

10/04/2024

Shirley-Anne Somerville MSP
Cabinet Secretary for Social Justice
St Andrew's House
Regent Road
Edinburgh
EH1 3DG

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 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 would receive their State Pension regardless of whether they are a 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 recommendation 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 of 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 the current social security support available, such as Pension Credit.

We would love you to meet with a group of older adult unpaid carers so you can hear from them directly. This can be arranged through Carers Trust Scotland by emailing scotland@carers.org

We look forward to hearing back from you.

Yours faithfully,

Individuals: 420

Organisations

Carers Trust Scotland



Age Scotland



Scottish Pensioners Forum



The Health and Social Care Alliance Scotland (ALLIANCE)



Shared Care Scotland



Carers Scotland



Perth & Kinross Association of Voluntary Service Ltd (PKAVS)



Change Mental Health



Quarriers



Care for Carers



Minority Ethnic Carers of People Project (MECOPP)



Carers of East Lothian



Marie Curie Scotland



Carers of West Dunbartonshire



Scottish Families Affected by Alcohol & Drugs (SFAD)



Carers Link East Dunbartonshire



Carers of West Lothian



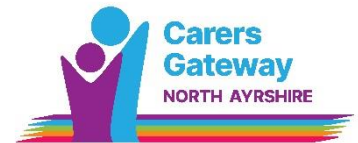
Coalition of Carers



The Poverty Alliance



Carers Gateway North Ayrshire



Carers Gateway South Ayrshire



Inclusion Scotland



Fife Carers Centre



MS Society



Dumfries and Galloway Carers Centre



East Renfrewshire Carers



Hospice UK



Oxfam Scotland



Outside the Box



Down's Syndrome Scotland



Connecting Carers



Falkirk and Clackmannanshire Carers



Helensburgh and Lomond Carers

