

# The cost of unpaid caring

Carers in Edinburgh and Midlothian share their views



## Introduction

According to Carers UK, around a third (28%) of unpaid carers in Scotland are experiencing poverty.

Of the over 700,000 carers in Scotland, there are around 48,000 in Edinburgh and 10,000 in Midlothian. Financial insecurity is high in these areas; in VOCAL's 2023 carer surveys, 55% of carers in Edinburgh and 49% in Midlothian said that unpaid caring negatively impacts their finances.

The cost of caring, disability price tag, increasing cost of living, inadequate social security system, gaps in social care provision, and many other factors contribute to carers' hardship.

17 years on from the 2009 carers poverty protest in Edinburgh, where 50% of carers said they were experiencing financial issues, the figures on carer poverty have not changed.

## VOCAL's work with carers

VOCAL supports unpaid carers in Edinburgh and Midlothian, including helping with the cost of caring. In recent years we have seen more carers facing poverty, and demand for our financial wellbeing services continuing to rise.

In our surveys, carers report feeling unable to talk about how caring impacts them financially, low levels of confidence in applying for financial support, and worrying about paying for care or care home fees.

However, while the cost of living continues to receive media attention, the additional costs of caring often remain poorly recognised and understood.

Our Cost of Caring event on 3 June explored the causes and solutions for carer poverty. We heard from local carers, VOCAL staff, and other professionals supporting carers. From this we hope to build positive momentum for change.



# What causes carer poverty?

Carers UK found in 2024 that the poverty rate for carers is 56% higher than for non-carers – for those in deep poverty, this figure rises to 60%. This is due to:

## Cost of caring

**84% of unpaid carers say their energy bills have increased over the last year...**



Carers' living costs are greater than those of non-carers – which is compounded by increasing costs of amenities across the board. Carers might need to pay for:

- Specialist dietary requirements of the person they care for
- Buying and powering mobility aids
- High energy bills to keep their home warm enough
- Accessible transport to health and social care appointments

One carer at our event spoke about her concerning transport costs, needed for frequent hospital appointments for herself and the person she cares for. Unable to take public transport due to her own health condition, she has to pay high rates for last-minute taxis. The bureaucracy of trying to get this money reimbursed is stigmatising and ineffective.

At VOCAL, we consistently see the evidence of financial strain through our Midlothian Carer Assistance Fund (CAF), which gives carers one-off grants of around £250 to cover costs related to their caring role. The number of carers receiving CAF grants increased by 10% from 2024-5 to 2025-6. This year it was used predominantly for travel to appointments, increased energy bills, and specialist dietary needs.

“

*With the price of everything going up I try my best to provide but it's getting more difficult. The energy price increases have hit me hardest as there have been days we have to go without gas (as it's a choice between food or gas).*

”

## Food insecurity

Nearly half (49%) of carers told Carers UK in 2025 – increased from 28% in 2024 – that they have cut back on essentials such as food, heating, clothing and transport. In Scotland, some even skip meals (12%) or go an entire day without food (11%) to make ends meet.

There are many caring profiles overlapping with factors increasing risk of food insecurity, including being out of work, looking after children, or being disabled or having a disabled person in your family.

At VOCAL, our Carer Assistance Fund in 2022-3 (in collaboration with Edinburgh Community Food) showed the extent of food insecurity for carers in Edinburgh. This funding gave over 300 carers food, cooking equipment, support with fuel costs, and advice on energy-efficient and healthy cooking and eating.

Similarly, in Midlothian, a third of carers accessing our Carer Assistance Fund in 2025-6 used it for specialist dietary needs of the person they care for.

At a time when 11% of carers in Edinburgh and 13% in Midlothian have used food banks, it's critical that we meet this high demand.



We want a dedicated National Carers Assistance Fund to pay for essentials such as food, heating, clothing and transport and help prevent food poverty for carers. This should be delivered sensitively, with awareness of the stigma often associated with poverty.

