

## Caring and COVID-19: Financial Wellbeing

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# **CARING and COVID-19**

## **Financial Wellbeing**



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# CARING and COVID-19

## Financial Wellbeing

Matthew R. Bennett, Yanan Zhang & Sue Yeandle  
University of Birmingham & University of Sheffield

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# FOREWORD

## PROFESSOR SUE YEANDLE

Principal Investigator, Sustainable Care Programme



**Unpaid carers support people who need help to manage everyday activities**, usually because of illness, disability or advanced age. Research shows that, even in normal times, providing care tends to have negative effects on their financial situation and participation in paid employment.<sup>1</sup>

In March 2020, during the COVID-19 pandemic, the UK Government introduced restrictions to protect the population, including closing many places of work, and 'furlough' and other financial measures. Many people with serious illness, disabilities or considered vulnerable became more reliant on others as the first wave of the pandemic took hold, and provision of unpaid care increased.

This third report in the Sustainable Care programme's Care Matters Series looks at **carers' financial wellbeing**, their hours of **paid work** - before and during the pandemic - and their experience of the Government's **furlough scheme** in April and May 2020. Where possible, we compare available data with information about the pre-pandemic situation, measured in 2017-2019. The report is based on the responses of a large, representative, sample of the UK's population collected in the Understanding Society panel study. As we noted in our [first Care Matters report](#), in April 2020 an estimated 799,583 carers reported COVID-19 symptoms, and 60,180 carers had been tested for the virus.

Caring is a common experience, as we showed in [Will I Care?](#) (2019). Many previous studies have reported a link between financial hardship and caring; this new report highlights their poorer 'financial wellbeing', based on their assessment of how they are managing financially and their expectations about how well off they will be 'a month from now'. In May 2020, **1.3 million carers** supporting a relative or friend living in a separate household were under a degree of financial pressure, with **women** and carers **aged 31-45** particularly affected.

Carers' financial worries were greater in April than in May 2020, showing the Government's urgent measures were helpful to some. However male carers and carers aged 17-30 were more likely than others to be on furlough, so carers' access to paid work and to secure incomes in the months ahead is an issue Government and employers must focus on.

We shared our findings with our programme partner Carers UK, whose campaign [Fairer for Carers](#) calls on Government to increase Carers Allowance and other financial support for carers. You can see their comments on our findings and recommendations at the end of the report.

COVID-19 has brought huge changes for everyone, putting care under the spotlight as an issue of enormous importance that affects families and communities up and down the country. We hope this report will increase awareness of the pressures carers face as they support others. Their greater exposure to financial strain and their greater level of anxiety about future incomes and access to paid work should be a concern for us all.



### Helen Walker, Chief Executive, Carers UK

Financial strain has been a feature of carers' concerns and Carers UK's research as we've gone through this crisis. This is on top of what is often an extremely stressful situation caring for a loved one with a disability or illness or who is older during the pandemic. These results add depth to a growing body of knowledge that demonstrates the need for change to improve carers' lives and strengthen their economic and financial outcomes. Carers UK is pleased to work with Sustainable Care to ensure this work has the impact it needs to improve support provided to carers and their families.

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# KEY FINDINGS

This report considers the financial wellbeing of **people providing unpaid care** (outside their own household) in April and May 2020, during the UK's official '[lockdown](#)' in response to the COVID-19 pandemic. It also looks at their likelihood of being 'furloughed' and at changes in their working hours, analysing these by sex, age and employment status.

An estimated 6,048,286 adults provided care to someone living outside their own household in the UK in 2020. They are a '**subset**' of the **10,991,440 adults** estimated to be carers.

## FINANCIAL WELLBEING

In May 2020, carers had lower financial wellbeing than other people in the population:

- **1,300,381 carers (21.5%) experienced** some degree of **financial strain**, saying they were 'just about getting by' or finding it 'quite' or 'very' difficult to do so
- **1 in 3 carers aged 31-45 reported low levels of financial wellbeing**, compared with 1 in 4 other people of the same age
- Among women, more carers (22.3%) than non-carers (17.9%) had low financial wellbeing
- **1 in 4 carers in paid work** had financial concerns, compared with 1 in 7 carers without paid jobs.

## CHANGES IN CARERS' FINANCIAL WELLBEING

In 2019, 1 in 3 female carers and 1 in 4 male carers reported **feeling financial pressure**.

