

# UNPAID CARERS IN WALES AND ACCESS TO FINANCIAL AND STATUTORY SUPPORT

Carers Trust's vision is that carers are heard and valued, with access to support, advice and resources to enable them to live fulfilled lives. As part of this, Carers Trust believes that no carer should be pushed into poverty or financial disadvantage by their caring role.

The cost-of-living crisis has affected unpaid carers differently perhaps to the rest of the population, as the costs associated with their caring role is also increasing. These costs can include things like specialist equipment, energy to power the equipment, for some an inability to use public transport because of accessibility reasons, a special diet for the person they care for, and, for many, being dependent on Carer's Allowance.

## Key findings and recommendations

### **Unpaid carers experience significant local variation in access to carer-specific financial support**

- Further interrogation of the relationship between Welsh *national* schemes to support unpaid carers financially and *local* implementation is needed to fully understand the impact of the Social Services and Wellbeing (Wales) Act 2014 and its interplay with related Welsh policies to support unpaid carers financially.
  - Carers Trust Wales has issued a Freedom of Information (FOI) to all local authorities to better understand the local implementation, and any variation, in the allocation of the Welsh Government £500 carer

payment in 2022 to begin this interrogation. Findings will be published as an addendum to this briefing.

- A better understanding is needed of the relationship between income maximisation and welfare benefits advice, whether provided by local carer organisations or others, and their ability to enable unpaid carers better access to Carer's Allowance or to increase their household income via other social security benefits and/or employment.

### **Unpaid carers value, and rely on, additional sources of financial support from Welsh Government beyond that delivered by the UK Government social security and welfare benefits system**

- Following the model of the Carer's Allowance Supplement implemented by Scottish Government prior to the devolution of social security, Welsh Government should consider allocating the £500 to carers on an annual basis rather than a one-off payment.

### **Unpaid carers experience significant local variation in access to their right to a carer's needs assessment under the Social Services and Wellbeing (Wales) Act 2014**

- Local authorities should report on the waiting times for unpaid carers, from when they're identified as being an unpaid carer, to a carer's needs assessment being carried out.
- Drawing on evidence demonstrating the higher uptake of carer's needs assessments in areas with a local carer organisation, local authorities should be supported and encouraged to work with their local carer organisation to improve the referral pathway for carer's needs assessments. Where appropriate, this may be through commissioning the local carer organisation to act as the local authority carer's needs assessment provider.

## **About this briefing**

The specific challenge of financial hardship is addressed in this briefing in the context of wider unpaid carer support. It considers carers' access to financial support, including information, advice, and assistance to claim state benefits, and other means of support

This briefing further aims to understand the complex interplay between the local implementation by local authorities of Welsh policy and legislation alongside policy to support unpaid carers reserved to UK Government. In doing so, the briefing considers the implementation of the Social Services and Wellbeing (Wales) Act 2014 and the 2022 Welsh Government £500 payment to unpaid carers, as well UK Government reserved matters such as Carer's Allowance and other social security and welfare benefits.

The briefing draws on primary and secondary data sources as the basis of its analysis. This includes local authority reported data held by Welsh Government, data on welfare benefits access held by UK Government, Census 2021, Carers Trust's UK wide survey of unpaid carers and original research with unpaid carers in Wales.

A series of heatmaps to support visualisation of local authority variation in policy implementation accompanies the narrative.

## Context and evidence

### Unpaid care in Wales

The Census 2021 data revealed that there are approximately 310,000 unpaid carers in Wales. This is 10.5% of the population, whereas the number of unpaid carers in England equates to 8.9% of the population. The Census also showed that there was a higher percentage of people providing unpaid care in the most deprived areas in Wales (11.5%) compared with the least deprived areas, which had the lowest percentage of people providing unpaid care (9.7%).

