Dear Cabinet Secretary,

**Older Unpaid Carers Social Security Support**

We are asking you to take urgent action to improve social security support for unpaid carers aged 65 and above across Scotland.

In March 2023, Carers Trust Scotland published research, *Experiences of Older Adult Unpaid Carers in Scotland*, which explored the lived experiences of unpaid carers aged 65 and above across Scotland. With Scotland’s ageing population, the future of unpaid care across the country will become increasingly pertinent to older adult unpaid carers, and it is therefore critical that their support needs are understood and delivered.

The research found that:

- **82% of participants felt as though their caring role has financially impacted them.**
- **80%** of participants said their physical health and **87%** said their mental health and wellbeing had been affected by their caring role.
- **84%** said that they experience feelings of loneliness.

The research found that many older unpaid carers were significantly impacted by the overlapping benefit rule between State Pension and Carer’s Allowance/Carer Support Payment.

Data published by the Scottish Government in May 2023 found there were 83,903 unpaid carers in receipt of Carer’s Allowance. In the same report, however, it was found that a further 40,937 unpaid carers were entitled to Carer’s Allowance but did not receive financial payments. This means that despite meeting all other aspects of the eligibility criteria for Carer’s Allowance, they do not receive financial support as they are in receipt of another benefit, most commonly State Pension.

“I am expected to use my State Pension to cover the costs incurred from my caring role. How is that fair?” (Unpaid Carer)

This overlapping benefit rule affects thousands of unpaid carers across Scotland, and participants from the research expressed feelings of frustration, anger and disappointment over this rule. Many expressed the point that their State Pension entitlement bears no relation their caring role and they would receive their State Pension regardless of whether they are an unpaid carer or not. As well as being
financially penalised and having to use their State Pension to help fund a caring role, many felt as though they are no longer recognised as an unpaid carer and feel unsupported and undervalued.

“The loss of Carer’s Allowance due to reaching State Pension age is a joke…it is not a benefit but an earned right.” (Unpaid Carer)

It is our combined goal to ensure that older adult unpaid carers are financially recognised for the contribution they make to society. We are writing to you to ask the Scottish Government to seriously consider the recommendations below and take urgent action to progress these:

- Introduce a specific recognition payment for older adult unpaid carers with underlying entitlement to Carer Support Payment now.
- Commit to working with the UK Government to champion for State Pension to be disregarded in eligibility for Carer Support Payment.
- Raise awareness and improve communication about the underlying entitlement rule to Carer’s Allowance/Carer Support Payment to better prepare unpaid carers of potential changes to financial support, as well as promote other social security support that may be available, such as Pension Credit.

We look forward to hearing back from you.