Carers members, and other organisations.

Of respondents to the survey:

- 92% are currently providing care. Of those, 63% are in England, 15% are in Scotland, 11% are in Wales, and 11% in Northern Ireland.
- 8% have cared in the past but are no longer caring. Of those, 62% are in England, 20% are in Scotland, 12% in Northern Ireland and 6% in Wales.

- Of those currently caring, 14% are caring for 19 hours or less, 26% are caring for 20-49 hours, and 61% are caring for 50 or more hours.
- 68% of respondents were aged 18-64 years and 31% were aged 65 and over. The biggest proportion of respondents were in the 55-64 year category (35%).
- 81% of respondents were female; 18% were male. 1% said their gender was not the same as the one assigned at birth.
- 89% of respondents were White British, 7% were from another White background, and 3% were from a Mixed/Multiple, Black/Black British, Asian/Asian British or other ethnic background.
- 91% of respondents were heterosexual/straight, 5% were Lesbian, Gay or Bisexual, or preferred to self-describe their sexual orientation.
- 29% of respondents had a disability.

Thank you

Carers UK would like to thank every carer who took the time to fill out 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.



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Foreword

With nearly 3 million declared working carers in the UK, it's crucial that we support this growing number of working people to balance their responsibilities at home and at work.



This matters – both to our values as a nation and to our ability to deliver economic growth. If we ensure loved ones are able to receive the care they need from those closest to them, we reduce pressure on public services, retain talent in the workplace, and protect people's ability to earn.

That's why TSB is joining Carers UK in calling for the Government's Employment Rights Bill to include dedicated paid carer's leave. Having offered 70 hours of paid leave each year to our own carer colleagues since 2020, alongside a wider package of support, we can testify to the benefits firsthand.

For our colleagues, it's a policy they've described as a "fourth emergency service". It provides peace of mind knowing they can take paid leave when it's most needed – without worrying about lost earnings or career impact.

And for TSB it makes smart business sense: we retain carer colleagues for three years longer on average than other TSB colleagues – colleagues whose skills we need and have invested in as a business. It particularly supports retention of female colleagues – who make up 80% of TSB's carer population – and older carer colleagues – three-quarters of whom are aged 46 and above.

So, as the Government takes forward its plans for economic growth, I would point to the findings of this crucial report: while the introduction of unpaid carer's leave this year was a vital first step in the right direction, over half of working carers say they cannot afford to take unpaid carer's leave, and just under half say they have reduced their working hours to provide care. It's clear the job is only half done when it comes to supporting a wider part of this vital community. This Government has the opportunity, and I would argue also the responsibility, to change that.

Ariam Enraght-Moony

Ariam Enraght-Moony
Chief People Officer, TSB Bank Plc.



Introduction

According to Census, at least 5.8 million people across the UK are providing unpaid care for an ill, older or disabled family member or friend.¹ Nearly 3 million of those are also working in paid employment.



Working in paid employment can help carers to manage their finances and the additional costs they face due to caring, to save for the future, and to improve their health and wellbeing. However juggling work and care can be stressful if carers are not given sufficient support.

A significant proportion of carers have had to give up work to care, often because they feel they do not have enough support from their employer, or because they cannot find suitable replacement care services which enable them to work. Those who remain in paid employment often feel they need to substantially reduce their working hours or take on lower paid or more junior roles to fit with their caring responsibilities. Previous research by Carers UK

estimated that 2.6 million carers had given up work to care, and 2 million had reduced their working hours.²

Giving up work to care or significantly reducing working hours can have a profound impact on carers' finances, and their ability to save for the future. Recent research conducted by the WPI for Carers UK found that being out of work is the single strongest quantitative predictor of poverty for unpaid carers.³ Many carers struggle to cope with the increased financial costs of care, from transport to specialist food and higher utility bills. Giving up paid employment can also have a negative impact on carers' health and wellbeing by reducing self-esteem and increasing loneliness. Caring can be isolating, with 50% of carers feeling lonely.⁴

¹ ONS (2023) Unpaid care, England and Wales: Census 2021. <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/unpaidcareenglandandwales/census2021>

² Carers UK (2019) Juggling work and care. <https://www.carersuk.org/media/no2lwyxl/juggling-work-and-unpaid-care-report-final-web.pdf>

³ WPI (2024) Poverty and financial hardship of unpaid carers in the UK. https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf

⁴ Carers UK (2023) State of Caring: Impact of caring on health. https://www.carersuk.org/media/xgwlj0gn/soc23-health-report_web.pdf

While new legislation which came into force earlier this year enabling carers to take five days of unpaid carer's leave a year, and to also request flexible working from day one of employment, will benefit millions of working carers across Great Britain, more needs to be done to support carers to juggle work and care. Many carers say they don't always get the support they need both to juggle work and care, which can cause additional stress and anxiety on top of caring responsibilities. Carers in paid employment often tell us they are exhausted, stressed, and are finding it increasingly difficult to cope. Some carers have also told us about discrimination in the workplace.⁵

The UK is falling behind other countries when it comes to workplace rights for carers and it is essential that employers give carers the support they need, as we set out in our recent report about paid Carer's Leave. There is also a compelling economic case for supporting carers to juggle work and care, with independent analysis suggesting the value to the economy of carers being able to work is £5.3 billion a year.⁶ The Government has said that it recognises the importance of supporting carers to participate in the labour market. It can do this by building on the Carer's Leave Act 2023 and taking further steps to encourage employers to support unpaid carers. This is both timely and necessary, supporting many cross-Government objectives as well as providing direct improvement to carers' lives and supporting workplace productivity.

In the passage of its Employment Rights Bill, the UK Government has a real opportunity to move quickly to build on carers' existing employment rights by laying the foundations for statutory paid Carer's Leave. This is vital as our research finds that 56% of carers who are employees say they cannot afford to take unpaid carer's leave and need paid carer's leave instead.

Making this change would support more unpaid carers to stay in or return to work and mean that working carers could take time away from work to fulfil their caring responsibilities when they need to do so, without losing out financially. Considering the significant financial pressures many carers currently face, this is imperative.⁷



Carers in paid employment often tell us they are exhausted, stressed, and are finding it increasingly difficult to cope.



The lack of accessible and affordable social care services also affects carers' ability to juggle work and care. With a significant proportion of unpaid carers out of the workforce, there is a double imperative for the Government to invest in social care and ensure carers can take breaks and look after their own health and wellbeing.

We welcome the Government's ambition to support more people who are currently unable to work to re-enter the labour market. Those providing unpaid care to family and friends are one of several key groups who need to be supported to do so if this ambition is to become a reality.

⁵ Carers UK (2024) Making caring a protected characteristic. <https://www.carersuk.org/media/05upkpwu/carers-uk-protected-characteristic-report-web.pdf>

⁶ Carers UK and Employers for Carers (2013) Supporting working carers: the benefits to families, business and the economy <https://www.employersforcarers.org/media/pasdiayc/supporting-working-carers-final-report.pdf>

⁷ Carers UK (2024) Taking the next step for working carers – a new right to paid Carer's Leave <https://www.carersuk.org/media/bgbfk3fk/carers-uk-taking-the-next-step-for-working-carers-introducing-a-new-right-to-paid-carer-s-leave-august-2024.pdf>

Executive summary



- **Many carers find it increasingly difficult to juggle work and care, particularly if they are not receiving sufficient support.** 40% of carers who completed the survey said they have given up work to care.
- **A high proportion of carers in employment have had to reduce their working hours or take on more junior work because of caring.** 44% of carers in employment who responded to the survey said they had reduced their working hours to care, and a quarter (25%) had to take on a lower paid or more junior role.
- **Reducing working hours or giving up work to care can have a negative impact on carers' finances.** 55% of carers who had reduced their working hours to care said they hadn't been able to save as much for their retirement. 70% of carers who had given up work to care said they were worried about living costs and whether they can manage in future.
- **Reducing working hours or giving up work to care can have a negative impact on carers' health.** 43% of carers who had given up work to care said they had bad or very bad mental health. Carers who were looking after the home/family/dependents full time were more likely to have bad or very bad mental health than those in employment (44% vs 35%).
- **Female carers in employment are more likely to reduce their working hours or take on more junior roles because of caring.** 46% female carers in employment reduced their working hours to care compared with 34% male carers in employment, and 26% have taken on a lower paid or more junior role compared with 22% male carers in employment.

- **Some carers are less likely to be working in paid employment**, including those caring for more hours, and those who have been caring for more years. 68% of people caring for 19 hours or less are working in paid employment compared to 26% of those caring for 50 hours or more.
- **Support from employers is crucial in supporting carers to juggle work and care.** 73% of carers in employment said they had found it stressful to juggle work and care. Carer-friendly policies in the workplace are beneficial in reducing stress and allowing carers to combine their caring responsibilities with paid employment. 67% of carers who are employees said that flexible working already helps them, and a quarter (26%) said they didn't have this and would find it helpful.
- **More can be done to raise awareness of unpaid carer's leave, which will help carers to juggle work and care.** 42% of carers who are employees said they were aware of the new Carer's Leave Act 2023 and how it affects them, and 24% said they had heard of it but didn't know much about it. 34% said they were not aware of it. Carers working for larger organisations (over 250 employees) were more likely to be aware of unpaid carer's leave (45%), compared with those working for a small organisation of 10-50 employees (39%).
- **15% of carers who are employees had taken unpaid carer's leave since April 2024.** Carers working for a small organisation (10-50 employees) were more likely than those working for a large organisation (over 250 employees) to have taken unpaid carer's leave (19% compared with 14%). This could be because carers working for a large organisation were more likely to have taken paid carer's leave instead: 15% of carers working for a small organisation said paid carer's leave already helps them, compared with 20% of carers working for a large organisation.
- **The main barrier to carers taking unpaid carer's leave was the financial implications of doing so.** 56% of carers who are employees said they cannot afford to take unpaid carer's leave and need paid carer's leave instead, highlighting the importance of introducing a statutory right to paid Carer's Leave.
- **The majority of carers would like paid carer's leave.** 78% of carers who are employees said they would find paid carer's leave helpful in juggling work and care, and 18% said they already had this and found it helpful.
- **Some carers struggle to meet their employers' requirements for work.** Just under a fifth (18%) of carers who are employees said they had difficulties meeting their employer's requirements because of care responsibilities.
- **Many carers find the earnings limit for Carer's Allowance to be a barrier in juggling work and care.** 75% of carers who are employees said a change to the eligibility criteria for Carer's Allowance allowing them to work more hours or take on higher paid work would be helpful.
- **Support from social care services is crucial in enabling carers to juggle work and care.** 69% of carers who are employees said that more affordable, accessible and reliable replacement care for the person they care for would help them to juggle work and care.
- **Support from social care services is important in helping carers return to work.** 50% of carers who had given up work to care said that not being able to find suitable replacement care for the person they care prevented them from returning to work, and 39% said that not being able to find affordable replacement care prevented them from returning to work.
- **Many carers whose caring role has come to an end can find it difficult to return to paid employment.** It is important that employers recognise the skills that people gain whilst caring. People who said their caring role had come to an end said they had gained or improved skills in empathy (78%), resilience (75%) and advocacy (72%).

The impact of caring on employment



Key points

- 50% of respondents who are of working age are in paid employment: 44% of are working as an employee, and a further 6% are self-employed.
- Most respondents (70%) who are employees work for large organisations of over 250 people.
- Nearly a third (32%) of respondents aged 18-64 said they are looking after the home/dependants/family full-time. Those caring for more hours, and those who have been caring for more years, are more likely to be looking after the home/dependants/family full-time, and less likely to be in paid employment.
- 40% of carers responding to this survey said they had given up work to care. This can have a significant impact on income – 70% of carers who had given up work to care said they were worried about living costs and whether they can manage in future.
- Giving up work to care can also have a negative impact on mental health. 43% of carers who had given up work to care said they had bad or very bad mental health. Carers who were looking after the home/family/dependents full time were more likely to have bad or very bad mental health than those in employment (44% vs 35%).
- 44% of carers in employment said they had reduced their working hours to care, and a quarter (25%) had to take on a lower paid or more junior role to fit around their caring responsibilities.
- Female carers in employment are more likely than male carers in employment to reduce their working hours to care (46% compared with 34%) or take on a lower paid or more junior role to fit around their caring responsibilities (26% compared with 22%).
- Reducing working hours can have a negative impact on carers' finances. 55% of carers who had reduced their working hours to care said they hadn't been able to save as much for their retirement.
- Nearly a third (31%) of carers aged 65 and over had to change their retirement plans because of caring (eg retiring later or sooner than planned).
- 73% of carers in employment said they had found it stressful to juggle work and care.