### Unpaid care and financial hardship

During August 2022 Carers Trust surveyed unpaid carers across the UK about their experiences of support and the financial hardships they face. The UK-wide survey found: 25% of unpaid carers have had to cut back on food, 39% have cut back on other household costs, 14% have not been able to pay household bills on time, 14% have used a food bank, 9% have sold their home, or released equity in their home to carry on paying for essential items.

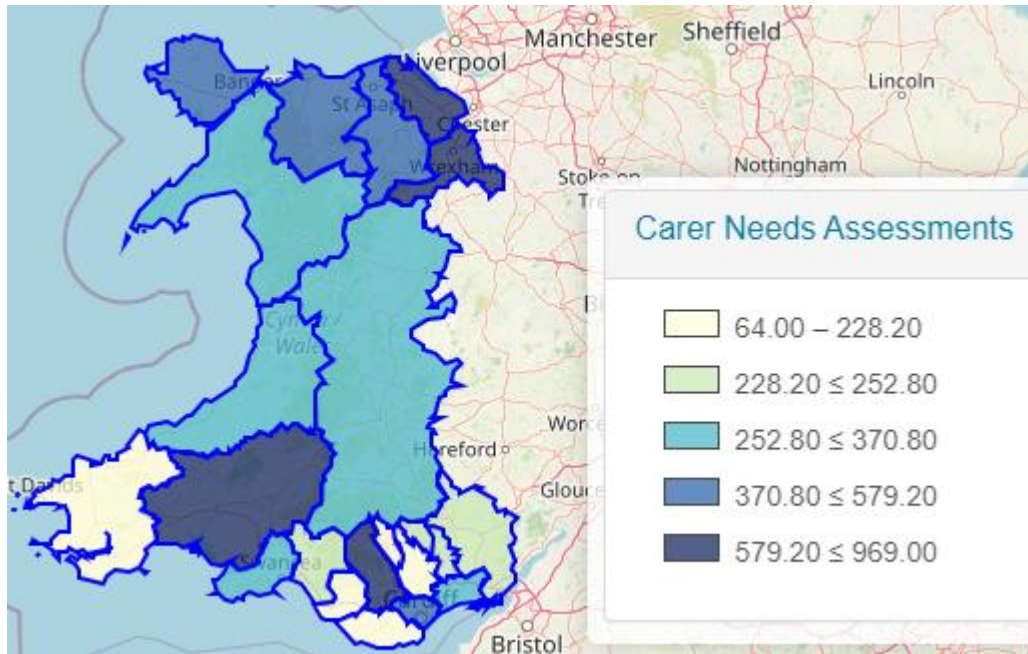
## Findings

### Carer's Needs Assessments and Support Plans

Under the Social Services and Wellbeing (Wales) Act 2014 a carer's needs assessment is a legal entitlement and is for all unpaid carers who, regardless of age, care for someone who is disabled, ill, has a mental health condition or is elderly. As soon as it appears to their local authority that they might have support needs, they must offer an assessment. The assessment itself is an opportunity to discuss what support or services the carer may need to help with their caring role and should be informed by a 'what matters' conversation.

If the local authority concludes that the carer's needs are eligible, the local authority has a legal obligation to meet those needs if the carer consents. A support plan must be drawn up detailing how the needs will be met.

The heatmap below demonstrates how many unpaid carers in each local authority have had a carer's needs assessment or re-assessment. The overall percentage of the population who identify themselves as unpaid carers who have had assessments is notably low, ranging from 1% in Merthyr Tydfil to 6.7% on Anglesey.