- **In April 2020**, following the announcement of a furlough scheme and other measures, **financial wellbeing improved** among the population as a whole, including for carers
- In all survey periods, **people in employment** (including carers) reported more financial pressure than other people.

## SHORT-TERM FINANCIAL EXPECTATIONS

In 2020, people were asked if, 'a month from now', they expected to be worse or better off:

- **1 in 5 carers expected to be 'worse off'** in April, and 1 in 8 in May
- Short-term financial expectations also improved April-May for **carers with paid jobs**
- Their short-term finances **were a concern for more people aged 31-65** than in other age groups, among both carers and other people.

## FURLOUGH and WORKING HOURS

In May 2020, among people with paid jobs (including for carers), 1 in 5 were on furlough.

- **1 in 4 working carers aged 17-30 were furloughed**, and 1 in 5 at other ages
- **1 in 4 male carers were furloughed compared with 1 in 5 female carers (21%)**
- **Working hours fell for all the groups** studied between 2019 and April 2020.

## About the study

'Carers' were identified by combining data in the [COVID-19 April 2020 wave](#)<sup>2</sup> with data in wave 9 (2017-19)<sup>3</sup> of Understanding Society. Wave 9 asked people if they provided care to anyone outside the household who was elderly or had a long-term illness or disability. The COVID-19 April wave asked respondents about care for persons outside the household (data on their age, long-term illness or disability status were not collected). **People who answered 'Yes' to both questions are the (unpaid) carers providing care outside the household referred to in this report.**

# CARING and COVID-19

## Financial Wellbeing

New analysis of the COVID-19 April and May 2020 survey and 2017-2019 survey of *Understanding Society* [the UKHLS] shows that:

### FINANCIAL WELLBEING



Over 1.3 million carers experienced some degree of financial strain.



1 in 3 carers aged 31-45 reported low levels of financial wellbeing.



1 in 4 carers in paid work had financial concerns.

### SHORT-TERM FINANCIAL EXPECTATIONS



1 in 5 carers expected to be 'worse off' in April.



1 in 8 carers expected to be 'worse off' in May.



Short-term finances were a concern for more people aged 31-65 than in other age groups, among carers and other people.

### SHORT-TERM FINANCIAL EXPECTATIONS



1 in 4 working carers aged 17-30 were furloughed.



1 in 4 male carers were furloughed compared with 1 in 5 female carers.



Working hours fell for all the groups studied.

In this document, all references to 'carers' are to people in the UK who are **unpaid carers for people who live outside their home.**

# Financial wellbeing and care during the COVID-19 pandemic

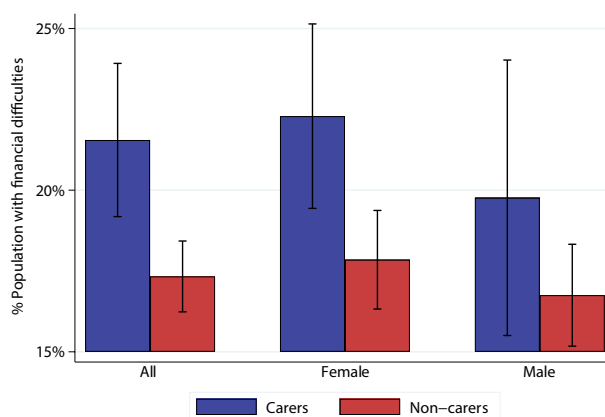
## Carers have lower levels of subjective financial wellbeing<sup>4</sup>

Data from the 2017-2019 and the April and May 2020 waves of the COVID-19 Understanding Society surveys show that, compared to other adults, adults who provided unpaid care to someone outside the household who was sick, disabled, or required support in old age were more likely to experience financial strain.

In May 2020, more than 1 in 5 carers<sup>5</sup> (21.5%) reported some degree of financial strain, saying they were 'just about getting by', or finding it 'quite' or 'very' difficult to do so. This compared with 1 in 6 (17.3%) other people in the adult population (Figure 1).