Carers' employment situations

Employment status

37% of carers who completed our survey are in paid employment: 33% are working as an employee, and 4% are self-employed. When taking age into consideration, the survey found that 50% of carers who are of working age are in paid employment: 44% of carers aged 18-64 are working as an employee, and a further 6% are self-employed.

Recent research by the WPI for Carers UK found that there is an employment gap between working-age carers (62% in employment) and non-carers (75% in employment).⁸

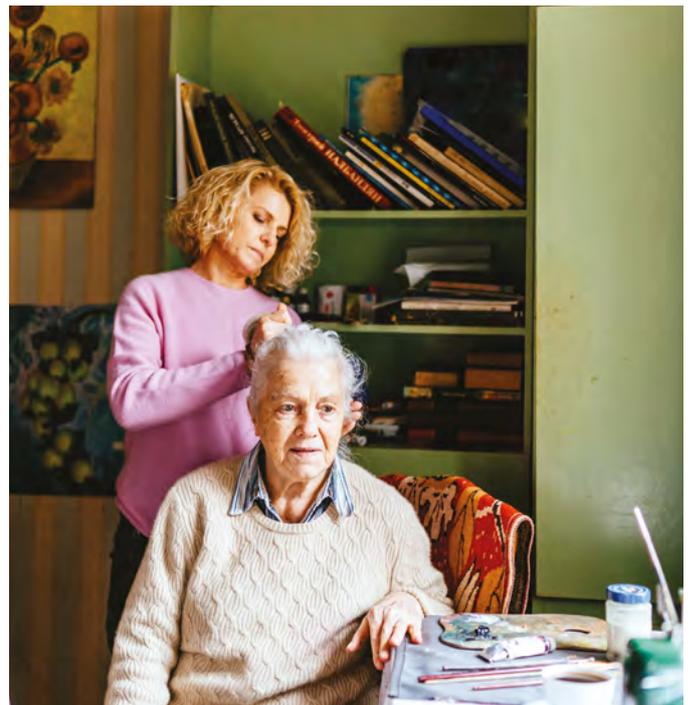
Table 1: Carers' aged 18-64 employment situations

Carers employment status	% of carers who responded
Employee	44%
Self-employed	6%
Looking after the home/family/dependants	32%
Unable to work due to illness or disability	8%
Retired	7%
Unemployed and looking for paid work	2%
Education	1%

Many carers are looking after dependants full-time. Nearly a third (32%) of respondents aged 18-64 said they are looking after the home/dependants/family full-time. The 2021 Census in England and Wales found that carers were more likely than non-carers to be looking after the home/dependants/family full-time.

Carers who had been caring for longer were more likely to say that they were looking after dependants full time. 36% of carers aged 18-64 caring for more than 5 years are looking after dependants full time, compared with 24% of carers caring for 2-4 years, and 18% of carers caring for 2 years or under.

Carers who were caring for more hours were also more likely to be looking after dependants full-time: 45% of respondents aged 18-64 caring for 50 hours or more were looking after dependants full time, compared with 21% of respondents aged 18-64 caring for 20-49 hours, and 4% of respondents aged 18-64 caring for 19 hours or less.



⁸ WPI (2024) Poverty and financial hardship of unpaid carers in the UK. https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf



Size of organisation

The majority (70%) of carers who are employees who responded to our survey are working for a large organisation (over 250 people). 13% are working for a small organisation of 10-50 people, 10% are working for a medium organisation of 50-249 people, and 7% are working for a micro employer with 1-9 people.

In contrast, Government statistics show that in the general population, a higher proportion of people are working for a small or medium sized business: in the private sector, for example, SME employment accounted for 61% of all private sector jobs.⁹ The difference between the results of our survey and the national statistics could be because our survey was distributed through our Employers for Carers network of good practice employers, which tend to be large or medium sized organisations.

Hours of work

26% of carers aged 18-64 who responded to our survey are working full-time, and 24% are working part-time.



Table 2: Proportion of carers working full-time and part-time

Working hours	Employment situation	% of carers who responded to the survey	% of carers aged 18-64 responded to the survey
Full-time	Employee	18%	24%
	Self-employed	1%	2%
Part-time	Employee	15%	20%
	Self-employed	3%	4%

⁹ Department for Business and Trade (2023) Business population estimates for the UK and regions 2023: statistical release. <https://www.gov.uk/government/statistics/business-population-estimates-2023/business-population-estimates-for-the-uk-and-regions-2023-statistical-release>

The following results consider various characteristics relating to the 18-64 age group.

Gender

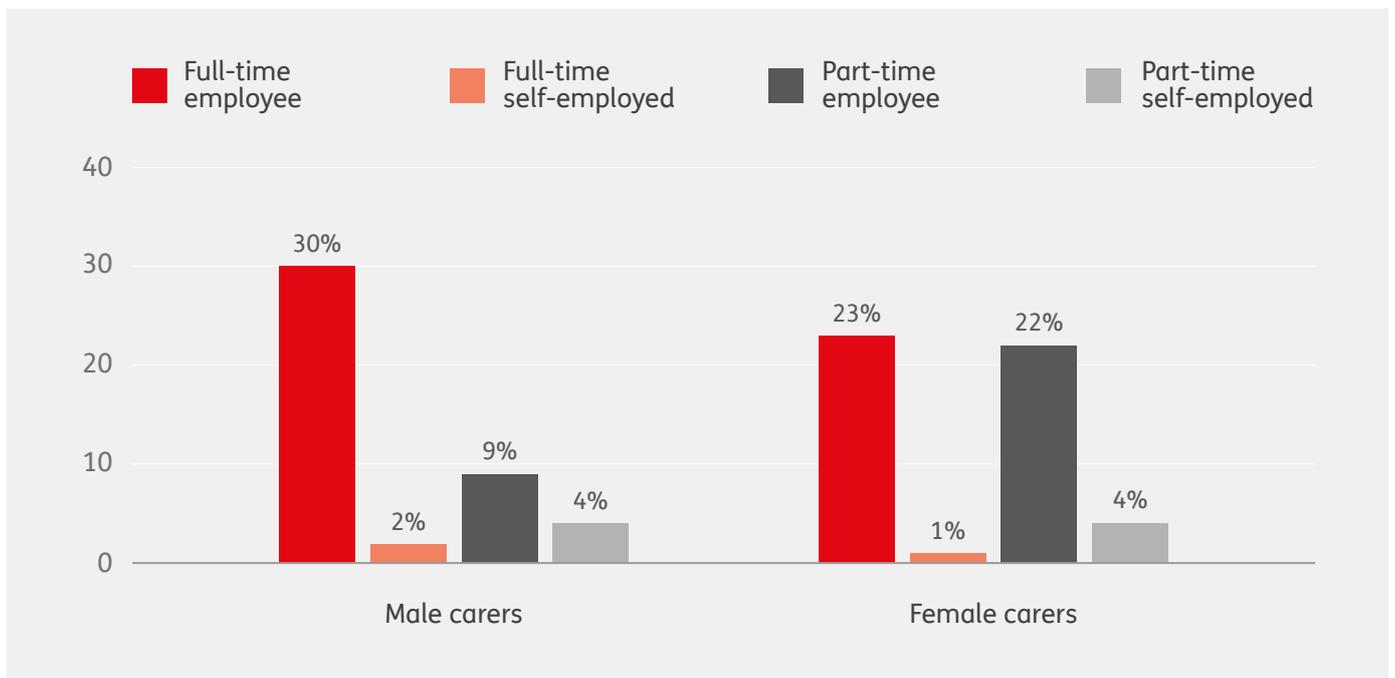
Female carers who responded to the survey are less likely to be working in full-time employment than male carers. 32% of male carers aged 18-64 are in full-time employment (30% are full-time employees and 2% are self-employed full-time) compared with 24% of female carers aged 18-64 (23% are full-time employees and 1% are self-employed full-time).

Female carers are more likely to be working in part-time employment than male carers. 26% of female carers aged 18-64 are working part-time (22% are part-time employees and 4% are self-employed part time) compared with 13% of male carers aged 18-64 (9% are part-time employees and 4% are self-employed part-time).

Although our survey found that female carers aged 18-64 are less likely to be working in full-time employment than male carers aged 18-64, overall they are more likely to be working (50% vs 45%). This is in contrast to the 2021 Census in England and Wales which found that male carers are more likely to be in employment (61% of female carers aged 18-64 are in employment, compared with 69% of working age male carers).



Figure 1: Employment status of carers aged 18-64 by gender

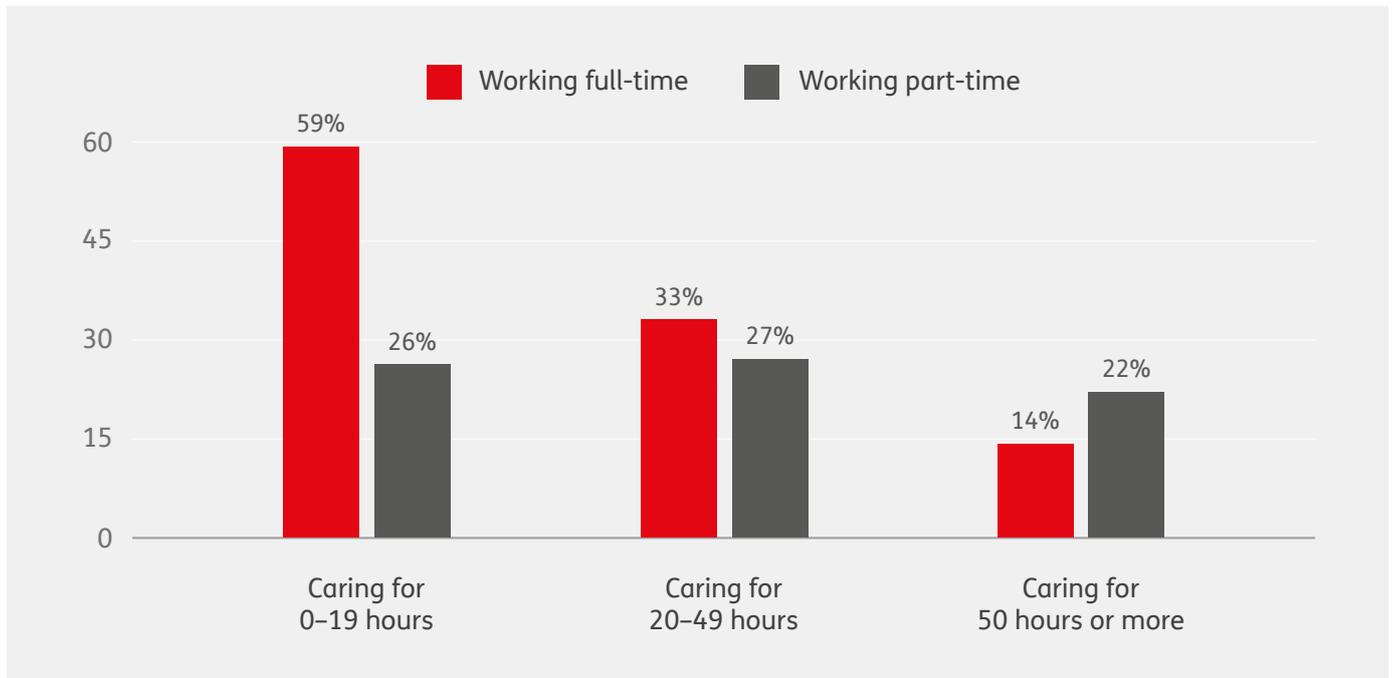


Hours of care

When people are caring for a high number of hours their capacity to work in paid employment can be reduced. As Figure 2 shows, 85% of people aged 18-64 caring for 19 hours or less are working in paid employment (59% full-time and 26% part-time) compared to 36% of those aged 18-64 caring for 50 hours or more (14% full time and 22% part-time). Those caring for 50 hours or more are more likely to be working part-time than full-time. Earlier research by Age UK found that even 5 hours of caring could have an impact on employment.¹⁰