“

*The boxes were a complete godsend. I shared the contents with my mum and took not only the financial burden to buy fresh food off my shoulders somewhat, but [...] it also reduced my stress levels which will have indirectly affected how I care for and interact with my mum.*

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## Loss of income for working carers

“

*Due to working part-time for years, I haven't got a good pension ahead of me, I feel I will never be able to retire.*

”

Many carers – around a third of those surveyed by VOCAL in 2023 – have no choice but to reduce their hours or give up paid work entirely to focus on their caring responsibilities. This means not only a significant loss of income, but also of independence, community, and long-term career and money-saving prospects, especially for women.

Flexible, carer-friendly workplaces are crucial in supporting carers. This needs to be matched by adequate social care provision to enable carers to stay in work, if they wish to. And while a week of unpaid leave under The Carer's Leave Act (2023) was a welcome introduction in April 2024, many carers cannot afford to take unpaid time off work.

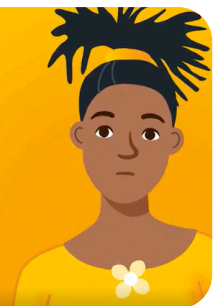


We want to see all employers encouraged to improve their carer policies and to become advocates for better social care services. This should include paid carer's leave so carers can manage their caring role without being worse off financially.

## Social security

The benefits system is hard to navigate, especially for carers who are disabled themselves (over 200,000 carers in Scotland) and therefore have to understand their overlapping eligibility for disability benefits.

**58% of parent carers of a disabled child are worried about how they will cope financially.**



VOCAL's 2023 Edinburgh Carers Survey showed that many carers need financial support like benefits and grants (49%); help dealing with statutory agencies (39%); and assistance with filling out forms (32%).

Benefits do not meet carers' financial needs or those of the people they care for, and a cap on working hours and income thresholds make it harder to maximise income. Carers receiving carer benefits are, in fact, more likely to be in poverty (65% vs. 28% of all carers).

The shortcomings of carer benefits were a strong theme at our event. One carer looks after her husband who has dementia, and they have four home visits from

paid carers every day. She estimated that, if she were to be paid for her full-time caring role at the same rate as these paid carers, it would cost over £650 a day – considerably more than the £86.45 per week of Carer Support Payment.

“*There isn't adequate information on what financial help you can get and the process of getting it is long and difficult.*”

Carers and professionals at our event also talked about the possibility of completely changing the benefits system – but the current lack of political will to do so.



As has previously been demanded by the National Carer Organisations, including VOCAL, we want the Scottish government to considerably increase the weekly amounts of benefits for carers and disabled people, to lift people out of poverty.

## Legal and medical costs



Power of Attorney (PoA) and Guardianship enable carers to manage the personal and financial welfare of the person they care for, in case they lose capacity.

With delayed hospital discharges a current focus in politics, pressure on carers to have a PoA is increasing, to allow people to leave hospital as soon as they are ready.

But without the infrastructure to help carers pay for PoA, it becomes yet another cost out of their own pockets.

Free legal aid is also becoming harder to access due to an ever-decreasing number of practitioners and the possibility of further changes to eligibility. Third-sector organisations trying to fill the gap by providing legal advice are underfunded and overworked. For carers needing legal support, this means it's almost impossible to find a solicitor to take on their case.

Each carer's journey to getting PoA is different. Carers we support at VOCAL have described several barriers including conflicting advice from professionals, particularly on whether PoA or Guardianship is needed; gaps in practitioner knowledge, such as thinking PoA is only for people with dementia; and varying costs for the GP to sign documents.

At our event, carers called for standardised application processes and costs, and a clear resolution on the difference between PoA and Guardianship. Many have been encouraged to go through the process of setting up PoA, only to be told, when it's needed, that it is no longer sufficient - and Guardianship is now needed instead.



Financial support must be available to cover the costs of PoA.

