

GREATER SUPPORT AND VALUE FOR CARE AND CARING

February 2024

INTRODUCTION

It's not right that increasing numbers of people in the UK today need to use a food bank because they can't afford to eat and pay the bills. People need to use food banks because they don't have enough money for the essentials. But all of this can change. We know what's pushing people to food banks, so we know the building blocks needed to end hunger for good.

We know the factors that make it more likely people will need a food bank. We know most people at food banks will face more than one of these factors, and we know the way these issues combine and interact can make someone's life even harder. So, while this briefing focuses on care and caring, the recommendations will have most impact when combined with the recommendations in our other building blocks briefings.

We need every part of our society to drive this change. Together, we need to make sure that we have a supportive social security system, along with decent, secure and rewarding work, and safe, secure and affordable housing.

In addition, we need dignified support for disabled people and people with health conditions, and support and recognition for everyone who provides care.

Easy access to advice and support on money matters, readily available mental health and trauma-informed support, and strong and inclusive communities are also essential building blocks to a future where no one needs a food bank.

Further information about all of these building blocks can be found on our website trusselltrust.org/building-blocks

SUMMARY

"I'm looking after my better half because of her health conditions; she's got arthritis, depression, anxiety issues. She had a very serious fall, probably a year ago now and she's still suffering with it. She broke her arm, I think it was three places, but was stuck outside for, like, 6/7 hours until I got home, I was at work. I didn't get back until about 8 o'clock in the morning."

(Hunger in the UK Research participant, England)

All of us, at some point in our life, will require some form of care. This might be when we are very young, when we are older, or when we are sick or are unable to care for ourselves.

Caring is critical for both the people receiving it, and for wider society. Yet parents, people providing unpaid care, paid care, and those who have experienced the care system, are all at increased risk of financial hardship.

A quarter (23%) of unpaid carers have faced hunger in the previous 12 months, compared to 12% of people who are not unpaid carers. This means they have gone without, or cut back on, food because of a lack of money.¹

Pay is also persistently low for people providing paid care, such as people working in social care and childcare. Pressures in the social care sector mean fewer people that need it are receiving care than previously. Whether unpaid or paid, carers in the UK are more likely to experience hardship.²

Care (and caring) is a gendered issue. Women make up the majority of workers in the adult social care and childcare sectors. They also carry out significantly more unpaid care for adults and children, compared to care given by men. A society that values care and caring is essential to building a more equal society.

Households with children are overrepresented at food banks; Nearly two fifths (39%) of people referred to food banks in the Trussell Trust network are living with children under the age of 16.³ This is partly caused by a lack of affordable childcare and flexible working arrangements for people with childcare responsibilities, which makes it difficult to find and maintain employment, while reductions and limitations to children's social security support in recent years means families' incomes have been cut.

Young people who have experience of the care system are also at greater risk of financial hardship than their peers. One in six (16%) people referred to Trussell Trust food banks have experienced living in local authority care as a child, compared to just 3% of people across the UK.⁴

We will build greater support and value for care and caring by ensuring that:

- 1. social care services are adequately funded, joined up, and accessible for all who need them.
- 2. unpaid carers are fully supported, both financially and by social care services.
- 3. affordable, accessible and high-quality childcare is available across the UK.
- 4. children's social security systems support the reduction of child poverty across the UK.
- 5. people with experience of the care system are given the compassionate support they need to thrive in their communities for the long-term, free from hardship.

WHAT IS THE PROBLEM?

An overstretched adult social care sector is piling unsustainable pressure on unpaid carers, pushing many to breaking point

The gaps in provision of social care in the UK are significantly increasing the amount of unpaid care that carers need to provide, putting them at greater risk of financial hardship.

The adult social care sectors in the UK are under severe pressure due to issues including severe funding shortfalls, workforce pay and retention issues, problems within the NHS, and increasing demand from an aging population. As a result, fewer people are receiving state funded adult social care than five years ago; and unmet needs are significant. A

group of the Trussell Trust's lived experience partners, who have used food banks and provide unpaid care, highlighted their concern at the diminishing availability of local social care services, the pressure social care staff are under to provide care in much shorter time windows, and worse outcomes for cared for people as a result.⁸ These pressures impact the adult social care workforce, many of whom experience poor employment terms and conditions, including zero hour and other insecure contracts and low wages.⁹