Figure 2: Working hours of carers aged 18-64 by hours of care



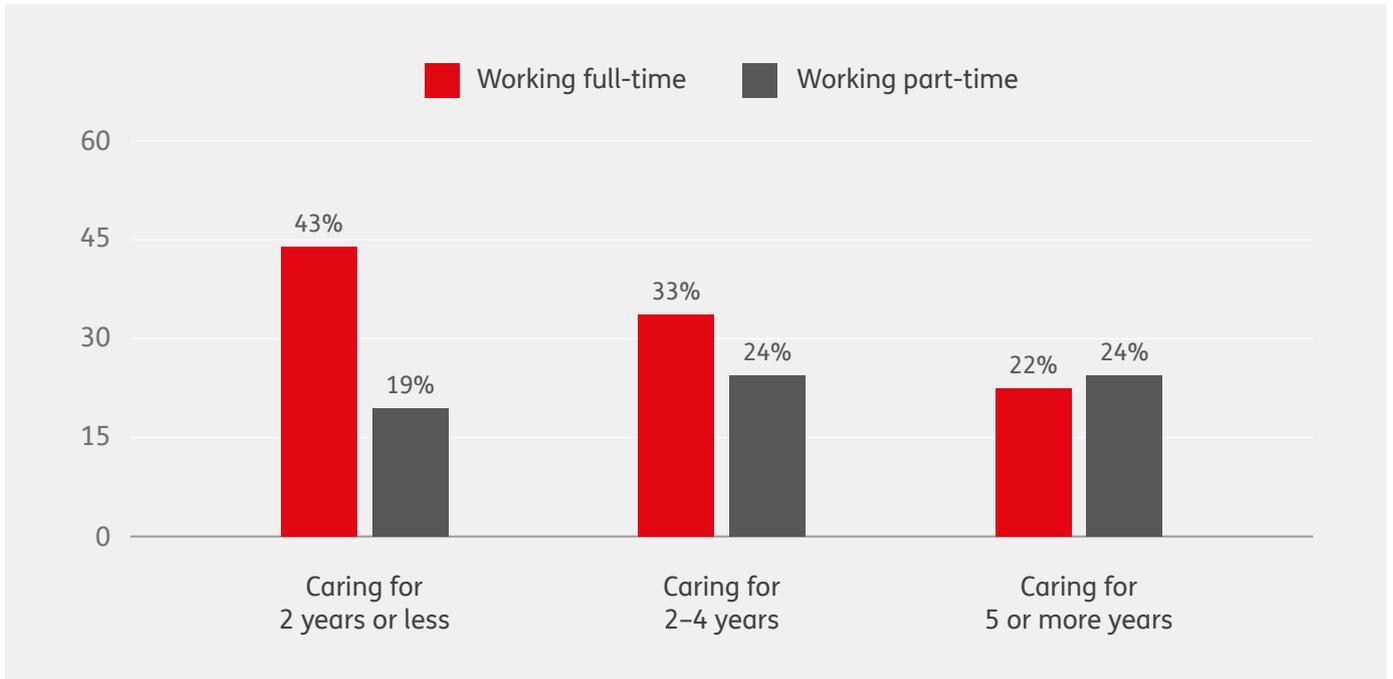
Years of care

As carers can find it increasingly difficult to juggle work and care over time, those who have been caring the longest are least likely to be in paid employment. 62% of carers aged 18-64 who have been caring for 2 years or less are working in paid employment (43% full time and 19% part time) compared with 46% of those caring for 5 years or more (22% working full time and 24% working part time). Those caring for 5 years or more are more likely to be working part-time than full-time.



¹⁰ Age UK (2016) Walking the tightrope – the challenges of combining work and care in later life. https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/rb_july16_walking_the_tightrope.pdf

Figure 3: Carers' working hours by length of time caring



How caring can impact carers' ability to work in paid employment

Reducing working hours to care

Many carers struggle to juggle work and care. When they are not given sufficient support, they can find it increasingly stressful and tiring. Juggling work and care can be even more difficult for carers who find it difficult to take a break from caring and have limited time to do things which improve wellbeing. Our survey last year found that 61% of carers said that taking a regular break from caring would be a challenge over the next year.¹¹

73% of carers in employment who responded to our survey said they had found it stressful to juggle work and care.

“I have had to condense five working days into four to allow me a working day to attend hospital appointments/doctors appointments etc. I cannot afford to cut my hours so this has made the working days longer and more stressful.”

“The pressure of caring is a lot, and I would benefit from working reduced hours, but I can't afford to work any less than full-time.”



73%
of carers in employment said they found it stressful to juggle work and care

¹¹ Carers UK (2023) The impact of caring on health. https://www.carersuk.org/media/xgwlj0gn/soc23-health-report_web.pdf

“As a parent to a child with a lifeline disability and complex needs I am currently off work experiencing burnout and mental health issue.”

“I am considering stopping work because I’m struggling to do it all, but I do enjoy work and it’s good for me. Mostly I am juggling so much that I feel sick and anxious and tired of having multiple to do lists for everyone. It makes me feel ill. I’m struggling to keep up.”

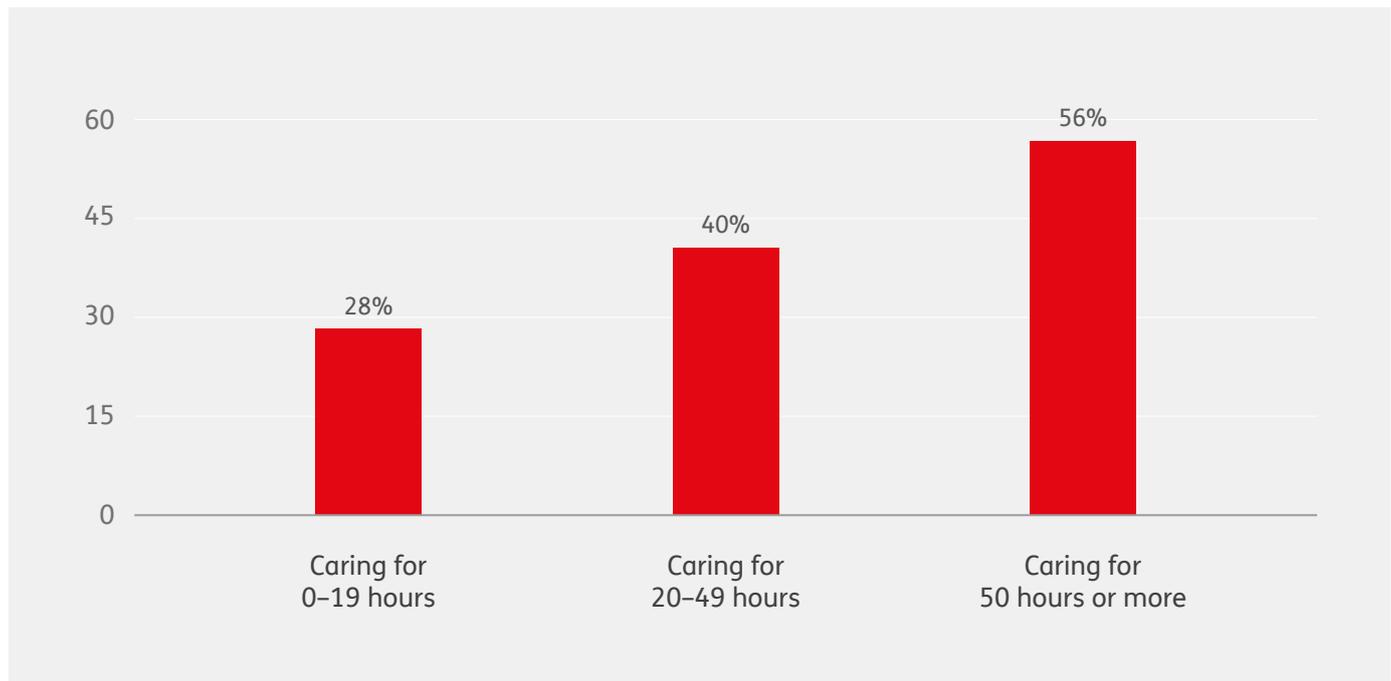
Some carers choose to reduce their working hours when juggling work and care becomes too stressful. This is often because they are not getting enough support from their employer or from replacement care services. 44% of carers currently working in paid employment had to reduce their working hours due to care. Female carers in employment were more likely to say they had reduced their working hours to care than male carers (46% compared with 34%).

44%
of carers in employment said they had reduced their working hours to care



Carers who were caring for more hours were also more likely to say they had reduced their working hours to care. 56% of carers caring for 50 hours or more and currently in paid employment said they had reduced their working hours to care, compared with 40% of those caring for 20-49 hours, and 28% of those caring for 19 hours or less.

Figure 4: Carers in employment who have reduced their working hours, by hours of care



For some carers, reducing working hours can be beneficial in reducing stress. However, reducing working hours can have a negative impact on their income, their pension, and their ability to plan and save for the future. 55% of carers who had reduced their working hours to care said they hadn’t been able to save as much for their retirement.

55%
of carers who reduced their working hours to care hadn’t been able to save as much for their retirement



“ I reduced my hours at work to be a carer now I am seriously worried about how I will live when I retire as my work pension reduced dramatically.”

“ I made the decision to reduce my work hours in order to provide care. I don't qualify for carers allowance, but I am close to retirement age and unable to save as much for my own future as a result of my decision.”

“ I have reduced my working hours and have lost tens of thousands of pounds in past few years. My pension will also be diminished.”

Female carers were more likely to say they hadn't been able to save as much for their retirement than male respondents (32% compared with 27%).



Working below potential – taking on lower paid or more junior roles

Some carers find that their opportunities to progress within their employment and develop a career are limited due to their caring responsibilities. 25% of carers in paid employment who responded to our survey said they had to take on a lower paid or more junior role to fit around their caring responsibilities

“ I qualified as a teacher but after 2 years had to change roles to teaching assistant because of long hours and not being available to support dependents.”

“ I work freelance because I cannot take a job and take time off to do all the hospital visits etc. I'm very low paid and look at jobs and know I cannot take them. It's depressing as I was highly paid but I'm now earning less than I was 30 years ago.”

“ I didn't apply for any posts of responsibility, so I didn't further my career and ended up with less qualified people than me as line manager.”

“ I am struggling to take the next steps in my career because of caring role (leadership opportunities).”

Female carers in employment were more likely to say they had to take on a lower paid or more junior role to fit around their caring responsibilities: 26% of female carers in employment had done so, compared with 22% of male carers in employment.

Some carers said that they were unhappy in their current job, but because their manager or employer was supportive of their caring role they felt they should stay, rather than looking for a new role where the level of support from the employer was more uncertain.

“ I don't like my job but my current manager has an elderly parent herself and is understanding. My situation puts me off applying for a new job because I don't know if another employer has the same flexibility.”

“ My line manager and team colleagues are very good at understanding my need for flexibility at work. However, it's not guaranteed anywhere, so I gave up looking for a different job or promotion at my current one.”

25%

of working carers had to take on a lower paid or more junior role to fit around their caring responsibilities



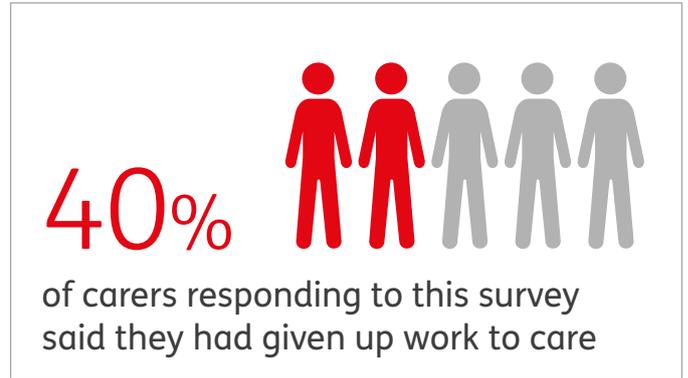
Giving up work to care

When carers do not get the support they need to juggle work and care, many give up working altogether. Concerningly, 40% of respondents said they had had to give up work to care. Previous research by Carers UK estimated that 2.6 million carers had given up work to care, and 2 million had reduced their working hours.¹² Recent Government research found that economic inactivity is increasing, with nearly 2.8 million people out of work due to long-term sickness.¹³

Many carers end up giving up work to care because they are finding it too stressful to combine caring with paid employment.