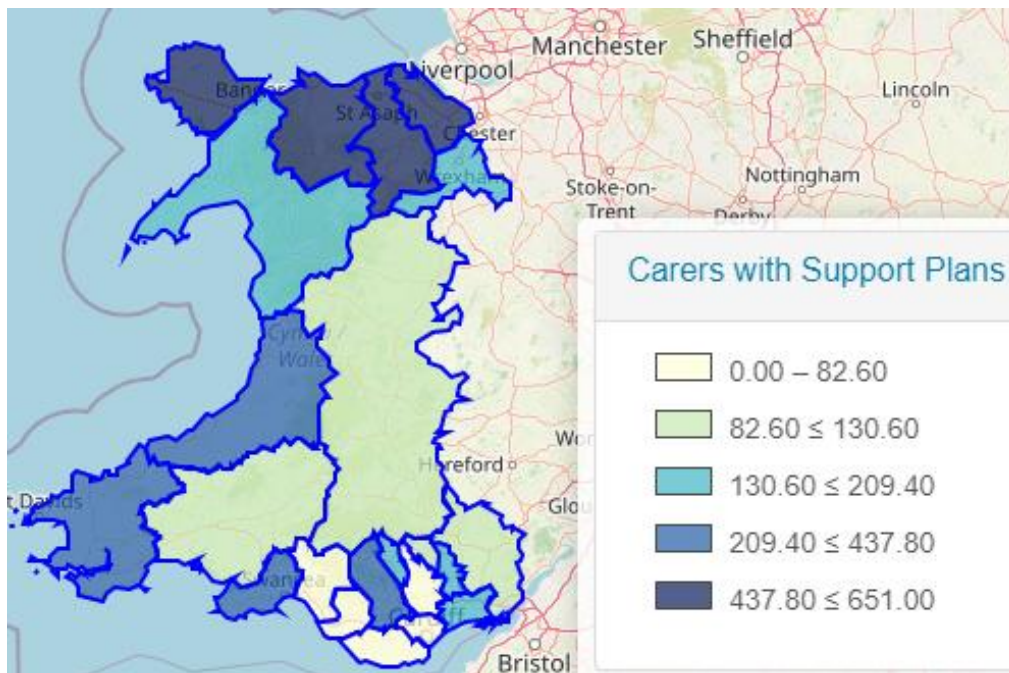
From the map, it's clear that local authorities across Wales are carrying out a low number of carer's needs assessments in relation to the unpaid caring population, making this a nation-wide issue that more than 90% of unpaid carers in each local authority did not have an assessment (or re-assessment) of their needs in 2021/22.

There are of course those unpaid carers who don't require a carer's needs assessment, perhaps because they only care for a couple of hours a week or maybe they simply don't need additional support. However, taking a closer look at those who care for 50 hours or more per week, whom we can assume their caring responsibility warrants a carer's needs assessment and are more likely to need additional support, it's a concerning picture.

Perhaps unsurprisingly, the number of unpaid carers who have a support plan is also extremely low across Wales. Anglesey alongside Denbighshire have the highest percentage of known carers with a support plan (6%). Bridgend has the lowest percentage of known carers with a support plan at a markedly low 0.1%.

Comparing those who've had a carer's needs assessment and those with a support plan, there is a consistency in most local authorities. For example, 2.6% of unpaid carers in Gwynedd have had a carer's needs assessment in 2021/22 and 2% have a support plan. The one anomaly is Carmarthenshire, as 5% of carers there have had a carer's needs assessment in 2021/22, however only 0.4% of carers have a support plan.

This shows that with regards to the implementation of the Social Services and Wellbeing (Wales) Act 2014 there is local variation in the delivery of national policy, and understanding how needs are met in each local authority warrants further investigation.



## Access to Financial Support

### **Social security and welfare benefits – reserved matters**

On a UK-wide basis, the main social security benefit for unpaid carers is Carer's Allowance, which, at the time of writing has increased to £76.75 a week in 2023 but remains the lowest paid benefit available. Unpaid carers could be entitled to Carer's Allowance if they care for someone at least 35 hours a week and the person they care for is entitled to certain benefits. However, claiming Carer's Allowance can affect the other benefits that both the unpaid carer and the cared-for person can claim.

