

## **Carers in Crisis**

### **A survey of carers' finances in 2008**

#### **Summary results for carers in Scotland**

This summary should be read in conjunction with the full "Carers in Crisis" UK wide report which provides context, quotes from carers and recommendations.

#### **Carers in crisis**

- 88% say their financial situation is worse than a year ago.
- 79% are struggling to pay utility bills like gas, electricity, water or telephone bills, a 47% increase on responses in 2007

#### **Eat or heat**

- 53% are cutting back on food, a 37% increase on 2007
- 60% are cutting back on heating, whilst only 25% were doing so last year.

#### **Fuel Poverty**

- Fuel poverty has increased significantly amongst carers with 73% of carers spending more than 10% of their income on fuel bills as opposed to 64% in 2007.

#### **In Debt**

- 57% of carers are or have been in debt compared to 36% in 2007.
- 34% owe £10,000 or more with a further 59% owing between £1,000 and £10,000.
- 31% of carers are turning to bank account overdrafts and 40% to credit cards to make ends meet. 15% have taken out a loan and 31% have had to ask for help from friends and family.

#### **Paying to care**

- 69% of carers are spending their own income or savings to pay for care.
- 48% have cut back on caring support services or supplies (like extra respite care, equipment or supplies) because they cannot afford them.

#### **Housing crisis**

- Over a third (34%) of those paying rent or a mortgage cannot afford their payments, a significant increase from 2007 when 10% of carers reported these difficulties.
- 79% are unable to afford essential repairs to their home.

#### **Social isolation**

- A large majority of carers are cutting back on leisure activities and hobbies (81%), holidays (88%), seeing friends (80%) and buying clothes (79%).
- The cost of petrol has forced 70% to cut down on journeys to visit friends and family members and 26% have cut down on essential journeys. 6% have had to give up their car.

#### **Worries for the future**

- In 2007, 54% of carers felt their financial situation would get worse in the future
- Today 88% believe their financial situation will get worse in the next year.