- “ I have had to give up my job due to the stress of combining working and caring for multiple people. So I’m in a desperate situation.”
- “ I had to give up a job I loved as it was completely unsustainable, despite massive support from my employer. The fact is, the care wasn’t available.”

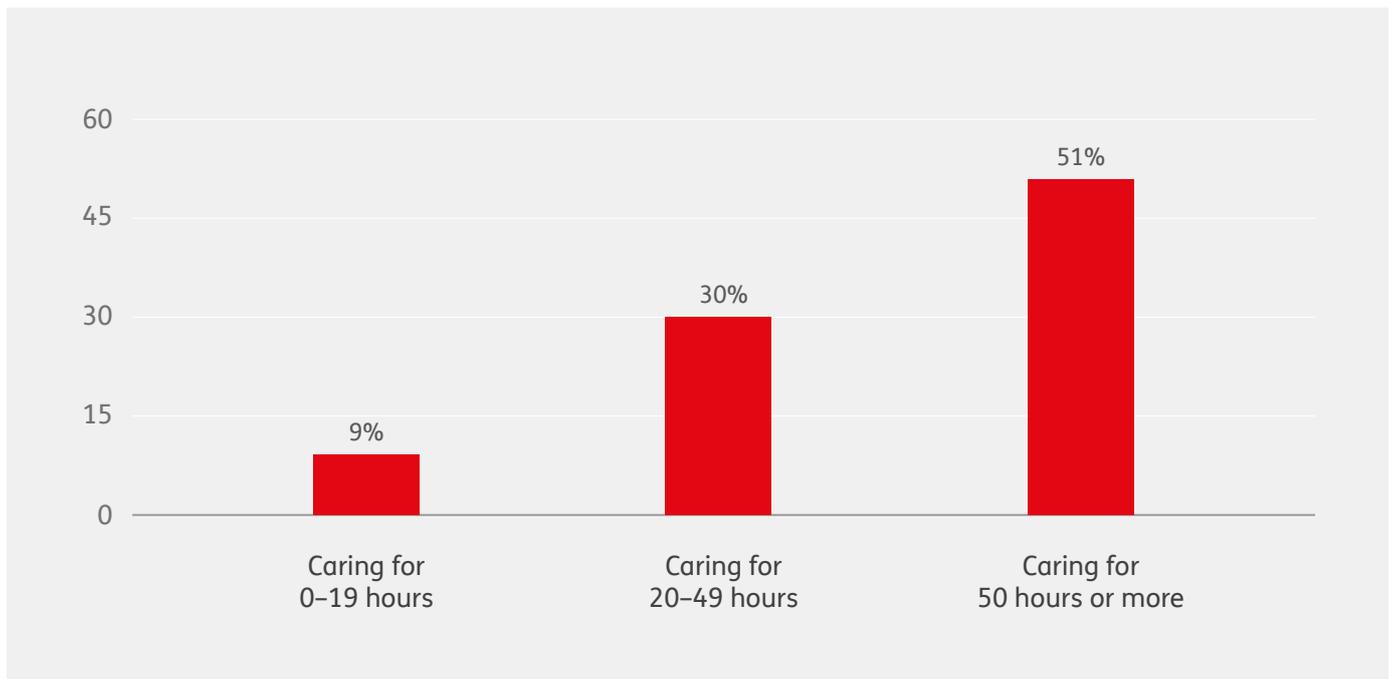
Other carers feel they need to give up work because there are no affordable or replacement care services available: nearly half (49%) of carers who had experienced challenges with social care services said



these issues had negatively impacted on their ability to work.

Carers can also give up work when there is a lack of support from their employer. When employers have policies in place to support carers this can make a significant difference to whether someone is able to continue in paid employment. Support from employers is particularly important for people who are caring for high number of hours. Carers caring for more hours were more likely to say they had given up work to care. Over half (51%) of carers caring for 50 or more hours said they had to give up work to care, compared to 30% of those caring for 20-49 hours and 9% of those caring for 0-19 hours.

Figure 5: Carers who have given up work to care by hours of care



12 Carers UK (2019) Juggling work and care. <https://www.carersuk.org/media/no2lwyl/juggling-work-and-unpaid-care-report-final-web.pdf>

13 Department for Work and Pensions (2024) Government action to tackle the 'great employment challenge for a generation'. <https://www.gov.uk/government/news/government-action-to-tackle-the-greatest-employment-challenge-for-a-generation#:~:text=Spiralling%20inactivity%20is%20the%20greatest,economy%20and%20tackle%20economic%20inactivity.>



Giving up paid employment can have a significant impact on carers' income and ability to save for the future. Recent research conducted by the WPI for Carers UK found that being out of work is the single strongest quantitative predictor of poverty for unpaid carers.¹⁴

Our survey found that 70% of carers who had given up work to care said they were worried about living costs and whether they can manage in future, compared with 61% of all carers. 40% of carers who had given up work to care said they were struggling to make ends meet compared with 27% of all carers.

“I have increasing concern that I have experienced a significant drop in the savings in my bank since I gave up work 6 years ago to become primary carer for my mum.”

“I knew it was going to be difficult financially when I left work to care but our savings are gone and we need money to move to a suitable house.”

“I have had to give up work to care for my parents and the Carers Allowance is not enough to live on...”

“I had a full-time job, self supportive, no debts. I had to give up work so I could give mum the care she needs, so now we live hand to mouth”

Giving up paid employment can also impact carers' health and wellbeing. 43% of carers who had given up work to care said they had bad or very bad mental health. Carers who were looking after the home/family/dependents full time were more likely to have bad or very bad mental health than those in employment (44% vs 35%), demonstrating the positive impact that working can have on health and wellbeing.

“I would like to go back to work from a mental health point of view but I am unable to go back at the moment.”

“Since 2011, I have had to give up work and go on Carers Allowance... I have become isolated and lonely because I have not been able to work and socialise with people. This has, and still is, affecting my mental health.”

43%

of carers who had given up work to care said they had bad or very bad mental health



¹⁴ WPI (2024) Poverty and financial hardship of unpaid carers in the UK. https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf

Changing retirement plans

29% of carers who completed our survey are retired. Male carers were more likely to be retired than female carers: 85% of male carers aged 65 and over were retired, compared with 80% of female carers. 9% of female carers aged 65 and over were still working in paid employment compared with 6% of male carers aged 65 and over. Male carers were also more likely to take early retirement: 18% of male carers aged 55-64 were retired compared with 14% of female carers aged 55-64.

22% of carers said that they had had to change their plans for retirement (eg retiring earlier or retiring later because of caring). This increased to 31% for carers aged 65 and over. Male carers were more likely to change their plans for retirement than female carers (26% vs 21%).

Many carers said they were working for longer than they would have liked.

“I still do part time work. I am 69 and really need to think about properly retiring, but then I would be struggling financially.”

“I am pensionable age caring for 2 brothers with a Learning Disability who live with me. I work full time...I can't afford not to work as I would not be able to provide housing and its maintenance...I also contribute towards their costs as the money they have does not stretch that far. I am scared to retire as I can't downsize either. I also pay for care that is not covered by care package.”

“I am aged 70 and if I can find work ongoing, I suspect I shall be working until the day I die.”

“I have had to return to work at the age of 72”

Several carers also said that they had had to retire early to provide care, which had impacted their income.

“I took early retirement to help care for my parents – and this affected my pension. Now I am receiving state pension I no longer receive a Carer's Allowance.”

“I took early retirement to care for my Mum, affecting my income, pension and future financial income. I am lucky at the moment that my husband can help but our future financial plans were based on me working until full time.”

“I have taken early retirement to care for my mother. I am 58 and I'm very worried that I won't have enough pension left in my old age.”

Difficulties meeting employers' requirements when caring

Our survey found that just under a fifth (18%) of carers who are employees said they had difficulties meeting their employer's requirements because of care responsibilities. This is a smaller proportion of carers than last time we asked this question in 2022 (24%) which suggests that there may have been some improvements, with employers taking more action to support their employees. However, some carers said that they had been unable to take carer's leave, work from home, or work flexibly, which impacted on their ability to juggle work and care.

“Currently under pressure to return to the office after covid, even though I have successfully completed my role over last few years, my HR are adding to my pressure and stress by trying to enforce my return to the office therefore I am now considering resigning.”

“My caring role has had a major impact on my working life and I have moved jobs every 3 years due to managers not understanding the pressure I'm under in my caring roles and being difficult with me when I ask for emergency leave.”

12% of carers who are employees said they have been treated unfavourably compared to colleagues because they need to provide care. For example, some carers said they had been discouraged from progressing in their career or been unsuccessful when applying for promotion opportunities.

“Been overlooked for promotions and told on one occasion when applying for a promotion that, “Is it the right time for you to be considering career development with everything you've got going on at home?” When I've been managing my caring and work responsibilities effectively for the last 8 years.”

“I have been passed over for promotion because I am not able to adhere to office attendance requirements.”

Negative attitudes and behaviours towards caring

8% of carers who are employees said they had been bullied at work due to their caring responsibilities, and 8% said they had been excluded. Some carers said they had been made redundant or let go after probation because of their caring responsibilities.

- “ I was bullied out of my previous job in December because I was a carer – this was in a voluntary sector charity organisation but was fortunate to find a job with another national charity 6 months later.”
- “ My previous employer said ‘every time you take carer’s leave you let the team and families we support down.’”
- “ I am not able to go into the office due to having to be home to care, this has made me feel excluded in work conversations and isolated.”



Table 3: Carers’ experiences of discrimination

Carers experiences of discrimination	% of carers who responded
I have difficulties meeting my employer’s requirements because of my care responsibilities	18%
I have been treated unfavourably compared to colleagues because I need to provide care for someone	12%
I have been excluded at work because of my caring responsibilities	8%
I have felt bullied at work due to the fact that I have caring responsibilities	8%
My employer has rules or policies (eg with regard to working hours) which I cannot comply with because of my caring responsibilities	7%
My employer has refused my request for changes to be made at work to help me with my caring responsibilities	7%

What would help carers with juggling work and care



Key points

- 78% of carers who are employees said they would find paid carer's leave helpful in juggling work and care.
- Although 67% of carers who are employees said that flexible working already helps them, a quarter (26%) said they didn't have this and would find it helpful.
- Just under a fifth (19%) of carers who are employees said that unpaid carer's leave already helps them, and 31% said they would find it helpful.
- 75% of carers who are employees said a change to the eligibility criteria for Carer's Allowance allowing them to work more hours or take on higher paid work would help them juggle work and care.
- 69% of carers who are employees said that more affordable, accessible and reliable replacement care for the person I care for would help them to juggle work and care.

The number of people who are juggling paid employment with their unpaid caring responsibilities is significant and is set to increase as our society ages. 1.9 million employees become unpaid carers each year – over 5,000 people a day.¹⁵ It is therefore more important than ever that employers support

carers to remain in paid employment – not only because there are benefits to the economy, but because this will enable employers to retain skilled workers, and support carers and their families with their short and longer term financial futures.

¹⁵ Carers UK (2023) Cycles of caring: transitions in and out of unpaid care. <https://www.carersuk.org/media/bgolg5u2/cuk-carers-rights-day-research-report-2022-web.pdf>

Support from employers

It is important that all unpaid carers can remain in work when they want and are able to do so. Employers can make a significant difference in supporting carers to juggle work and care. Many employers, including TSB and other organisations which are part of our Employers for Carers network, have already introduced policies which support unpaid carers to remain in the workplace.

We asked carers who are employees what currently helps them to juggle work and care and what they would find helpful that they don't already have.

In terms of what already helps:

- 71% said that having an understanding line manager already helps them
- Over half (53%) said that recognition from their employer of their caring role helps them.
- 67% said that flexible working already helps them
- 63% said that working from home helps them.

Carers' comments showed the benefits of support in the workplace:

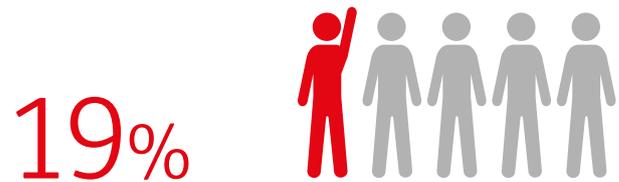
- “*My management has always been really understanding when I need to drop work to take care of my parents after their strokes and gave me time to manage the crisis.*”
- “*During my son's last episode I was allowed calls whenever I was needed to attend situations, they were supportive.*”
- “*I work a compressed week (5 days in 4) to be available the other 3 days of the week. I work from home so that I am on site as my parents live a couple of houses along from me.*”
- “*I have a very understanding and supportive employer – I work flexibly from home and have annual leave and carer's leave to help manage my caring responsibilities.*”

In terms of what carers would like, 78% of carers who are employees said that they don't have paid carer's leave but would find this helpful, and nearly a third (31%) said they didn't have unpaid carer's leave and would find this helpful.