Many unpaid carers (64%) feel they had no choice about becoming a carer, as inadequate social care services meant they were forced to step into that role. For some, this experience means they feel like their lives are 'on hold'. Caring is often time consuming, isolating and can negatively impact on a carer's own health, with many experiencing stress, disturbed sleep and depression, and financial difficulties due to their caring role. 11

Certain people within society are more likely to be providing unpaid care, such as women, ¹² while young carers in particular are more likely to be from Black, Asian or minority ethnic groups. ¹³ Unpaid carers may also be disabled or managing a long-term health condition themselves. ¹⁴

Unpaid carers hold society together but face high rates of financial hardship and unsustainable levels of pressure

The value of unpaid care work is estimated to be worth £162 billion in England and Wales, £5.8 billion in Northern Ireland and £36 billion in Scotland¹⁵ each year. This work is critical for both the people receiving it, and for wider society. And yet, unpaid carers are at increased risk of financial hardship.

Nearly a quarter (23%) of unpaid carers have faced hunger in the previous 12 months, compared to 12% of people who are not unpaid carers. ¹⁶ This means they have gone without, or cut back on, food because of a lack of money. Research from Carers Trust found that almost half of unpaid carers are worried about being able to afford food, and 14% have used a food bank. ¹⁷

Unpaid carers find it very difficult to find and maintain employment, which puts them at increased risk of needing to use a food bank. This is because it can be challenging to find affordable replacement care, resulting in carers reducing their hours or working part time to balance employment with their caring responsibilities. Those who are able to sustain a job tend to have to work part-time, in jobs that tend to be lower paid.¹⁸

The result is that many unpaid carers find balancing caring and working exhausting and eventually impossible.¹⁹ Certain types of unpaid care are particularly affected - for example, nearly a quarter (24%) of parent carers of disabled children spend more than 100 hours a week providing care. They are more likely to have had to leave work and to feel they have a poor quality of life compared to other types of carers.²⁰

Exiting the labour market to provide unpaid care means carers have to rely on income from social security, including Carer's Allowance, but the levels of payment are low at just £76.75 a week. Rules within Carer's Allowance present barriers to work and study claimants cannot be in full time education, which can make it harder to gain skills and move into higher paid employment. They must be caring for at least 35 hours a week (equivalent to a full-time job) and cannot earn more than £139.00.

People in receipt of Carer's Allowance are more likely to be struggling to afford the cost of food (34% compared to 21% of all carers), and those receiving disability support are more likely to be in poverty. Carers in receipt of Carer's Allowance are also more likely to be worried about living costs, whether they will manage in the future, and the financial impact of their caring responsibilities, e.g. petrol for hospital visits, heating, and dietary needs. 22

A lack of affordable childcare is pushing parents in the UK deeper into poverty

Nearly half (47%) of all households experiencing food insecurity include children under the age of 16, and nearly two fifths (39%) of people referred to food banks in the Trussell Trust network are living with children under the age of 16. Larger families with three or more children are also more likely to need to be referred to food banks. The over-representation of households with children at food banks is driven by a number of factors, including the lack of affordable childcare and flexible working arrangements for people with childcare responsibilities.²³

"Because it had got to the point where I'd just got basics in my cupboards, there was beans and my daughter was saying, 'Mum, have we got to have beans again? Can't we have this? Can't we have that?' And not being able to feed, I've failed my family because I couldn't feed them properly."

(Hunger in the UK Research participant, England)

The UK is the third most expensive country for childcare in the world.²⁴ The lack of affordable childcare presents a significant barrier to work, with women particularly affected as the parents who carry out the majority of caring for children.²⁵ For some people, childcare responsibilities mean that they cannot work or are very restricted in the types of jobs they can take. Childcare is also more expensive for people working outside of 9am to 5pm patterns.²⁶

We have heard from parents, particularly women, referred to food banks in the Trussell Trust network about the difficulties in finding flexible working arrangements to accommodate childcare responsibilities.²⁷ Among mothers who reported struggling with access to childcare:

- 46% were prevented from taking on more hours
- 34% were prevented from taking a potential job
- 30% had to reduce their hours
- 15% have had to quit their job.²⁸

This is supported by wider evidence that shows women with childcare responsibilities are at particular risk of missing out on career progression, and earning less throughout their lifetimes, compounding the effects of other disadvantages such as the ethnicity pay gap.²⁹

While there have been welcome expansions across the UK in the entitlements to government-funded childcare in recent years, there are concerns that inadequate funding,³⁰ and challenges with recruitment and retention (linked to low pay) will result in a reduction in childcare places available.