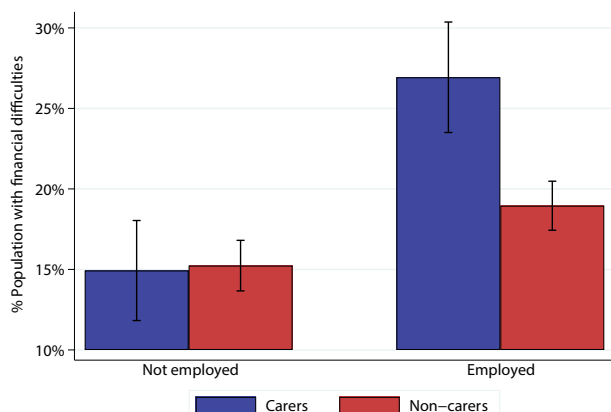
Lower levels of subjective financial wellbeing reported by carers were more evident among female than male carers (22.3% compared with 19.6%) (Figure 1).

Figure 1: Financial wellbeing and caring by sex



Source: Understanding Society: Waves 9, 2017-2019, Covid-19 survey: Waves 1-2, April-May 2020

Figure 2: Subjective financial wellbeing and caring by employment



Source: Understanding Society: Waves 9, 2017-2019, Covid-19 survey: Waves 1-2, April-May 2020

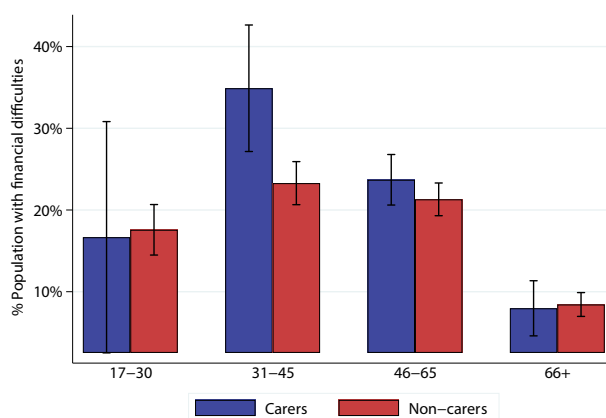
One in 4 (26.8%) working carers<sup>6</sup> reported financial strain, compared with 1 in 7 (15.0%) carers who did not have a paid job (Figure 2).



# Financial wellbeing and care during the COVID-19 pandemic

Carers aged 31-45 reported the lowest levels of subjective financial wellbeing. One in 3 carers (34.5%), compared with 1 in 4 (23.3%) other people of this age, felt they were under a degree of financial pressure. The difference between carers and other people was particularly large in this age group (Figure 3).

Figure 3: Financial wellbeing and caring by age



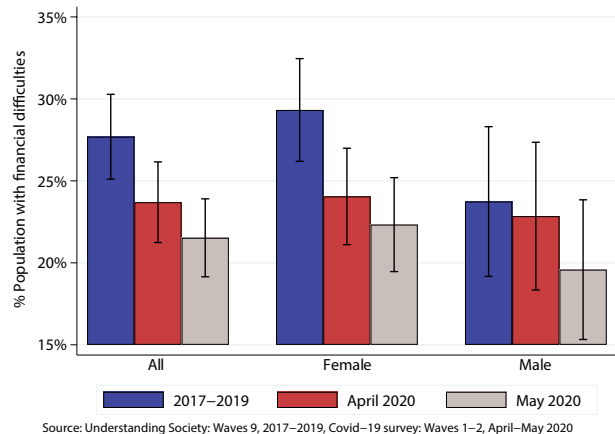
Source: Understanding Society: Waves 9, 2017-2019, Covid-19 survey: Waves 1, Apr-May 2020.

# Changes in subjective financial wellbeing

## Financial wellbeing increased over time

Before the COVID-19 crisis, almost 1 in 3 (29.3%) female carers and almost 1 in 4 (23.7%) male carers reported some degree of financial pressure<sup>7</sup>. This difference between female and male carers narrowed during the pandemic (*Figure 4*).

Figure 4: Changes in subjective financial wellbeing for carers by sex



In March 2020, the UK Government announced a package of measures to protect citizens from financial difficulties related to the pandemic<sup>8</sup>; these included mortgage holidays, protection from eviction for renters and a job retention (furlough) scheme, and are likely to have allayed many people's financial concerns in April and May 2020.

Comparison of data on financial wellbeing for 2019 and for April and May 2020, shows that financial wellbeing increased for carers and other people, across all the characteristics investigated, during this time period; the Government's interventions are likely to have played a role in this.