76% said they do not have a working carers passport but would find this helpful, and 50% said they don't have a peer support network and would find that helpful.



78% of carers who are employees said they would find paid carer's leave helpful in juggling work and care



19% of carers who are employees said unpaid carer's leave already helps them and 31% said it would be helpful

While the majority of carers said they already have an understanding line manager, a quarter (25%) said they didn't and would find that helpful. 44% said they didn't have recognition from their employer of their caring role and would find that helpful.

- “*[Need] employers annually asking staff if they have a caring role so that it is on record and they can be more supportive.*”

Although most carers said they already had access to flexible working and found it helpful, a quarter (26%) said they didn't have this and would find it helpful.

- “*[Need] better support from my employer i.e. flexible working in particular – being able to work from home which is local to my carer responsibilities rather than being forced into an office to deliver work that can be done from home and was done from home during the pandemic.*”
- “*[Need] more flexibility in work patterns so that I don't have to work 9 to 5 every day. Or could work slightly less hours for example a four day week.*”

Carer's Allowance

Carers UK has carried out extensive work on the interaction of Carer's Allowance, the main carers' benefit and paid employment. Carer's Allowance is worth £81.90 per week for doing a minimum of 35 hours of care for someone with significant needs for care and the earnings limit is currently £151 per week (2024/25 rates). There is a growing body of evidence which shows that improving the ability to earn and receive Carer's Allowance could increase the number of carers who are able to juggle work and care.^{16 17 18}

75% of respondents said a change to the eligibility criteria for Carer's Allowance allowing them to work more hours or take on higher paid work would help them. Some carers said that having to stay within the earnings limit by reducing working hours or taking on lower-paid work had a negative impact on their finances or their career development. Others said it caused them stress, as they were worried about exceeding the limit and losing their Carer's Allowance, or had to spend time away from caring completing admin.

“I am fearful of working extra hours when offered and when able to do them as it's so hard to work out how much more I will earn that week and if it will take me over the threshold. It's also too time consuming to keep ringing the DWP to report extra hours.”

“Trying to balance work and home is difficult at the best of times but with caring it is impossible. Some real compassion and common sense to consider what is a reasonable threshold needs to be considered.”

“My work made a mistake on a wage slip saying I earned more than I did and my carers allowance got stopped and I had to fight to prove the mistake and eventually got it reinstated. Our universal credit was cut too and we couldn't get that back.”

The role of social care

The role of social care in supporting unpaid carers in employment is an under-recognised issue. For some, good quality social care can be difference between staying in work or giving up altogether, and with an ageing population this will become increasingly important.

69% of carers who are employees said that more affordable, accessible and reliable replacement care for the person they care for would help them to juggle work and care.

“I am a musician and cannot work as much as I'd like because need cover and hard to find.”

“It's difficult keeping a job down when there aren't any of the usual after school, holiday clubs, child minding available to kids with additional needs. Parents are being forced out of work because there's nothing in place to support them being in work.”



75%

of working carers said a change to the eligibility criteria for Carer's Allowance allowing them to work more hours or take on higher paid work would help them juggle work and care



¹⁶ Carers UK (2024) Carer's Allowance overpayments. https://www.carersuk.org/media/2tdhojgf/ca-overpayments-report_web_small.pdf

¹⁷ Carers UK (2024) The impact of caring on finances

¹⁸ WPI (2024) Poverty and financial hardship of unpaid carers in the UK. https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf

Table 4: What would help carers juggle work and care

What would help juggle work and care	This already helps me	I don't have this but would find it helpful	This isn't helpful/this would not be helpful
Working from home	63%	16%	21%
Flexible working	67%	26%	8%
Reducing my working hours	34%	29%	37%
Unpaid Carer's Leave	19%	31%	50%
Paid Carer's Leave	18%	78%	3%
Working Carers Passport (i.e a record that identifies you as a carer and sets out what support will be provided)	15%	76%	9%
Understanding line manager	71%	25%	4%
Recognition from my employer of my caring role	53%	44%	3%
Peer support network (eg a carer's network)	35%	50%	16%
More affordable, accessible and reliable replacement care for the person I care for	7%	69%	23%
A change to the eligibility criteria for Carer's Allowance allowing me to work more hours or take on higher paid work	4%	75%	21%
Digital support in the home (eg using remote monitoring technology for reassurance that the person being cared for is safe)	13%	57%	30%

Younger carers (aged 18-44) were more likely than carers aged 45-64 to say that there were certain things that would help them juggle work and care that they didn't currently have, such as flexible working (31% vs 25%), recognition from their employer of their caring role (53% vs 42%), and the ability to work from home (23% vs 14%).

Women were more likely than men to say that there were certain things that would help them juggle work and care that they didn't currently have, such as digital support in the home (58% vs 54%), more affordable accessible and reliable replacement care (70% vs 66%), an understanding line manager (25% vs 22%), and the ability to work from home (17% vs 13%).



New legislation on unpaid carer's leave and new rights around flexible working



Key points

- 42% of carers who are employees said they were aware of the new legislation introducing five days of unpaid carer's leave and how it affects them. 24% said they had heard of it but didn't know much about it, and 34% said they were not aware of it.
- 15% of carers who are employees had taken unpaid carer's leave since April 2024.
- Carers working for a small organisation were more likely than those working for a large organisation to have taken unpaid carer's leave since April 2024 (19% compared with 14%). This could be because carers working for a large organisation were more likely to have taken paid carer's leave: 15% of carers working for a small organisation said paid carer's leave already helps them, compared with 20% of carers working for a large organisation.
- The main barrier to carers taking unpaid carer's leave was the financial implications of doing so. 56% of carers who are employees said they cannot afford to take unpaid carer's leave and need paid carer's leave instead.
- Younger carers aged 18-44 were more likely to say they couldn't afford to take unpaid carer's leave than those aged 45-64 (67% vs 55%) and more likely to be worried their manager or colleagues would respond negatively (20% vs 14%).
- 41% of carers who are employees said they were aware of the new legislation introducing the right to request flexible working from day one of employment and how it affects them, 23% said they didn't know much about it, and 36% said they were not aware of it.
- Carers working for larger organisations were more likely to be aware of both the legislation around unpaid carer's leave and flexible working.
- A quarter (25%) of carers who are employees said their employer has updated their policy on unpaid carer's leave since the legislation was introduced, and 27% said they have updated the organisation's policy on flexible working.
- Carers working for smaller organisations were more likely to say their employer had not introduced any changes following the new legislation.

Carers’ awareness of unpaid carer’s leave and flexible working

The Carer’s Leave Act 2023 came into effect on 6 April 2024 and gives employees in England, Wales and Scotland the right to take up to 5 days unpaid leave per year if providing or arranging care for someone with a long-term care need. The Act provides carers with a legal right to take unpaid leave for planned and foreseen caring commitments from the first day of employment.

We asked carers who are employees whether they were aware of this new legislation. 42% said they were aware of the legislation and how it affects them. 24% said they had heard of it but didn’t know much about it, and 34% said they were not aware of it. This shows that there is still more to do to ensure that awareness of the new rights are promoted to both employers and to employees.

“ Still not clear on whether I have new rights or whether all time off is discretionary.”

We also asked carers who are employees whether they were aware of the new right to ask their employer for flexible working from day one of their employment and to make two statutory flexible working requests in any 12-month period. This right was introduced for employees in England, Wales and Scotland in Employment Relations (Flexible Working) Act 2023 which came into force at the same time on 6 April 2024.



There were similar awareness levels to the Carer’s Leave Act 2023. 41% of carers who are employees said they were aware of the legislation and how it affects them. 23% said they had heard of it but didn’t know much about it, and 36% said they were not aware of it. These results are similar to those outlined above in relation to awareness of unpaid carer’s leave.

Table 5: Awareness of new legislation on unpaid carer’s leave and flexible working amongst carers who are employees

Legislation	I am aware of this and how it affects me	I have heard of this but don’t know much about it	I am not aware of this
Up to five days of unpaid carer’s leave over 12 months in order to provide care	42%	24%	34%
The right to ask your employer for flexible working from day one of your employment, and to make two statutory flexible working requests in any 12-month period	41%	23%	36%

Male carers who are employees were more likely to be unaware of the new legislation around unpaid carer’s leave than female carers who are employees. 38% male respondents said they were unaware of the legal right to take unpaid carer’s leave, compared to 33% female respondents. However, female respondents were more likely to say they were unaware of the right to request flexible working from day one (36% compared with 32%).

Carers who are full-time employees were much more likely to say they were aware of the new legislation: 49% were aware of the legal right to take unpaid carer’s leave and how it affects them compared with 35% of part-time employees, and 47% of full-time employees were aware of the new right to request flexible working and how it affects them compared with 36% of part-time employees. The new rights to unpaid Carer’s Leave are pro-rated.

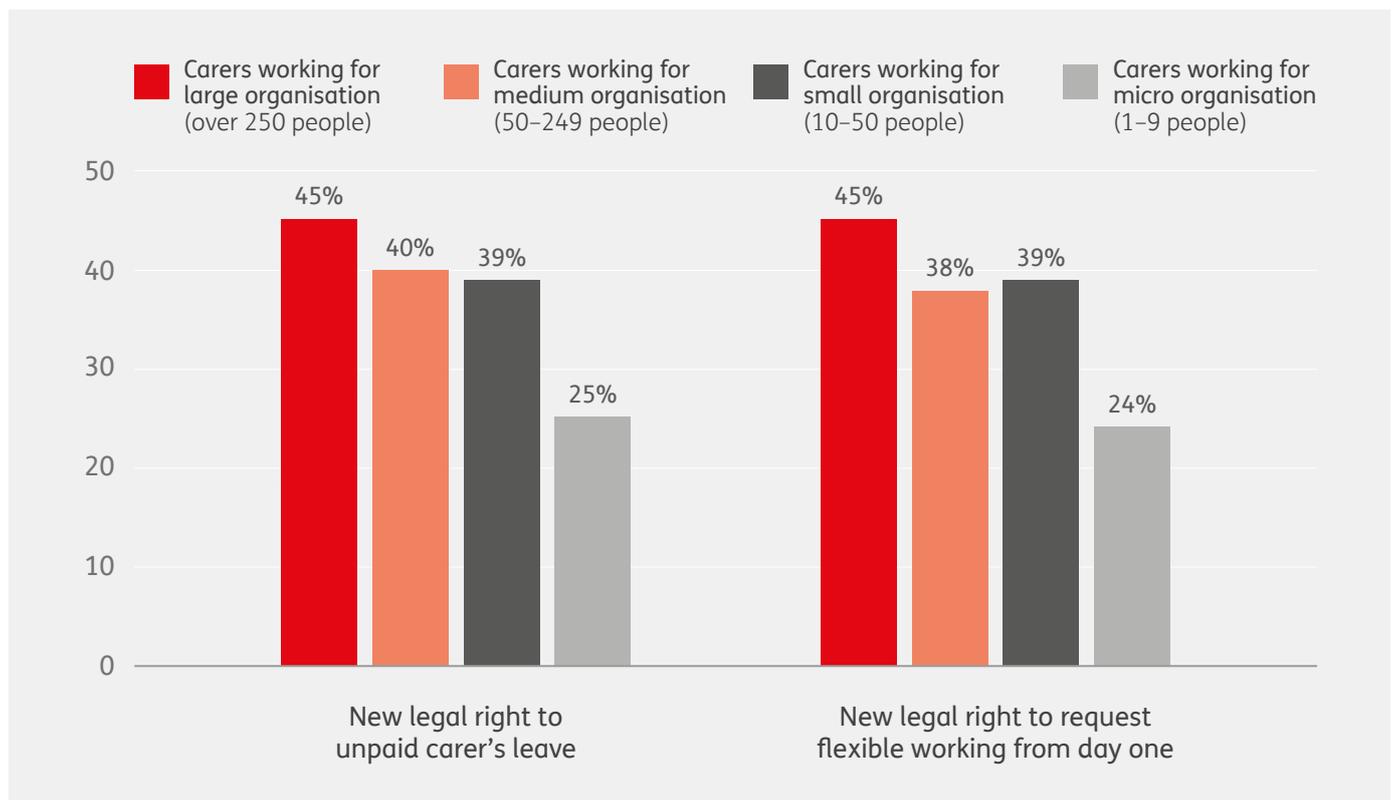
Carers working for larger organisations were more likely to say they were aware of the new legislation. 45% of carers working as an employee for a large organisation were aware of legal right to take unpaid carer’s leave and how it affects them, compared to 40% of those working for a medium organisation, 39% of those working for a small organisation, and 25% of those working for a micro-organisation.