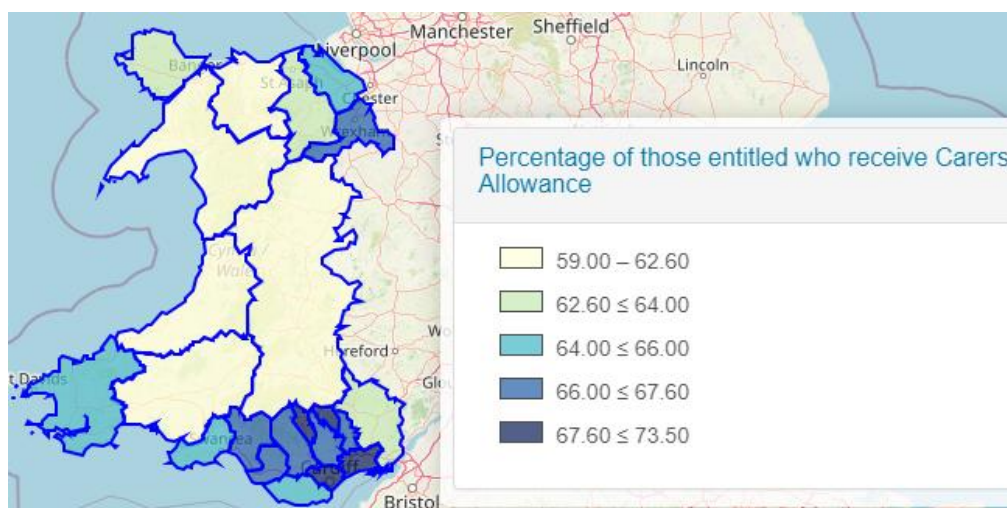
Of the 310,000 unpaid carers in Wales only 57,000 are in receipt of Carer's Allowance. A further 29,000 people have an underlying entitlement to Carer's Allowance but do not receive this benefit if they qualify for an overlapping benefit, such as the State Pension or contribution-based Employment Support Allowance, which are paid at a higher rate.

A recent Carers Trust survey found that those in receipt of Carer's Allowance are more likely to self-report indicators of financial hardship than carers who don't receive Carer's Allowance. Given the criteria for eligibility for Carer's Allowance, which requires that a person is delivering a high intensity of care, as well as the relationship between Carer's Allowance and experience of poverty, Carer's

Allowance data can provide valuable insight into the relationship between intensity of care, access to support and financial hardship.

From local authority to local authority, there's a noticeable difference in the number of Carer's Allowance recipients. Cardiff is on one side of the spectrum as 73.5% of carers eligible for Carer's Allowance receive it, while Gwynedd is on the opposite end as only 59% of carers eligible are in receipt of the benefit.

However, when comparing the percentage of the unpaid caring population eligible for Carer's Allowance, the percentages don't exceed 36.4% across Wales and there is less notable variations across local authorities in Wales. Using the same local authorities, 26.5% of Cardiff's unpaid caring population is eligible for Carer's Allowance, and 25.5% of Gwynedd's unpaid caring population is eligible for the benefit. This indicates that the need for financial support for unpaid carers is relatively similar and consistent across the country, even if that need is being met differently or to a greater or lesser extent in different areas.



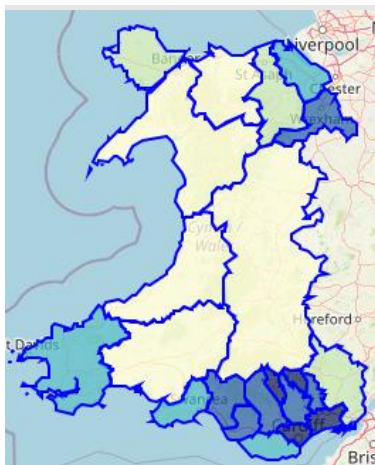
Why there are such differences across Wales in the number of eligible unpaid carers receiving Carer's Allowance is a key theme explored by this research. Consideration must be given to local authority approach and/or variation in implementing the Social Services and Wellbeing (Wales) Act 2014, including the provision of Information, Advice and Assistance. For example, it could be that some local authorities, or services within their areas, are simply more effective at providing information to unpaid carers about the financial support they're entitled to or facilitating income maximisation advice. Individual carers will also make decisions about the most appropriate social security or financial arrangement for them, depending on their personal and household circumstances and how receipt of Carer's Allowance effects eligibility for higher paid benefits. However, the effects of individual variation should be absorbed at a population level and therefore cannot account for the marked difference in Carer's Allowance recipients across local authorities in Wales.