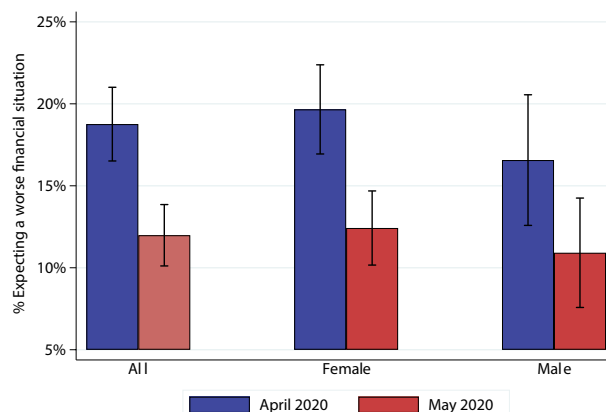
- **Financial wellbeing was highest for people aged 65+, and lowest for people aged 31-45**, among both carers and other people.
- Perhaps surprisingly, it was also **lower in all three time periods** (for carers and for other people) **for people who were employed** than for those who did not have a paid job.

# Financial expectations

## Carers had better financial expectations in May than in April 2020

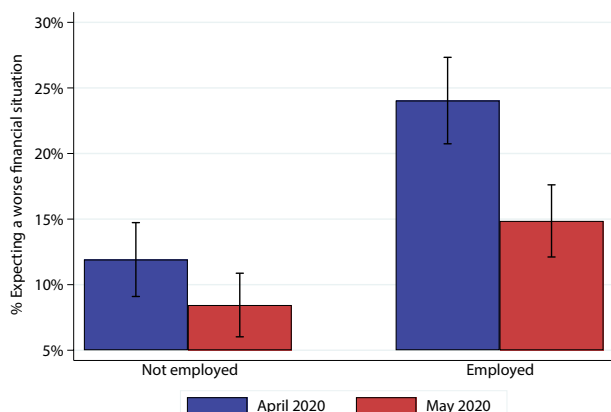
In April 2020, almost 1 in 5 (18.7%) carers expected, 'a month from now', to be worse off financially. This fell to just over 1 in 8 (12.0%) in May 2020 (Figure 5).

Figure 5: Changes in financial expectation by sex



Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

Figure 6: Changes in financial expectation by employment



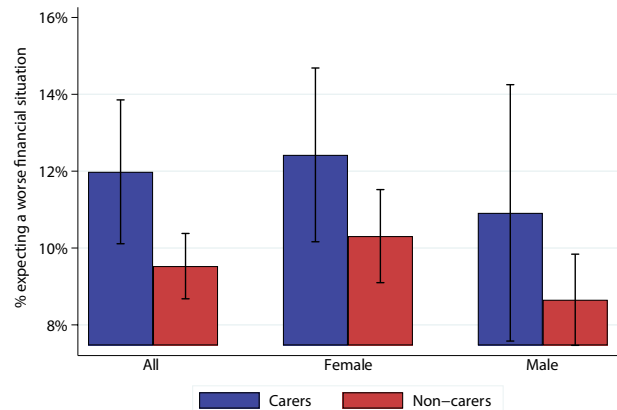
Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

Working carers' financial expectations changed significantly between April and May 2020: almost 1 in 4 (24.0%) expected to be worse off financially in April compared with just under 1 in 7 (14.8%) in May 2020 (Figure 6).

# Carers more likely to expect their financial situation to deteriorate

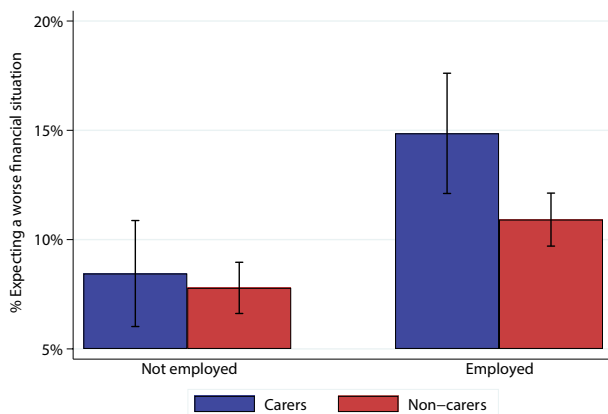
In May 2020, more than 1 in 8 (12.0%) carers expected to be worse off financially 'a month from now', compared with fewer than 1 in 10 (9.5%) other people (Figure 7).