Similarly, 45% of carers working as an employee for a large organisation were aware of legal right to request flexible working from day one and how it affects them, compared to 38% of those working for a medium organisation, 39% of those working for a small organisation, and 24% of those working for a micro-organisation.

It is likely that carers who completed our survey are more aware of the new legislation than the general population. This is because the survey is promoted amongst our members, who receive regular updates on Carers UK activity, including in relation unpaid carer’s leave.



Figure 6: Carers’ awareness of new legislation by size of the organisation





We asked carers whether their employer had introduced any changes following the new legislation on unpaid carer's leave and flexible working. A quarter (25%) said they have updated the organisation's policy on unpaid carer's leave, and 17% said they have shared information or advice about unpaid carer's leave. 27% said they have updated the organisation's policy on flexible working and 19% said they have shared information or advice about flexible working.

“ My employer has been very aware of the new legislation and as we are a very small family company, all employees are aware.”

“ My employer is currently very supportive and flexible which has been a godsend. We discussed introducing a more formal policy for caring but they made the reasoning that formalising it could potentially remove the flexibility of which I agree with.”

14% of carers who are employees said their manager has encouraged them to use flexible working or unpaid carer's leave. Only 8% said their employer had chosen to introduce paid carer's leave.

“ We now get a week's paid carer's leave (planned) and a week's paid emergency carer's leave (unplanned). I work for a disabled led charity. A perk!”

Some carers said that their employer already had carer's leave policies in place before the legislation on unpaid carer's leave was introduced.

“ My employer already has a carers policy. I was able to apply for flexible part time working and this was granted very quickly.”

“ Macmillan have offered 30 days paid carer's leave for at least the last 7 years.”

“ Flexible working has always been a part of my role. So long as the work gets done, hours don't matter.”

While it is promising that some employers have updated their policies and shared information about the new legislation, many employers have not yet done so. 48% of carers said they were not sure what their employer has done, and 15% said their employer has not introduced any changes. Whilst the latter might be because the organisation already had policies in place prior to the legislation being introduced, carers' comments also suggest that some organisations need to improve their knowledge, communication and internal policies.

“ I work in the NHS and we have no policy on carers.”

“ I contacted HR department about this but they didn't know! I work for a university so we are a large organisation so surprised about this!”

“ My employer has been informed (by the union) of the new legislation, but no policy changes have been made.”

Carers working for smaller organisations were more likely to say their employer had not introduced changes. For example, 38% of carers working for a micro-employer said their employer had had not made any changes, dropping to 22% for medium sized organisations, 21% for small employers, and 11% for large organisations.

Table 6: Changes employers have made since the introduction of the new legislation on unpaid carer’s leave and flexible working

What employers have done	% of carers who responded
I am not sure what my employer has done	48%
They have updated the organisation’s policy on flexible working	27%
They have updated the organisation’s policy on unpaid carer’s leave	25%
They have shared information or advice about flexible working	19%
They have shared information or advice about unpaid carer’s leave	17%
My employer has not made any changes	15%
My manager has encouraged me to use flexible working or unpaid carer’s leave	14%
My employer has chosen to introduce paid carer’s leave	8%

Carers’ experiences of unpaid carer’s leave and flexible working

15% of carers who are employees had taken unpaid carer’s leave since April 2024.

Carers working for a small organisation were more likely to have taken unpaid carer’s leave since April 2024. 19% of those working for a small organisation had taken unpaid carer’s leave, compared with 14% of those working for a large organisation, 16% of those working for a medium organisation, and 8% of those working for a micro-organisation. This could be because carers working for a large organisation were more likely to have taken paid carer’s leave instead: 15% of carers working for a small organisation said paid carer’s leave already helps them, compared with 20% of carers working for a large organisation.

We asked carers who had not taken unpaid carer’s leave since April 2024 what, if any, barriers there were that prevented them from doing so. Over half (56%) said they cannot afford to take unpaid carer’s leave and need paid carer’s leave instead. 7% said that when they had previously taken unpaid carer’s leave it had had a negative impact on their finances.

“If I did take unpaid carer’s leave then I would lose out financially.”

“Taking unpaid leave reflects on my pension.”



Carers working for larger organisations were more likely to be aware of both the legislation around unpaid carer’s leave and flexible working



56% of working carers said they cannot afford to take unpaid carer’s leave and need paid carer’s leave instead

It is concerning that many carers say they are unable to use this right to unpaid Carer's Leave as it is not financially viable for them to take unpaid time off to care. This highlights the need for paid carer's leave. Our analysis of other countries' policies estimated that providing working carers in the UK with paid Carer's Leave of at least five days per year could save the UK economy around £3.5 billion a year.¹⁹ Our report on paid Carer's Leave also demonstrates the benefits for employers using examples from leading practitioners such as TSB, Centrica and the Phoenix Group.²⁰

31% of carers who had not taken unpaid carer's leave said they haven't needed to take it. Several carers said their employer offered paid carer's leave, so they didn't need to take it unpaid. Others said that they were able to juggle work with caring through flexible working instead.

“I use flexi leave in my workplace so I can take time off for emergencies and appointments without it affecting my income. I am very lucky to have a very understanding manager.”

“I have been allowed to juggle my hours to allow for caring responsibilities and therefore haven't had to take unpaid leave.”

“My employer provides paid carer's leave.”

21% said they didn't know they had a right to take unpaid carer's leave, and 11% didn't know how to request this.

“I have used my own annual leave to cover time off needed for caring responsibilities.”

15% said they were worried their manager or colleagues would respond negatively to their request.

“Officially taking carer's leave would be negative for my career and I worry I am in the firing line when compulsory redundancies are made every once in a while – I prefer to keep my head down even if that means I need to work very late nights.”

“Colleagues not understanding what being a carer means and the impact. Many colleagues are understanding when people need to take time off to care for a child but not when caring for an adult.”

A small minority of carers said their employer said they could not take any unpaid carer's leave (2%) or didn't have any rights to unpaid carer's leave (1%) and 0% said their employer had postponed their request.

“Was asked to provide official proof of being a carer. Didn't know where to turn for that so had to take sick leave.”

“My employer insists that I take paid vacation before any unpaid leave.”

Concerningly, some carers said that while their employer was supportive, their manager had not allowed them to work flexibly or take unpaid carer's leave. This demonstrates the need to ensure that managers understand the legislation and have dedicated training to help them support carers better within the workplace.

“My employer has introduced these measures but my line manager is blocking them.”

“I work for a large public sector organisation how you are treated all depends on that one single manager. The difference from one manager to the next is both heartbreaking and exhausting.”

“My employer offers flexible working but my line manager doesn't and says carer's leave is for emergencies only which it isn't”

“My employer recognizes carers but my manager does not really support me. I won't be allowed these extra days off.”



¹⁹ Carers UK (2019) Juggling work and care. <https://www.carersuk.org/media/no2lwyxl/juggling-work-and-unpaid-care-report-final-web.pdf>

²⁰ Carers UK (2024) Taking the next step for working carers – a new right to paid Carer's Leave <https://www.carersuk.org/media/bgbfk3fk/carers-uk-taking-the-next-step-for-working-carers-introducing-a-new-right-to-paid-carer-s-leave-august-2024.pdf>

Table 7: Barriers to taking unpaid carer's leave

Barrier	% of carers who responded
I cannot afford to take unpaid carer's leave – I need paid carer's leave instead	56%
I haven't needed to take unpaid carer's leave	31%
I didn't know I had a right to take unpaid carer's leave	21%
I was worried my manager or colleagues would respond negatively to my request for unpaid carer's leave	15%
I didn't know how to request unpaid carer's leave	11%
When I have previously taken unpaid carer's leave it has had a negative impact on my finances	7%
My employer said I could not take any unpaid carer's leave	2%
My employer said I didn't have any right to take any leave as a carer	1%
My employer postponed my request for unpaid carer's leave	0%

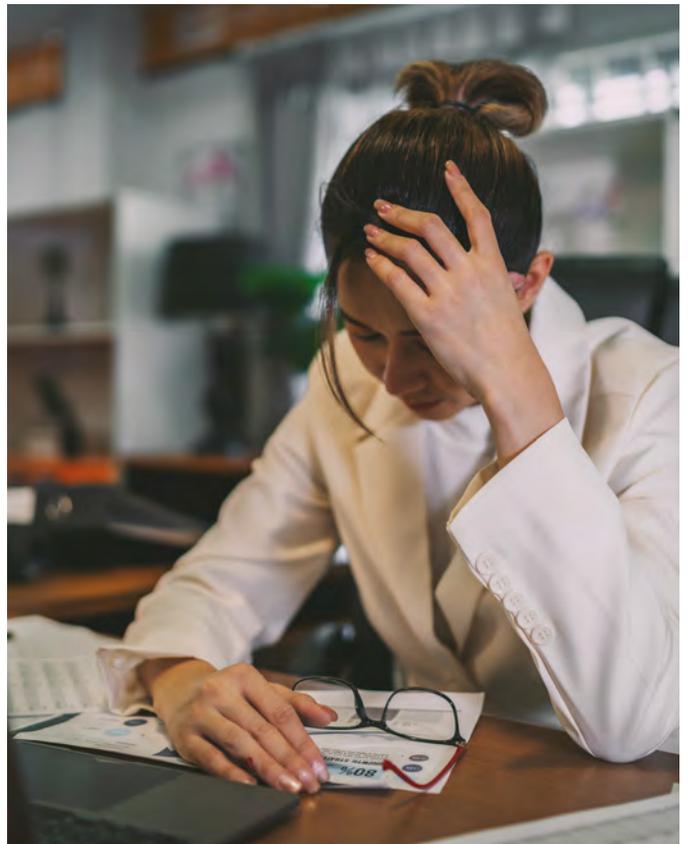
Other barriers that carers mentioned, not listed above, included being too busy with work projects to take time off, feeling unable to delegate their work to other people or worrying about catching up on work on their return.

“*I am measured on how many hours I work. Taking time off to care just means I have to catch up that time on another day, or suffer poor annual reviews if I can't catch up.***”**

“*I couldn't get through the workload I have if I took leave and there is no one but me in my role so I would let others down.***”**

Some carers were more likely to say they faced certain barriers to taking unpaid carer's leave. Younger carers aged 18-44 were more likely to say they couldn't afford to take unpaid carer's leave than those aged 45-64 (67% vs 55%) and more likely to be worried their manager or colleagues would respond negatively (20% vs 14%).

The example of TSB shows how supporting unpaid carers in the workplace can make a difference for unpaid carers, but also for the business.



Good practice example: TSB

TSB Bank plc is a British retail and commercial bank based in Edinburgh, Scotland. TSB recognise that providing staff who have caring responsibilities with flexibility and understanding when it is most needed is important. They are a Carer Confident Ambassador who know that combining caring responsibilities and work can often be challenging for their employees.



In June 2020, TSB launched their Carer's Policy which offers the 15% of their workforce who have caring responsibilities (over 700 employees) with access to 70 hours of paid carer's leave each year.

Carers at TSB describe the policy as a '4th emergency service', which allows them the flexibility they need to support short or longer term caring needs. Staff value the peace of mind they get from knowing they can take paid leave when it's most needed.

“It's a fantastic policy. It allows me to perform well in my role, knowing I have support in a safe environment.”

1 in 10 employees with caring responsibilities have taken advantage of TSB's paid carer's leave policy, with over 8,400 hours of leave taken since the policy was introduced. The average number of days of paid Carer's Leave taken per employee each year is three days.

“TSB's Carers Policy meant I could take the time I needed whilst my son was in hospital – an amazing weight off my shoulders.”