Social security support for families with children that should protect children from destitution has been undermined by below inflation rises, caps and limits

> "It's hard as a parent to not allow children to turn on the heating, or some of the lights in the house, or have proper showers, this shouldn't be the case, I can't cope no more."

> > (Hunger in the UK Workshop participant)

Children are more likely to face financial hardship:

- One in five households with children are in serious financial difficulties (19% compared to 13% of families without children).³¹
- Around one million children experienced destitution in 2022; this has almost tripled since 2017 far higher than the overall increase.³²
- Almost two in five people (39%) referred to food banks are living with children under 16 in their household, compared to 29% in the general population. One in 10 are living with three or more children despite this group accounting for just 4% of the UK population.³³
- One in five (20%) people referred to food banks are single parents.³⁴
- The child poverty rate is 31% in England, 28% in Wales, 24% in Scotland and 22% in Northern Ireland.³⁵

In the UK, many low-income families with children now receive reduced financial support as a result of cuts, caps and reductions in social security support in recent years. The two-child limit - which took effect from 2017 and stops parents from claiming Child Tax Credit or Universal Credit for any third or subsequent child - is one of the biggest drivers of rising child poverty. The benefit cap also limits how much social security families can receive, pushing bigger families into hardship. Child Poverty Action Group evidenced that 250,000 children are living in deep poverty.³⁶

Reductions and changes to the rules governing disability payments for children have seen families receive less support for some disabled children. Some families receiving the lower disability element in Universal Credit are around £2,000 a year worse off compared to the Tax Credits system.³⁷

Other small-scale forms of support suffer from low awareness, such as Healthy Start (England, Northern Ireland, and Wales) and Best Start Foods (Scotland), which provide access to food and vitamins during pregnancy and after. In January 2024, uptake was 73.9% across England, Wales, and Northern Ireland.³⁸ Best Start in Scotland, a more generous scheme, had uptake of 88% in 2021/22.³⁹ However, the value of Healthy Start vouchers has also been reduced by inflation as their value has been frozen since 2021.⁴⁰

Restricted eligibility for the schemes prevents some families with No Recourse to Public Funds (who are prevented from claiming financial support) from accessing the help.

People who have been in care as children face disproportionate levels of disadvantage across their lives, including being nearly four times more likely to be referred to food banks

One in six (16%) people referred to Trussell Trust food banks have experienced living in local authority care as a child, compared to just 3% of people across the UK. In Scotland, 20% of people referred to food banks are care experienced, compared to 1% of the population. In Wales, 15% of people referred to food banks are care experienced, compared to 4% of the general population.⁴¹

Care experienced people face multiple disadvantages. It is estimated that nearly half of children in care have a mental health condition.⁴² More than two fifths (42%) of people referred to food banks in the Trussell Trust network who have experience of the care system were either currently homeless or had experienced homelessness, compared to nearly a third (32%) for people who had not.⁴³ Care leavers are almost three times as likely to not be in education, employment, or training than other young people.⁴⁴

Each year, thousands of young people in the UK leave the care system at around the age of 18, far younger than the average age that young people across the country now leave home - 25.⁴⁵ This means care leavers can face a sudden reduction in the help they receive, leaving many socially isolated, excluded from the knowledge sharing that takes place in many families, for example gradually learning money skills like paying bills and budgeting.

Young people who leave care also do not tend to have savings to rely on, or are unable to draw on the financial, practical and emotional support that many young adults have from their immediate and extended families after leaving home. ⁴⁶ People with experience of the care system who are referred to food banks are much more likely to be socially isolated than those without (36% compared to 22%). ⁴⁷

Care leavers are assigned a personal adviser who can provide advice, support and information to make the transition to independence. This can make a vital difference, but research has found mixed experiences and varied impact of these arrangements. Care leavers who have moved around a lot were at particular risk of 'falling through the cracks' and struggling to know who to go to for support.³³

Most young people under the age of 25 are only eligible for a lower level of Universal Credit, which is predicated on the assumption that many under 25s will be living with their parents or carers. However, young people leaving care face the same costs as over 25s and may not have the option of living with family. As a result of low incomes, lack of support and rising costs, care leavers are forced to make significant cutbacks, including limiting meals, not putting the heating on, and cutting back on things such as driving lessons that would significantly improve future employment chances.⁴⁸

BUILDING GREATER SUPPORT AND VALUE FOR CARE AND CARING

1. Social care services are adequately funded, joined up, high quality and accessible for all who need them.

Most adults will need social care at some point in our lives. It is crucial that we invest in and plan for care and caring and take the pressure off unpaid carers. Older people and disabled people who need support to live their lives should feel confident in the knowledge that they will always be able to get this support, consistently, affordably, and from well trained professionals - and that the friends and family members on whom they rely on are not at risk of going without essentials as a result of the care they provide.