Figure 7: Financial expectation and caring by sex



Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

Figure 8: Financial expectation and caring by employment



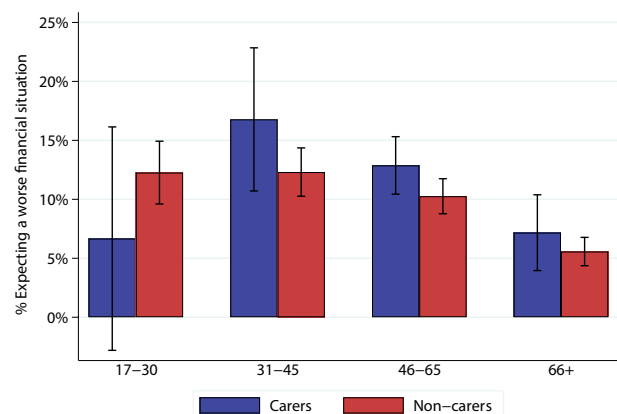
Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

Working carers were more likely to expect to be worse off financially in the near future than carers without a paid job [almost 1 in 7 (14.8%), compared with 1 in 12 (8.5%) carers who did not have a paid job] (Figure 8).

A larger percentage of working carers expected to be worse off financially in a month's time compared to other people in paid work (14.8%, compared with 10.9%) (Figure 8).

Carers aged 31-45 and aged 46-65 had higher expectations of being worse off financially in a month's time than carers in other age groups (16.9% and 12.9% respectively, compared with 6.7% of carers aged 17-30 and 7.2% of carers aged 65 and older) (Figure 9).

Figure 9: Financial expectation and caring by age



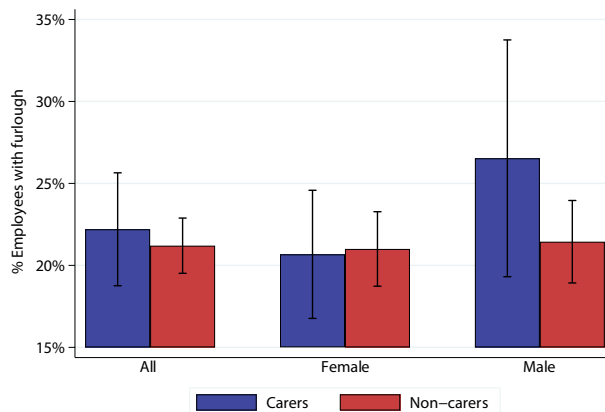
Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

# Furloughed carers

Carers' likelihood of being on furlough was similar to that of other people (22% for carers and 21% for other people) (Figure 10).

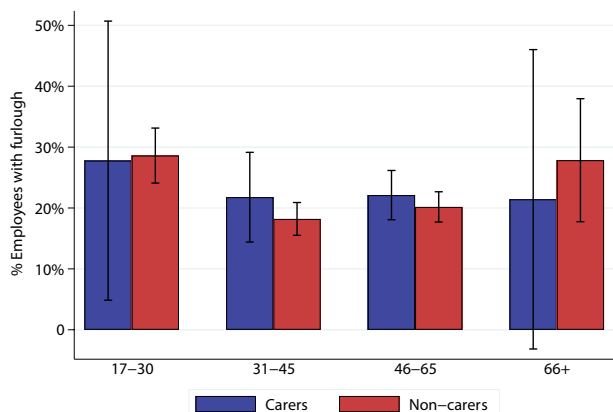
Among carers, 27% of men and 21% of women were on furlough in May 2020 (Figure 10).

Figure 10: Furlough and caring by sex



Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

Figure 11. Furlough and caring by age



Source: Understanding Society: Waves 9, 2017–2019, Covid-19 survey: Waves 1–2, April–May 2020

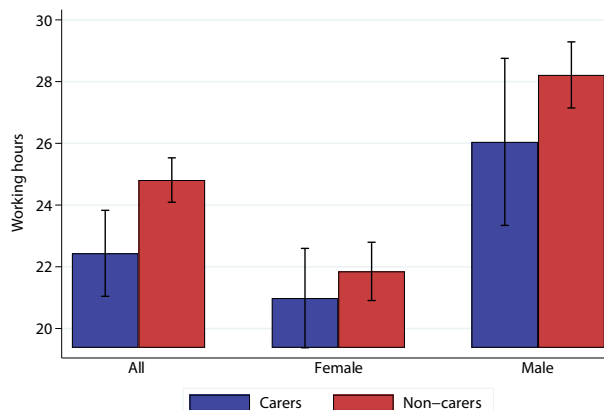
One in 4 (28%) of carers aged 17–30 were on furlough. In all other age groups, the comparable figures were between 21% and 22% (Figure 11).