TSB say the policy has had a really positive impact on their bottom-line. Retention of staff who have caring responsibilities remains high, and they are more likely to have longer service than noncarers.

Commenting on the support they provide to their working carers, Angela Gibson Head of Employee Relations, TSB Bank plc said:

“Our Carer's Policy is a key way for us to continue to drive further inclusivity, and to recognise and support an underrepresented group of colleagues. Supporting carers to juggle the demands of caring for loved ones with work was important to us, it supports our aim for all colleagues to have lasting and rewarding careers. Due to the current economic climate, now more than ever, our carers need financial stability. Many will travel more often, need more warmth in their homes and use power to keep vital equipment working to support their loved ones. At TSB, that's just one of the many reasons we will continue to support paid carer's leave.”

Supporting carers to return to paid employment



Key points

- 53% of carers who had given up work to care said that worrying about juggling paid employment with their caring role prevented them from returning to work.
- 50% of carers who had given up work to care said that not being able to find suitable replacement care for the person they care prevented them from returning to work, and 39% said that not being able to find affordable replacement care prevented them from returning to work.
- 39% of carers who had given up work to care said that they had a long-term health condition or disability, and many said that this condition had been caused or exacerbated by caring.
- 78% of people whose caring role had come to an end said they had gained or improved skills in empathy, 75% said they had gained or improved skills in resilience, and 72% said they had gained or improved skills in advocacy. Several carers said they had been able to use those skills outside their caring role in employment.

Ensuring carers, especially those over 50 can stay in, or return to, paid employment is vital, with independent analysis suggesting the value to the economy of carers being able to work is £5.3 billion a year.²¹ Some carers who have given up work to care want to return to work, either for financial reasons or because they feel it would improve their mental health. However, many carers feel there are barriers in place preventing them from doing so.

We asked carers who had given up work to care what might prevent them returning to work. The most common reason was worrying about juggling paid employment with their caring role (53%).

Some carers were worried about needing to take time off for appointments; others were worried about the impact that juggling work and care might have on their health and wellbeing. Some carers were also worried about not being there for the person they cared for if there was a problem.

“Not being available when mum needs me, eg if she has a fall. Unpaid carers are on call 24/7.”

“I feel like my own health has deteriorated and worry that working on top of my caring roles will be too much.”

“I look after someone 7 to 8 hours a day. When not there am normally called middle of night or by carers so I am a wreck. Not suitable – an employer would not let me leave work to dash to my mum.”

50% said that a barrier to returning to paid employment was not being able to find suitable replacement care for the person they care for. 39% said that not being able to find affordable replacement care prevented them from returning to work. Some carers also said they were unsatisfied with the quality of replacement care services.

“[Not] confident that the care workers will turn up – I don’t want to let an employer down when they don’t turn up.”

“I wouldn’t want to completely leave my dad in paid carers hands as they won’t do everything I do. I can’t monitor his health if I’m not there, and paid carers miss the signs.”

“When I worked I was constantly let down by paid carers not turning up, so had to use my annual leave to cover their absences. Also all the rest of my annual leave was used up taking my relatives to medical appointments.”

40% of carers who had given up work to care said that the person they care for didn’t want them to return to paid employment.

39% of carers who had given up work to care said that they had a long-term health condition or disability themselves. Some carers said this poor health had been caused or exacerbated by caring, and that they didn’t now feel well enough to return to work.

53%

of carers who had given up work to care said that worrying about juggling paid employment with caring prevented them from returning to work



50%

of carers who had given up work to care said that not being able to find suitable replacement care for the person they care prevented them from returning to work



²¹ Carers UK and Employers for Carers (2013) Supporting working carers: the benefits to families, business and the economy <https://www.employersforcarers.org/media/pasdiayc/supporting-working-carers-final-report.pdf>

“ I now have a heart condition brought on by stress of long term care.”

“ Being a carer brings about a toll on your own health. I have PTSD, anxiety, trichotillomania and depression...and this often impacts my ability to perform at work and is triggered when my cared for's health deteriorates.”

“ Juggling full-time work with caring for my daughter for 34 years has affected my own health (chronic fatigue) and I would now struggle to return to work.”

“ I'm a retired nurse and I still have all the skills, however my personal resilience has declined and my anxiety is getting worse.”

Nearly a third (32%) said they didn't want to lose access to benefits such as Carer's Allowance (eg by exceeding the earnings threshold), and 14% said that not understanding the rules around claiming benefits while working was a barrier.

“ I want to work as caring has left me isolated and losing the skills I had. The ridiculously low cap on earnings for carers makes it impossible for me to have a part time job.”

“ I feel embarrassed that I'd need to declare to an employer that I couldn't do any overtime in case I go over my limit of earnings.”

“ It would not be financially viable because of what we would lose through benefits/help.”

31% said they lacked confidence in their skills, and 23% said they were worried the skills they gained while caring won't be recognised or valued.

“ I'm self-employed (technology consultant). I've been unable to secure a contract for 2 years and losing skills.”

“ Not being able to rejoin the workplace at a suitable level, commensurate with my skills, qualifications and experience.”

“ I stopped teaching 8 years ago and have not been able to find a teaching post because I get told that I have not been in the classroom consistently these last 7 years. I get no credit or acknowledgement for my caring role. So I get stuck unemployed.”

“ Changes within my profession and not having kept abreast of Continual Professional Development required.”

24% said a barrier to returning to work was not knowing whether employers have policies in place that support working carers.

“ The person I care for has lots of medical appointments which make finding employment around them almost impossible. I would need something very flexible for just a few hours a week which doesn't seem to exist.”



Table 8: Barriers from preventing carers from returning to paid employment

Barrier	% of carers who responded
Worrying about juggling paid employment with my caring role	53%
Not being able to find suitable replacement care for the person I care for	50%
The person I care for not wanting me to return to paid employment	40%
Having a long-term health condition or disability myself	39%
Not being able to find affordable replacement care for the person I care for.	39%
Not wanting to lose access to benefits such as Carer's Allowance (eg by exceeding the earnings threshold)	32%
Lack of confidence in my skills	31%
Not knowing whether employers have policies in place that support working carers	24%
Worrying that the skills I gained while caring won't be recognised or valued	23%
Not understanding the rules around claiming benefits while working in paid employment	14%

Other barriers, not mentioned above, that carers mentioned included feeling that there wasn't enough time to juggle both work and care; wanting to spend their time with the person they cared for; and having a lack of job opportunities in their area. Several carers also said that since they'd given up work to care they were now in receipt of a pension and felt returning to work wasn't possible.

- “ I wouldn't be able to work at the moment, the person I care for needs care 7 days a week. From preparation of meals, cleaning, washing and then having to try and fit my own cleaning and washing. I just don't have enough hours in the day/week.”
- “ In my 60's I don't be returning to paid employment with 3 parents to support.”
- “ Until my partner dies I will not be returning to paid employment, as I intend to look after him for as long as possible.”
- “ Finding employment between the hours of 9.30 and 3.30 in a rural area.”



Skills gained through caring

Carers can gain valuable skills when caring, yet many feel uncertain or unconfident about returning to paid employment, particularly if they have been out of work for a long time. We asked people whose caring role had come to an end what, if any skills they had gained while caring.

The most commonly reported skill that former carers felt they had gained or improved was empathy (eg the ability to understand and share the feelings of another person). 78% said they had gained or improved skills in this area.

“I feel I am more aware and understanding of people and their situations.”



75% of carers said they had gained or improved skills in resilience (e.g. the ability to cope under pressure), and 72% said they had gained or improved skills in advocacy (e.g. the ability to communicate another person’s concerns and act on their behalf).

“As a carer you don’t always see the resilience you are gaining, but after going through that experience other difficult situations seem easier to deal with.”

“Everything about looking after someone else needs makes you more aware of challenges there are in life and to juggle [them] makes you a stronger person than you thought possible.”

“I have had so many difficult conversations over the last few years relating whilst caring for my friend...I no longer get that nervous when meeting new people. As far as I’m concerned, I’ve had the most difficult conversations possible, so everything else is easy in comparison.”

Other skills that carers gained included communication skills (60%), risk management skills (60%), and time management skills (53%).

Table 9: Skills former carers have gained through caring

Skills carers have gained or improved	% of carers who responded
Empathy (eg the ability to understand and share the feelings of another person)	78%
Resilience (eg the ability to cope under pressure)	75%
Advocacy (eg the ability to communicate another person’s concerns and act on their behalf)	72%
Communication skills (eg communicating effectively with a range of people)	60%
Risk management (eg the ability to identify and manage potential risks and challenges)	60%
Time management (eg the ability to juggle different commitments)	53%
Partnership working (eg the ability to work in partnership with support services)	39%
Financial management (eg the ability to budget effectively and/or identify and apply for financial support)	30%

Skills that carers mentioned that were not listed in the table above included patience; understanding of legal matters (eg the ability to navigate processes such as applying for power of attorney); and flexibility (eg the ability to adapt to someone's changing needs). Some carers also said they felt they had many of those skills already, before they started caring.

Several carers said they had already been able to use those skills outside their caring role in employment.

“My improved communication skills, empathy and resilience has helped me in my work with refugees and special needs children.”

“I am a nurse with advanced communication skills, however I have learned so much more and gained deeper and valuable insight into human nature & psychological responses that has enhanced my practice considerably.”

“I think I am more relaxed and not under pressure because how can anything match the pressure of trying to keep someone alive.”

“I believe having been a young carer I gained skills that perhaps my peers were not exposed to and I was able to relate and empathise in a people-facing job role.”

“I had gained communication and time management skills from previous work but feel that my caring role enhanced these. I think dealing with professionals in the health service and coping with risk situations in caring improved my confidence at work.”

Many carers said they had been able to use their knowledge of caring to influence carers policies in their workplace or support colleagues who are also carers. Some carers also said that they were able to apply their knowledge and experience of caring in roles which involved supporting carers, such as roles within the health and social care or charity sector.

“I am now more sympathetic to others who have caring responsibilities, regardless of whom they are caring for. Having gone through a caring role I have gained experience and can pass on advice and help to my colleagues.”

“I work in healthcare so I use these skills a lot, but I have more understanding of the healthcare system from a patient/carer's point of view...”

“work at a carers centre...I'm able to empathise more as a result of my own caring experience.”



“I work in social care so feel I had a lot of these skills anyway, but it has certainly made me aware of how badly carers can be treated by the systems and services we work in. I am changing this in my work.”

However, other former carers felt that they hadn't been able to use the skills gained through caring. In many cases carers said this was because they were too tired from caring to have the energy and motivation to explore new opportunities.

“My health has suffered considerably and I now do not have either the energy or inclination.”

“I haven't recovered from the impact of my caring role.”

“I'm too exhausted to undertake paid employment after 7 years of caring.”

“I became very unwell whilst caring and will take me a long time to recover. I need a lot of care myself these days.”

This evidence shows that there is an opportunity to recognise and utilise the skills gained by carers in paid work and beyond, and that more could be done to support this.

It is clear that different types of support are needed by carers to return to paid work, from reform of the benefits system to more understanding from employers, and supportive policies such as flexible working and paid carer's leave. Alternative care and ensuring the wellbeing of the person being cared for is also a clear factor, along with the views and feelings of the person being cared for.

Conclusion

The evidence set out in this report clearly demonstrates there is a real opportunity to support employers, families and economic growth by helping unpaid carers to juggle work and care. Nearly 3 million people are in paid employment and provide unpaid care to disabled, older and ill relatives and friends. However, we also know that an around 600 people a day give up work to provide unpaid care.²² The provision of unpaid care remains a significant reason for people either falling out of the labour market or preventing them from being able to work in the first place.



Nearly 3 million people are providing unpaid care and are not in work at all. Although some carers are simply unable to work because of a long-term health condition or disability, many others would like to return to work, or enter the labour market for the first time, but are prevented from doing so by the significant barriers that they face, and a lack of support to juggle work and care.

As our society continues to age and people live longer due to advances in medicine and technology, ever more people will have to provide unpaid care. The Census 2021 shows that over the last decade the proportion of people who provided 20 to 49 hours of unpaid care a week increased from 1.5% in 2011 to 1.9% in 2021.²³

²² Carers UK (2019) Juggling work and care. <https://www.carersuk.org/media/no2lwyxl/juggling-work-and-unpaid-care-report-final-web.pdf>

²³ ONS (2023) Unpaid care, England and Wales: Census 2021. <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/unpaidcareenglandandwales/census2021>

Over the next decade, the UK will increasingly rely on unpaid carers with nearly a million more people expected to have caring responsibilities by 2035.²⁴ Of those, 400,000 will have to care for more than 10 hours a week, with 130,000 of those being of working age.

