

# **Carers UK**

## **Unpaid carers and housing**

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# Key facts about unpaid carers

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- There are **5.8m carers in the UK** – about 9% of the population
- The amount of **hours people are caring has increased over the last 10 years**
- 59% of carers in England and Wales are **women**
- **People aged 55-59** are most likely to be caring
- **Older carers** provide the highest hours of unpaid care per week
- **More unpaid carers are disabled** compared with non-carers (28% vs 18%)

- **Annual survey** with unpaid carers – 12,500 responded in 2024
- **Key challenges faced by carers:**
  - **Finances** - 61% of unpaid carers are worried about living costs and managing in the future
  - **Employment** - 73% of carers in employment said they found it stressful to juggle work and care.
  - **Health** - over a third (35%) said they had bad or very bad mental health

## The impact of caring on housing

### Introduction

This report is based on data from the Carers UK State of Caring survey - the UK's most comprehensive regular research into the lives and experiences of unpaid carers.

Carers UK carried out the survey online with unpaid carers between June and August 2024. A total of 12,500 carers and former carers responded to the survey. State of Caring is a self-selecting survey, and the data is unweighted.

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 including the Housing Learning and Improvement Network (LIN).

### Carers' housing situations

#### Housing tenure

We asked carers whether they rent or own their home. **The majority of carers (70%) said they own their home, and 17% are renting their home from a local authority or housing association.**

| Housing situation                                       | Percentage of carers |
|---|----------------------|
| I own my home and I have no mortgage                    | 47%                  |
| I own my home and am paying off a mortgage              | 23%                  |
| I rent my home from a local authority                   | 9%                   |
| I rent my home from a housing association               | 8%                   |
| I rent my home from a private landlord or letting agent | 7%                   |
| I am living with a relative or friend                   | 7%                   |

#### Differences in housing tenure by carers' age, location and ethnicity

The survey found that some carers were more likely to own their home:

- Older carers were more likely to own their home than younger carers: 82% of carers aged 65 and over own their home, compared to 65% of those aged 18-64.
- In England, carers in London were much less likely to own their home (56%) than carers in all other regions, where the proportion of carers who owned their own home ranged from 67% in the North East to 73% in the East of England.

<https://www.housinglin.org.uk/Topics/type/The-impact-of-caring-on-housing/>

# Carers' housing situations

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- **The majority of carers (70%) own their own home, with 17% renting from a local authority or housing association. 7% rent from a private landlord and 7% live with family.**
- **Carers who were renting their home were much more likely to be struggling financially** than carers who own their home. 50% of carers who are renting are struggling to make ends meet.
- **77% of carers said they live with the person they care for**

# Carers' housing costs

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- Over a fifth of carers (21%) said they are **struggling to afford their rent or mortgage payments.**
- **Younger carers, carers in London, ethnic minority carers and carers in receipt of social security benefits** more likely to be struggling to afford rent or mortgage payments
- 38% of carers said they were worried about **increases to their rent or mortgage payments.**

## Carers' housing costs

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- *"I have lived at home my whole life. I care for my father. If we have to sell our home to pay for his care I'll be homeless."*
- *"We are considering selling up and moving into a van at the end of next year if our mortgage repayments increase because I literally don't have a penny spare if they are to significantly rise."*
- *"My mortgage payments are increasing, but my children need my house as it has been adapted to their needs."*

# Carers' housing costs

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- **42% of carers said they are struggling to afford the cost of household repairs** (eg dealing with damp, drafty windows or doors, broken windows, fixing plumbing)
- *“Our house is full of damp and mould, I got the mortgage when I was working, before the caring responsibilities became too much to do at the same time, now we are stuck with a mortgage on a house that is in a disgusting state of disrepair attempting to cope.”*



# Carers and accessible housing

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- 53% of carers who had experienced challenges with their housing said they wanted to move into a **property better suited to their needs but cannot afford to do this.**
- Some carers were on the **waiting list** for more suitable council housing but had been told there was nothing available.
- Others had had adaptations made to their existing accommodation which had been **costly**

# Carers and accessible housing

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- *“We have had to make expensive changes to our home to adapt it for our daughter. The local authority covered some of the cost but they were awful to work with. It was expensive and stressful and took years to complete.”*
- *“I spend so much of my benefits on my daughter and how her disability affects her that we don't have spare money...Desperately need a shower downstairs because I can't put my leg over the bath anymore but I can never save the money.”*

Carers UK are asking Government to:

- Increase the level of Carer's Allowance
- Reform the eligibility rules for Carer's Allowance
- Prevent the accumulation of Carer's Allowance overpayments
- Provide additional financial support to carers of State Pension age
- Rethink the proposed changes to PIP
- Take quick and decisive action on recommendations made by Casey Review, and ensure there is sufficient funding for social care
- Introduce paid carer's leave
- Introduce a National Carers Strategy