# Carers and hours of paid work in May 2020

In May 2020, during the pandemic, carers who had paid jobs worked for fewer hours than other employed people. Carers worked for an average of 23 hours per week, compared with 25 hours per week for other people (*Figure 12*).

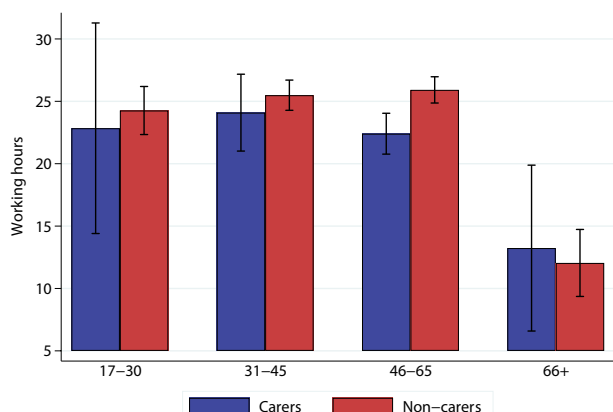
Men worked longer hours than women. Male working carers averaged 27 hours paid work per week, compared with an average of 28 hours for other men. Female working carers worked for an average of 21 hours per week, compared with 22 hours per week for other women (*Figure 12*).

Figure 12: Working hours and caring by sex



Source: Understanding Society: Waves 9, 2017–2019, Covid–19 survey: Waves 1–2, April–May 2020

Figure 13: Working hours and caring by age



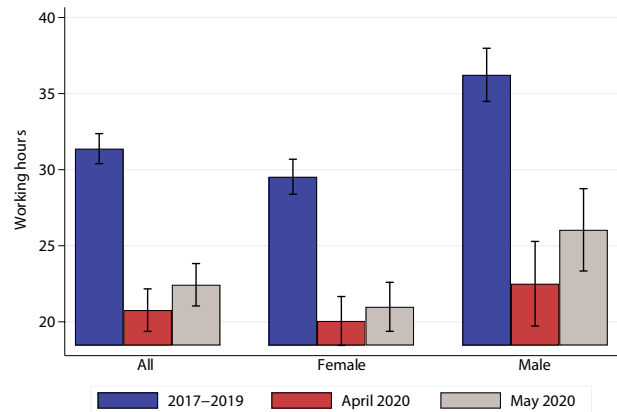
Source: Understanding Society: Waves 9, 2017–2019, Covid–19 survey: Waves 1–2, April–May 2020

Working carers aged 46–65 worked fewer hours per week (23 hours) than non-carers of the same age (26 hours) (*Figure 13*).

# Working hours lower during the pandemic

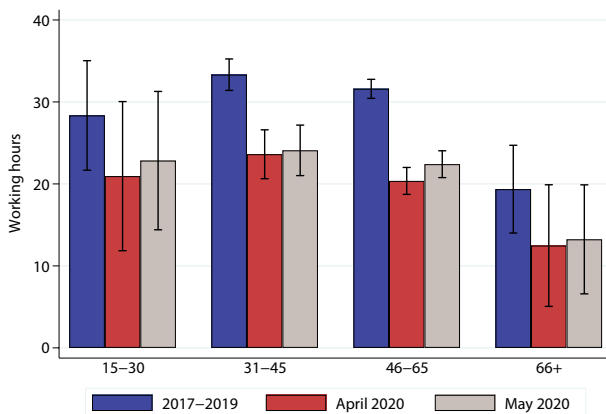
In 2019, female carers worked for an average of 30 hours per week, compared with 36 hours for male carers. In April 2020, the gap between the average weekly working hours of female and male carers had reduced to 3 hours (20 hours per week for female carers and 23 hours per week for male carers). This gender gap widened again in May when, among carers, women averaged 21 hours and men 27 hours of paid work (Figure 14).

Figure 14: Changes in working hours by sex



Source: Understanding Society: Waves 9, 2017-2019, Covid-19 survey: Waves 1-2, April-May 2020

Figure 15: Changes in working hours by age



Source: Understanding Society: Waves 9, 2017-2019, Covid-19 survey: Waves 1-2, April-May 2020

Working hours declined for all workers (carers and others) and in all age groups between 2019 and April 2020, recovering slightly the following month, but remaining well below pre-pandemic average weekly hours in all the groups studied (Figure 15).

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## Carers UK comments...