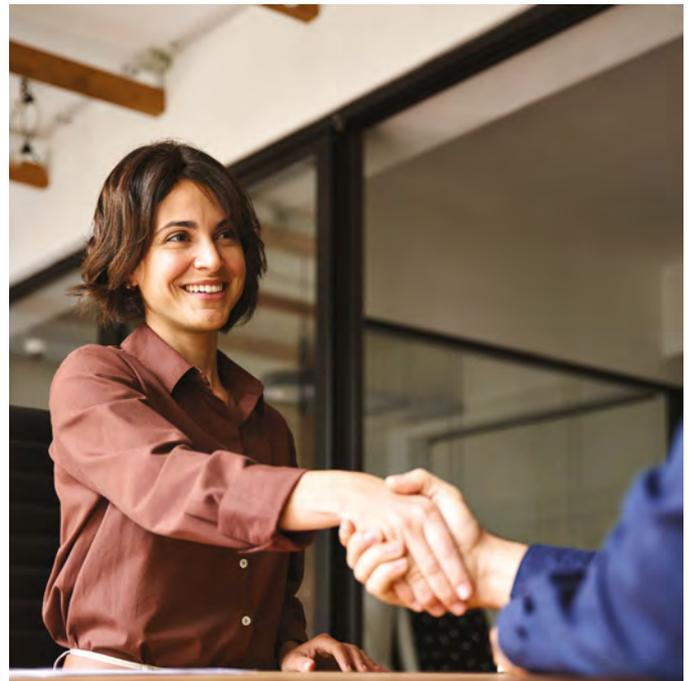
Supporting unpaid carers could be beneficial in all areas but particularly where there are key recruitment challenges geographically or in particular industries. The NHS, for example, has a high level of unpaid carers within its workforce, with 1 in 3 workers juggling work and caring for disabled, older and ill relatives and friends.²⁵ People who are aged 50 and over are statistically much more likely to be providing care, particularly if they are women. Women have a 50:50 chance of providing unpaid care by the time they are 46, men by the time they are 57, some 11 years later, but both in prime working years.²⁶ Evidence from employers such as TSB, show that wellbeing can be improved along with employee retention, which can also be gender positive. This shows that there are multiple advantages to supporting unpaid carers to remain in paid employment.

The introduction of the Carer's Leave Act 2023 and the Employment Relations (Flexible Working) Act 2023 in the last Parliament were important steps in the right direction towards better workplace support for unpaid carers, but there is the potential to do more. Many carers are unaware of their right to take unpaid carer's leave, perhaps unsurprisingly given the legislation had only been in force for six months when this research was carried out. There is an opportunity to ensure that key information continues to be provided to unpaid carers, through employers, unions, information and advice organisations, as well as carers and their families. With more than 1.9 million people in paid employment becoming unpaid carers every year,²⁷ key messages will need to be refreshed and repeated to ensure people are aware of their entitlements.

However, our evidence also shows that we need to go beyond unpaid Carer's Leave to introduce a statutory right to paid Carer's Leave to realise the full employment and economic benefits of leave.

The evidence from this research, where a majority of unpaid carers said they were unable to use the current right to unpaid Carer's Leave because it was not financially viable, is a clear demonstration of this. With a significant majority of carers in employment saying they need access to paid carer's leave to support them to juggle work and care and to remain in the labour market, this should be seen as a key retention policy.²⁸ It would also have a positive impact on recruitment and improve employees' wellbeing. Considering the significant financial pressures that unpaid carers face, it would also increase longer term financial resilience.²⁹

The movement towards statutory paid Carer's Leave would also be beneficial to employers. Given the risks of loss of talent and skill from the labour market of unpaid carers and the challenges for them returning to work, it suggests that paid Carer's Leave would make a positive contribution to longer and healthier working lives. The recent estimates for paid Carer's Leave suggest that this would cost the Government between £5.5 and £32 million a year.



²⁴ Joseph Rowntree Foundation (2024) The future of care needs: a whole system approach <https://www.jrf.org.uk/care/the-future-of-care-needs-a-whole-systems-approach>

²⁵ NHS Staff survey from 2021, 2022, 2023 consistent proportions.

²⁶ Yanan Zhang and Matthew Bennett (2019) Will I Care? The likelihood of caring in adult life, Carers UK, <https://www.carersuk.org/reports/will-i-care-the-likelihood-of-being-a-carer-in-adult-life/>

²⁷ Carers UK (2023) Cycles of caring: transitions in and out of unpaid care. <https://www.carersuk.org/media/bgolq5u2/cuk-carers-rights-day-research-report-2022-web.pdf>

²⁸ Carers UK (2024) Taking the next step for working carers – a new right to paid Carer's Leave <https://www.carersuk.org/media/0kbcma3z/carers-uk-taking-the-next-step-for-working-carers-introducing-a-new-right-to-paid-carer-s-leave-august-2024.pdf>

²⁹ *ibid.*

Alongside paid Carer's Leave, carers also say that flexible working makes a key difference and the provisions in the Employment Rights Bill will make an important contribution towards driving positive change as well as keeping carers in the labour market.

Our evidence continues to reinforce the need for access to reliable, affordable and quality social care services to enable many carers to participate in the labour market. This is critical for unpaid carers, just as childcare is fundamental for parents, in being able to participate in paid work and is arguably just as important for employers. Funding for social care has been cut in the last decade relative to need, and this presents a risk for families as well as for employers and economic growth. Funding for social care needs to move from short-term investment to a longer-term sustainable basis in order to stabilise the care market. It needs to provide a system where families know what they are entitled to and can be confident they will receive the support they need.

Changes also need to be made to the UK's social security system – both to provide those carers who are unable to work with the financial support they need, but also to remove the barriers and disincentives to work that currently exist for those who wish to do so. The Government has made a very welcome first step in raising the earnings limit for Carer's Allowance to 16 times the National Living Wage from April 2025 and pegging it at that rate, as well as announcing an independent review into overpayments of Carer's Allowance.

There is an opportunity to combine nationally led support as well as locally driven initiatives through Labour Market Partnerships to support unpaid carers. Those providing unpaid care to family and friends are one of several key groups who need to be supported to do so as part of the Government's ambition for 80% employment is to become a reality.

This research points to the need for a multi-faceted approach to supporting unpaid carers and Carers UK has already been calling for a National Carers Strategy. Given our ageing population, there could also be benefits in conducting a full and independent review into issues relating to work and unpaid care reconciliation, to better understand the range of policy interventions and shifting practice within job roles, to ensure that more unpaid carers can remain in the labour market.

Leading employers like TSB, and other members of our Employers for Carers business forum, have shown the benefits that can be delivered by providing positive working environments for their employees who have caring responsibilities – both for their staff, but also for their business. More employers need to be encouraged and supported to adopt carer-friendly policies, practices and cultures and to recognise the range of benefits that accrue from doing so.

Supporting carers to stay in work presents a significant economic opportunity for the UK economy. Evidence shows that the estimated value to the economy of carers being able to work is £5.3 billion.³⁰ Centrica estimated that UK companies could save up to £4.8 billion a year in unplanned absences and a further £3.4 billion in improved employee retention by adopting flexible working policies to support those with caring responsibilities.³¹

Set against the economic and social benefits of supporting carers to juggle work and care is the enormous cost of inaction. The public expenditure costs of carers leaving paid work have been estimated to be £1.3 billion a year,³² based on the costs of Carer's Allowance payments and lost tax revenues. If we do not support carers in employment then even more people will be left with no choice but to leave the labour market to care – with significant impacts on their health, wellbeing, finances and ability to save for a pension, while employers and the UK economy will not take advantage of the productivity gains on offer.

³⁰ Carers UK and Employers for Carers (2013) Supporting working carers: the benefits to families, business and the economy. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/232303/Supporting_Working_Carers_Final_Report_accessible_.pdf

³¹ Centrica Supporting Carers in the workplace https://www.centrica.com/media/3247/centrica_carers_guide.pdf

³² Carers UK (2024) Taking the next step for working carers: introducing a new right to paid carer's leave. <https://www.carersuk.org/media/bgbfk3fk/carers-uk-taking-the-next-step-for-working-carers-introducing-a-new-right-to-paid-carer-s-leave-august-2024.pdf>

Recommendations

The UK Government should:

- Build on the Carer's Leave Act 2023 and build the foundations for turning the existing statutory right to one week's unpaid leave to paid Carer's Leave, through the passage of the Employment Rights Bill.
- Continue to progress strengthening flexible working rights in the Employment Rights Bill
- Explore opportunities to provide employees with the right to take a longer period of unpaid Carer's Leave of up to 6 months so people do not fall out of the labour market when they have particularly complex and intense periods of unpaid care – for example, when providing end-of-life care.
- Review and implement changes to the social security system to better support carers to remain in work, removing any aspects that act as a disincentive to work.
- Increase the level of funding available to Local Authorities to deliver adult social care to ensure all carers can access the social care support they need when they need it. This funding needs to be provided on a sustainable and long-term basis.
- Make unpaid carers a clear part of local growth plans, including development of support for local labour markets, bringing together social care and health support, skills support and other interventions to support unpaid carers to remain in and return to work.
- Invest in structural support to enable carers to return to work following a period of absence related to their caring responsibilities, including by establishing a new national network of carers' partnership managers, to coordinate and review carers' pathways back into work.
- Undertake a full and independent review into issues relating to work and unpaid care reconciliation, to better understand the range of policy interventions and shifting practice within job roles, to ensure that more unpaid carers can remain in the labour market.
- Make caring a protected characteristic by updating the Equality Act 2010. Introducing caring as a protected characteristic would strengthen carers' rights to protection from discrimination and harassment in the workplace, and because the protected characteristics are well-known it would further raise the profile of carers.
- Introduce a new campaign aimed at increasing employers' awareness of carers in their workforce and to help employees who have caring responsibilities to better understand their rights and entitlements in the workplace.
- Encourage more organisations to become Carer Confident employers by undertaking Employers for Carers benchmarking scheme.³³ This assists employers to build a supportive and inclusive workplace for staff who are, or will become, carers and to make the most of the talents that carers can bring to the workplace.

³³ Employers for Carers Carer Confident <https://www.employersforcarers.org/carer-confident/>

Employers should:

- Consider introducing at least 5 days of paid Carer's Leave, following leading practice by key private and public sector employers and models suggested in Carers UK report on paid Carer's Leave.³⁴
- Continually raise awareness of the new Carer's Leave Act and flexible working rights within the workplace, given that up to an estimated 5,300 workers become carers every day.³⁵
- Collect data on unpaid carers in their workforce to understand the challenges faced by unpaid carers, and promote solutions to support them.
- Take part in Carers Rights Day and Carers Week to encourage carer identification, greater understanding of in-work support and to foster support amongst colleagues.
- Look to establish carers' networks where possible and other forms of support internally.
- Join Employers for Carers, Employers for Carers Wales to continue to work on good practice and share learning.
- Promote positive practice, sharing learning and challenges about caring.
- Take part in Carer Confident in the UK, or Carer Positive in Scotland to benchmark good practice.

Local authorities should:

- Promote the Carer's Leave Act and carers' employment rights to help them understanding their rights and entitlements.
- Consider how the economic potential of investing in social care locally can help boost local economies and help unpaid carers remain in work.
- Include unpaid carers' ability to work in local growth and development plans.

³⁴ Carers UK (2024) Taking the next step for working carers: introducing a new right to paid Carer's Leave <https://www.carersuk.org/media/bgbfk3fk/carers-uk-taking-the-next-step-for-working-carers-introducing-a-new-right-to-paid-carer-s-leave-august-2024.pdf>

³⁵ Petrillo, M., Bennett, M. and Pryce, G. (2022) Cycles of caring: transitions in and out of unpaid care. <https://www.carersuk.org/media/bgolq5u2/cuk-carers-rights-day-research-report-2022-web.pdf>

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Across the UK today 5.8 million people are carers – supporting a loved one who is older, disabled or seriously ill.

Carers UK 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.

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