The availability of unpaid carer support services and local carer organisations within an area may account for some differences in the approach to meeting

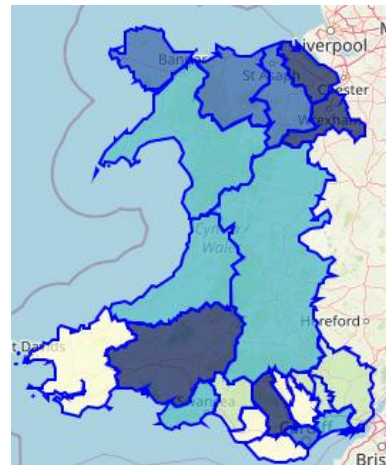
unpaid carers' needs and to the organisation of statutory and preventative services for unpaid carers in that area. This factor is explored in greater detail later in this briefing.

A further noteworthy observation in relation to Carer's Allowance recipients is that the percentage of carers who receive Carer's Allowance is much higher than the percentage of those who've had a carer's needs assessment. Some of the most staggering findings are that 32.9% of the unpaid caring population in Caerphilly is eligible for Carer's Allowance (with 66% of eligible carers receiving Carer's Allowance) but only 1% have had a carer's needs assessment. Similarly, only 1% of carers in Merthyr Tydfil have had a carer's needs assessment, but as many as 36.4% of the unpaid caring population is eligible for Carer's Allowance (with 68.5% of eligible carers receiving Carer's Allowance).

Carer's Allowance recipients



Carer's needs assessments completed



This again raises the question of how unpaid carers are receiving information about Carer's Allowance without having had a carer's needs assessment. This could be due to the availability of non-local authority preventative services, including the presence of third sector services to support access to information and advice around income maximisation, that have minimised the need for unpaid carers to approach the local authority for support. This possibility warrants further interrogation.

## Devolved policy approaches

As the Welsh Government doesn't have the powers devolved to it to directly affect the benefits, such as Carer's Allowance, that unpaid carers receive, they fund other programmes such as the Carers Support Fund and the £500 one-off grant to unpaid carers in 2022.

## **Carers Support Fund**

The Carers Support Fund is a 3-year programme from 2022-25 aimed at supporting unpaid carers with financial support. Carers Trust manages grants to 16 delivery organisations reaching all 22 local authority areas in Wales, and by the end of March 2023, £903,900 had been distributed to these organisations. 6,033 carers were supported during 2022-23 with more than 2,500 of these being unpaid carers who were not previously known to services or accessing support. Unlike many other Welsh Government assistance schemes, eligibility for the Carers Support Fund is not determined by being a recipient of any other state benefit, such as Carers Allowance.

Of those who responded to the evaluation survey, vouchers were the most common method for receiving support, as 75.6% of carers reported receiving support through either a food or non-food voucher scheme. A positive takeaway from the evaluation survey is that 83.8% of respondents felt better supported to continue in their caring role, regardless of what type of support they received. This highlights the importance of the Carers Support Fund, and the organisations delivering locally, to unpaid carers being able to access financial support. However, it highlights the need for longer term financial support for unpaid carers, including those funded by the programme, beyond the immediate impact of voucher schemes.