Better longer-term planning is needed to improve social care across the UK. This should be done in partnership with people who have care needs, those who provide unpaid care, and workers across the sector. Social care services must be embedded in communities, integrated with health care, and reflective of local need to allow people requiring care to lead dignified lives as valued members of their communities. High quality services that value care are only possible with a social care workforce that is adequately paid with flexible and secure work.

2. Unpaid carers are better supported, both financially and by social care services.

Too many unpaid carers face poverty and debt because they have to reduce their hours or stop working in order to provide care. Ensuring joined up, high quality and accessible social care is in place, would mean unpaid carers would have a real choice about continuing to stay in employment or providing full-time care. It would also mean carers can access much needed breaks, and would be less socially isolated, supporting their wellbeing.

Unpaid carers should be valued for the crucial work they do. The social security system should act as a proper safety net and adequately protect them from going without essentials or getting into debt to get by. Unpaid carers should be supported to remain in employment and education, with barriers to work and education removed from the social security system. Employers should be strongly encouraged to offer more flexible working practices to help carers remain in work.

3. Affordable, accessible and high-quality childcare is available across the UK.

Childcare in the UK is some of the most expensive in the world. This locks some parents out of work, education and training, and reduces educational and socioeconomic outcomes for their children later in life. By contrast, we know that affordable childcare reduces costs, meaning people have more money to spend on other essentials.

There has been significant expansion of free childcare provision over the last decade. However, much of this support is only available to parents already in work. Greater help for the lowest income families should be a priority, including for parents doing training, seeking or preparing for work. Funding needs to be set at a level that delivers high quality and decent pay for workers in the childcare sector.

4. Children's social security support provides strong protection from destitution across the UK.

Too many children are at risk of going without the essentials in the UK, damaging their health and future prospects. The temporary uplift to Tax Credits and Universal Credit during the Covid-19 pandemic boosted incomes and saw child poverty rates fall.⁴⁹ In early 2021 the Scottish Government introduced the Scottish Child Payment, an additional benefit paid for children living in low-income households in Scotland that is now worth £25 a week. There is no limit on how many children within a family can get Scottish Child Payment, so it will still be paid for a family affected by the two-child limit, and child benefit can be claimed alongside.

Building on these successes, we should introduce an Essentials Guarantee into the social security system, and remove the caps and limits that have reduced the value of children's social security support, including the two-child limit and the benefit cap. Fixing these holes in our social security safety net would make sure fewer children face hunger, and more children can thrive, offering them a more compassionate, and dignified childhood and brighter prospects for the future.

5. People with experience of the care system are given the compassionate support they need to thrive in their communities for the long-term, free from hardship.

Care leavers should be given the support they need to make empowered choices about their next steps once they leave care or turn 18. This includes being able to access a consistent source of specialist information and advice for longer. This support will help care leavers to gradually move towards independence and build skills, more closely mirroring the trajectory of the majority of young people in the UK.

Care experienced people should be assisted to build strong connections for the long-term. Prolonged access to trauma informed support can help people to nurture stable networks and thrive as part of their communities.

WHO NEEDS TO BUILD THIS FUTURE?

The UK Government

To alleviate many of the financial pressures that unpaid carers, families with children and care leavers experience while claiming social security, the UK Government should introduce an Essentials Guarantee which does not have a lower rate for people under 25 years old. To make progress towards the aims of the Essentials Guarantee, the UK Government should scrap the two-child limit and remove the benefit cap. The UK government should increase the value of Healthy Start for pregnant women and young children in England to help more low-income families access healthy and nutritious food and vitamins. The eligibility should be extended to include all families with No Recourse to Public Funds.

The UK Government should also review social security levels for unpaid carers, consider widening eligibility, and remove rules that restrict earnings or engaging with full time education. The introduction of Statutory Carer Pay⁵⁰ would help working age carers providing care for a limited period by boosting their incomes above the current rates of Carer's Allowance or Universal Credit and supporting their return to the labour force.

Adequate funding is needed to address workforce challenges in both adult social care and childcare. This funding would enable the delivery of necessary services, while improving pay, progression, and vacancy issues within the sector work force.