## How can we reduce carer poverty?

### Social care charges

In March 2021, the Scottish Government and COSLA (Convention of Scottish Local Authorities) committed to “an end to charging for non-residential services as soon as possible.” However, five years later, we are still seeing unaffordable prices and inconsistent quality and availability of services like daycare centres, community alarms, and lunch clubs.

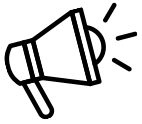
Many carers are pushed to use their own income and/or savings to cover these costs. In Edinburgh and Midlothian, 19% and 16% respectively have even borrowed money to pay for care.

Meanwhile, eligibility criteria for social care and statutory carer support have tightened – only those deemed in ‘critical’ or ‘substantial’ need are eligible. At VOCAL, we see a growing number of carers only receiving statutory support after reaching crisis point.

Passing this financial burden onto carers and their families is unacceptable and a major driver of carer poverty. It's also worth noting that most carers are women – the impact of social care charges on worsening gender inequality must be considered.

At our event, we spoke about how valuable increased political representation of caring would be (including the suggestion of more frequent local events where MSPs could hear from carers in their area). Carers want to know they can rely on local and national politicians – and are concerned that ending social care charges was not mentioned in the SNP's 2026 manifesto despite being a long-standing commitment in previous years.





We want the Scottish government to fulfil their promise of ending social care charges. While charging is still in place, local authorities should adopt the recommendations of the 'Time to end social care charging in Scotland' report by the Scottish Women's Budget Group, commissioned by the Joseph Rowntree Foundation.

A key principle of this report is that nobody should be pushed into poverty by social care charges. This can be ensured by factoring the cost of caring and disability into financial assessments, and increasing the minimum income standard thresholds.

## Carer-focused research using the Minimum Income Standard (MIS)

The Joseph Rowntree Foundation defines the Minimum Income Standard (MIS) as:

*"A minimum standard of living in the UK today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society."*

The Scottish government has begun research into creating a Minimum Income Guarantee, based on the MIS. However, they acknowledge that "There is currently no Minimum Income Standard that fully reflects the additional costs of disabled people, unpaid carers or those living in rural and island communities."



We want to see more in-depth research into how the MIS would apply to unpaid carers and the people they care for, factoring in the additional costs of caring and disability.

## Correct spending of Carers Act funding

The Coalition of Carers in Scotland (COCIS) found that, of the £88.4m funding from the Carers Act awarded to local authorities in 2022-3, only £64m was spent on carer support. The rest was "lost" to other health and social care spending or even to implement the Living Wage.

And as the Carers Act funding is not reserved for carer support services, not all local authorities reliably track their spending. A carer at our event explained that Edinburgh Council could only account for around £3m of their £7m Carers Act funding last year.



We want to see Carers Act funding help reduce carer poverty by being spent on crisis-preventing carer support.

## Listen to carers

We asked carers and carer support professionals at our event which areas they would like to see prioritised in preventing carer poverty. The top three were:



- Paid carers leave from employers
- Minimum income guarantee for carers, reflecting the true cost of caring (supported by Citizens Advice campaigning)
- Free Power of Attorney and Guardianship, with standardised processes

Going forward, we will advocate for these issues with partner organisations, and raise them at a local and national level in our work with elected members.

The following areas were also important to carers:

- A National Carer Assistance fund to sensitively provide carers with grants to pay for essentials like food, heating and transport.
- Encouraging all employers to improve their carer policies, advocate for better social care services, and offer paid carer's leave.
- Lobbying the Scottish government to considerably increase the weekly amounts of benefits for carers and disabled people, to lift people out of poverty.
- Campaigning for support with the cost of Power of Attorney.
- Pushing for the Scottish government to end social care charges.
- Better quality research into how the Minimum Income Standard would apply to unpaid carers and the people they care for.
- Carers Act funding to be spent more transparently on carers' needs.





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