## **£500 Unpaid Carer Payment**

Last year access to an additional means of financial support was made available to unpaid carers who were receiving Carer's Allowance on 31 March 2022. The £500 grant from the Welsh Government was a recognition of their 'pivotal role' during the pandemic and the increasing financial pressures unpaid carers are facing against the backdrop of rising costs. The scheme was funded nationally but implemented locally, with unpaid carers required to apply through their local authority.

This model of support, effectively supplementing Carer's Allowance, follows the model delivered by Scottish Government through the Carers' Allowance Supplement prior to the devolution of social security. With social security now within the devolved powers of Scottish Government, it is undertaking a full reform of Carer's Allowance with increased rates of payment and extending eligibility.

Although the £500 payment marked a significant step in Wales, establishing a mechanism for supporting unpaid carers in Wales within existing devolved powers as part of the so-called 'Welsh benefits system', there has been criticism surrounding the restricted eligibility criteria and the short-term nature of the payment. Respondents to Carers Trust's survey who were based in Wales mentioned this and said that "As much as I really appreciate the one off £500 carer's grant... it doesn't help in the long run with cost-of-living rising, but it would make a small difference if it was annually...".



To inform this briefing a survey was conducted with over 230 carers from across Wales and, of those receiving Carer's Allowance, 74.5% claimed the £500 grant. When asked how they spent the money, almost two thirds (62.1%) used it on paying bills, whilst 32.4% paid for food with the grant. The fact that the grant money was largely used for essentials shows the desperate state of the finances of unpaid carers who received the £500, and how hard the cost-of-living crisis is hitting them.

Despite the potential transformational impact of the £500 payment, and the creative use of devolved powers to support unpaid carers in financial hardship, the Welsh Government has not published full and complete data on the implementation of this scheme. At October 2022, when the scheme had closed for applications but not all applications had been processed, 78% of eligible unpaid carers had made a successful claim. Welsh Government has not published local data on uptake of this scheme, meaning there is little understanding in the public domain about potential local variation.<sup>1</sup>

## Access to local carer support

Carers Trust supports a network of over 124 local carer organisations across England, Scotland and Wales, 10 of which are in Wales. The services offered by each Network Partner varies but often includes information and advice on issues such as benefits, grants and other help available. In some areas of Wales, this is a commissioned Information, Advice and Assistance service for unpaid carers, in others, it will be more generic in nature with signposting to the local authority's statutory IAA service. Likewise, Network Partners provide bespoke unpaid carer support and, in some cases are commissioned to undertake carer's needs assessments on behalf of the local authority.

Through this research it was possible to compare local authorities that have a Network Partner operating within them and those that don't, to see whether there's a difference in the number of carers who've had a carer's needs assessment, are in receipt of Carer's Allowance, or have a support plan. This is with the view to understand how the local organisation of services can affect the support unpaid carers experience.

The average for carer's needs assessments carried out in 2021/22 in the areas covered by Network Partners was 3.83% of unpaid carers. Flintshire, where NEWCIS (North East Wales Carers Information Service) operate, completed 949 assessments (6% of unpaid carers in the area), whilst only 1.3% of unpaid carers in Bridgend, Neath Port Talbot and Swansea had an assessment that year. This highlights that even within the local authorities where Network Partners are

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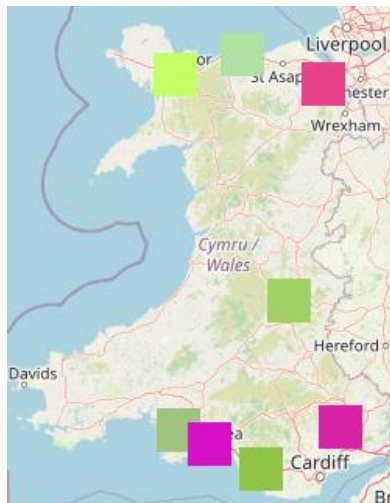
<sup>1</sup> Carers Trust has issued an FOI to all local authorities to understand the uptake of £500 payment in each area. The results of this FOI were not available at the time of publishing but will accompany the briefing as an addendum. Please see Recommendations for further detail.

based, there are disparities between the access to support in the community and the pathway to local authority support.