The UK Government should also push forward with plans to introduce legislation in England that will strengthen and extend corporate parenting responsibilities towards children in care and care leavers across the public sector.⁵¹

Scottish Government, Welsh Government, and the Northern Ireland Executive

The Northern Ireland Executive should introduce a childcare strategy that ensures affordable, accessible, and high-quality childcare, removing barriers to parents' - and particularly women's - participation in work. The Executive should also consider recommendations from the Carers NI Poverty Commission to improve eligibility for and uprate Carer's Allowance and introduce Carer's Allowance Supplements and a Carer Essentials Payment. They should also urgently consider provision of childcare support on a similar level to England, Scotland and Wales.

The Scottish Government should build on its support to families with children by increasing the level of the Scottish Child Payment from £25 to £40 a week, as recommended in our Tackling Child Poverty and Destitution research,⁵² mitigate the two-child limit to help larger families, and ensure full delivery of The Promise - a commitment made to care experienced young people - by 2030.

The replacement of Carer's Allowance from early 2024 with the new Carer's Support Allowance is also an opportunity to deliver change. The Scottish Government should also act to ensure that social care workers receive a fair wage deliver in its commitment to pay childcare workers a minimum of £12 an hour.

Recognising the challenges care leavers face, the Welsh Government is piloting basic income for care leavers, providing payments of £1,600 a month alongside individual advice and support. The Welsh Government should continue to progress plans to improve social care in Wales and share learnings from the Basic Income for Care Leavers pilot. The Wellbeing of Future Generations (Wales) Act means public bodies in Wales must work towards seven wellbeing goals, including a more equal Wales that enables people to fulfil their potential no matter what their background or circumstances. This framework should be used to support people with experience of the care system to thrive.

Local government

Local authorities should ensure that people can easily access information about the support, advice, and services that are available locally, particularly for unpaid carers, parents and care leavers. Support for care leavers should not suddenly stop as care experienced people move out of care settings. All care leavers should receive regular,

proactive, tailored advice and support on key skills and employment until at least the age of 25.

For example, London Borough of Islington's leaving care service, Independent Futures, works with care leavers and 16 to 17-year-olds in care to provide a holistic service that prepares and supports them as they move towards independent living. Support includes establishing support networks, providing mental health support, and helping with access to employment and training opportunities.

Local governments should also promote national schemes such as Healthy Start, Best Start Grant, Best Start Foods and social security payments, to reduce stigma and encourage take up.

Local authorities should work with childcare providers to make sure that provision of childcare places meets the need. To do this, councils should explore and facilitate new ways of working within the childcare and early years sector, supporting providers to work closely together.

Businesses and employers

Businesses and employers should develop more better paid, flexible working offers, allowing people with caring responsibilities to continue working while they care for loved ones. Currently, flexible working to accommodate unpaid caring can be requested, but employers do not have a duty to support requests to help unpaid carers to stay in work, while breaks in providing care can be hard to find.

For example, in Greater Manchester more than 500 employers have signed up to the Good Employment Charter, an initiative which promotes seven characteristics of good employment, including flexible working, in partnership with trade unions and local government.

Charities and community organisations

Charities and community organisations should help promote the existing support and services available within their communities. They should also promote national schemes such as Healthy Start, Best Start Grants, Best Start Foods and social security payments, to reduce stigma and encourage take up.

Charities and community organisations should continue to work to deliver prevention and early intervention work to help parents, unpaid carers, and care leavers to access information, support, and services within their communities. When these organisations work in partnership, they are particularly effective in connecting people to a variety of services and ensuring people can access comprehensive and holistic advice and support.

For example, Carers Leeds is an independent charity working in partnership with community groups, local businesses and third sector organisations to provide a holistic network of general and specialised support for carers. It provides direct support to ensure that carers receive the social security they are eligible for, have access to information about a choice of support services, receive respite from their caring responsibilities, and have opportunities to reduce their social isolation and improve their health.

CONCLUSION

Building a society that values care and caring is critical to ensuring people providing care or those supported through care can afford the essentials. Governments at all levels can work to improve our adult social care and childcare sectors so that they deliver good quality, accessible services, and reward the people working in them.

Unpaid care is crucial for society and the people who need it, and Governments, Local Authorities and Community Organisations must build upon the support provided for unpaid carers and recognise their contributions. People with experience of the care system should receive more proactive, longer-term help to build solid foundations for adulthood.

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