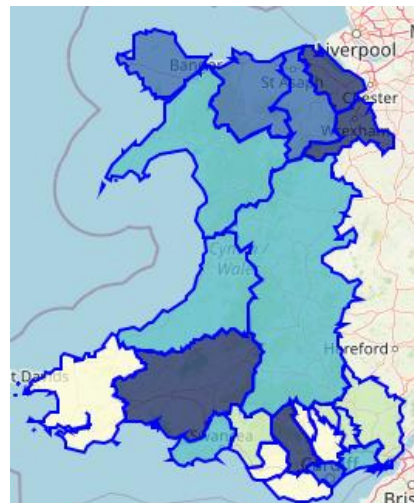
One significant factor in this will be the variation in the organisation of carer's needs assessments. Several, but not all, Carers Trust Network Partners are commissioned by their local authority to conduct carer's needs assessments, reducing the need for onward referral, while others refer or signpost to the local authority provided carer's needs assessment service.

1.93% of the total caring population is the average for carer's needs assessments being completed in the areas without a Network Partner operating there. There was a big difference between the highest and the lowest percentage: 3.3% of carers in Blaenau Gwent had an assessment in 2021/22, and only 1% in Caerphilly and Merthyr Tydfil.

Network Partners



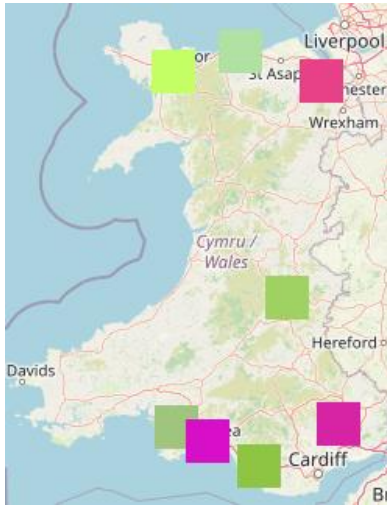
Carer's needs assessments completed



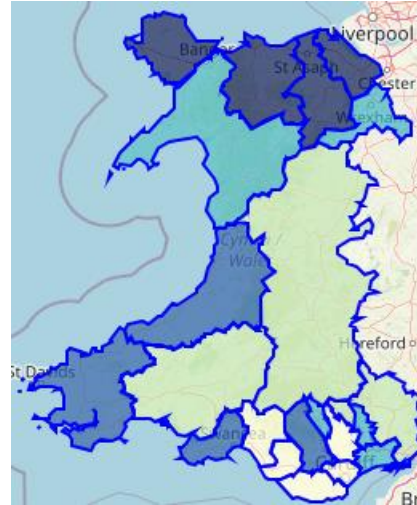
Notably, despite the difference in assessment undertaken, there's no percentage difference between the average number of carers with a support plan in areas with a Network Partner, and in those areas without (1.95%). There is, however, a difference when you look at individual local authorities. In Denbighshire and Anglesey, where multiple Network Partners operate, 6% of carers have support plans. This is compared to areas such as the Vale of Glamorgan or Cardiff, that don't have a Network Partner, where only 0.2% of carers have a support plan. This also reflects the areas which had the highest and lowest number of carer's needs assessments carried out in 2021/22.

The fact that the areas with a Network Partner operating in them have a higher percentage of carer's needs assessments carried out and a higher percentage of carers with support plans, shows the impact those local carer organisations have on their areas and the importance of the services they offer.

## Network Partners



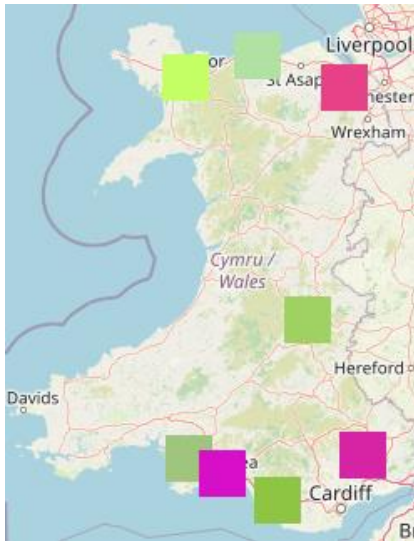
## Carers with support plans



Unsurprisingly, there's only a 1% difference between the average number of unpaid carers *eligible* for Carer's Allowance in an area that has a Network Partner operating there and an area that doesn't, 28.4% and 29.4% respectively. The average percentage of unpaid carers in *receipt* of Carer's Allowance in an area that has a Network Partner operating there is 63%, whereas in an area that doesn't have a Network Partner, the average percentage of unpaid carers receiving Carer's Allowance is higher, at 67%.

There could be many explanations for this difference in the rate of receipt of Carer's Allowance and exploring these warrants further investigation beyond the scope of this research. One possible reason for the lower number of Carer's Allowance recipients in areas served by a Network Partner is that many local carer organisations have income maximisation and welfare benefits advice services, some funded locally and some funded charitably, including through the Carers Support Fund. The advice unpaid carers receive on income maximisation and welfare benefits may allow them to access social security benefits at a higher rate than Carer's Allowance or to seek other forms of financial support and/or employment.

## Network Partners



## Carer's Allowance recipients



It's worth noting that in any Local Authority area, no Network Partner operates in a vacuum. There's a network of third sector support in each area that will also support carers, even if their main beneficiaries aren't carers. This is not a weakness but shows the importance of the Local Authority supporting a wide range of organisations in its area.

## Conclusions

- The number of unpaid carers receiving a carer's needs assessments is significantly low across Wales, with the highest being only 6.7%. This is concerning, as a carer's needs assessment is a legal entitlement under the Social Services and Wellbeing (Wales) Act and is often the gateway to carers receiving further support.
- The main social security benefit for unpaid carers is Carer's Allowance, and as social security and welfare benefits are reserved to the UK Government, the Welsh Government have used their devolved powers creatively by introducing the £500 grant for unpaid carers. However, as unpaid carers have said in a Carers Trust survey, it needs to be an annual grant if it is to make any difference to unpaid carers in the long-term.
- Financial support for unpaid carers involves local implementation of national schemes, such as the Carers Support Fund and the £500 grant, and to fully understand the impact of the Social Services and Wellbeing (Wales) Act 2014 and its related policies on support to access this support, further investigation is required.
- Having compared various factors, such as the number of carer's needs assessments carried out and the average percentage of unpaid carers in receipt of Carer's Allowance, against the local authority areas that have a

Network Partner operating in them and those that don't, it's clear they're having an impact on unpaid carer's experience of accessing financial support. In particular, the service of income maximisation and welfare benefits advice and their ability to enable unpaid carers better access to Carer's Allowance or to increase their household income via other social security benefits and/or employment is crucial.

## References

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- [Carers needs assessments for adults undertaken during the year, by local authority \(gov.wales\)](#)
- [Number of adult carers with a support plan at 31 March, by local authority \(gov.wales\)](#)

Welsh Government statement on the £500 payment - [Written Statement: £500 Support Payment for Unpaid Carers \(23 March 2022\) | GOV.WALES](#)

WISERD mapping tools - [Mapping tools | WISERD DataPortal v3.6.5a](#)

## About Carers Trust

Carers Trust is the UK charity working to transform the lives of unpaid carers across the UK. In Wales, it partners with its network of local carer organisations to provide funding and support, deliver innovative and evidence-based programmes and raise awareness & influence policy.

## Acknowledgements

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We would like also to acknowledge the support provided by WISERD in the presentation of data.