Carers UK welcomes these findings as an important source of evidence, capturing the additional challenges unpaid carers face at this difficult time. Even before the crisis, we knew carers were [more likely to face financial hardship than non-carers](#), impacted by the [additional costs of caring](#).

Our [Caring Behind Closed Doors report](#) (April 2020), showed the vast majority of carers are spending more during the pandemic due to reduced availability of low-cost food options, paying for equipment, and the greater cost of staying at home. Increases above inflation have been made to other benefits, but there has been no rise in Carer's Allowance – the main benefit for those caring for 35 hours a week or more. It remains the lowest benefit of its kind at just £67.25 per week (2020/21 rates). This cannot continue.

This report shows a particular financial strain on working carers: many families will be balancing on a knife-edge between staying in and losing work. Before COVID-19, [2.6 million people had given up work to care, around 600 people a day](#).

Carers rely on care and health services in order to work. However, 35% of carers told us that the services they relied on were not running. Day services, respite care, and specialist play schemes for disabled children [remain closed or are operating at far lower face to face capacity](#).

Carers have provided the bulk of care during the pandemic and it would be unacceptable if they now lose their jobs due to a lack of care services – further impacting on their short and long term financial wellbeing.

Importantly, this research suggests that the right intervention from Government can improve carers' resilience and financial wellbeing. With the end of shielding on 1 August 2020 alongside a strong call for workers to "return to the place of work", it is essential that the right structures are in place to enable carers to remain in work.

Government now faces a choice that could affect carers' futures significantly – what they choose to do now will have an important effect on carers' future financial wellbeing.

### Carers UK

*Across the UK today 6.5 million people are carers – supporting a loved one who is older, disabled or seriously ill. Caring will touch each and every one of us in our lifetime, whether we become a carer or need care ourselves. Whilst caring can be a rewarding experience, it can also impact on a person's health, finances and relationships. We champion the rights of carers and support them in finding new ways to manage at home, at work, or in their community.*

*Carers UK is here to make sure that no matter how complicated your query or your experience, you don't have to care alone. We provide information and guidance to unpaid carers on a range of subjects. You can contact our helpline on 0808 808 7777 or by email [advice@carersuk.org](mailto:advice@carersuk.org), or visit our website at [www.carersuk.org](http://www.carersuk.org)*



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# Carers UK's recommendations

## End carers' financial hardship and reduce additional costs associated with COVID-19

The UK Government should immediately increase the basic level of Carer's Allowance, and provide a one-off Coronavirus Supplement [£20 pw], matching the rise in Universal Credit. Governments across the UK should also consider establishing support funds to help carers facing greatest hardship.

## Ensure that the furlough scheme is extended, whilst also continuing to promote flexibility – helping to support carers' financial resilience.

The Government needs to extend the furlough scheme for carers.

## Increase employers' awareness and support for carers

An awareness drive through Employers for Carers about good practice in supporting carers at work and beyond. This is essential to ensure that carers are able to continue to juggle work and care.

## Reinstate services that support carers and the people they care for and provide sufficient funding for care

The impact of reduced services is affecting carers' ability to juggle work and care, as well as their health and wellbeing. Where possible, local services should be reinstated / reopened, to ensure carers can take a break from their caring role, and look after their own health and wellbeing. Government also needs to ensure that there is sufficient short-term funding to meet need.

## In the longer term, as we move beyond the current crisis, Governments across the UK must:

- Increase recognition of unpaid carers' role and improve the financial and other support they get
- Make social care a priority for funding, ensuring it delivers vital support to people who need it
- Improve carers' rights to take time off to juggle work and care
- Ensure the needs of carers and those they support are fully considered in recovery
- Implement Carers UK's Recovery Plan for Carers in full.

# Appendix

- Unpaid carers were identified by combining data in the COVID-19 April 2020 wave with data in wave 9 (2017-19) of Understanding Society. Wave 9 asked people if they provided care to anyone outside the household who was elderly or had a long-term illness or disability. The COVID-19 April 2020 wave asked respondents about care for persons outside the household (data on their age, long-term illness or disability status were not collected). People who answered 'Yes' to both questions are the (unpaid) carers providing care outside the household referred to in this report. Care provided to someone within the respondent's own household was not reported, so total care provided will be greater than shown here.
- Unless otherwise stated, all data are for the UK.
- The 95% confidence interval is displayed in the figures.
- All differences and changes reported between groups or over time are statistically significant (5% level).

**Table 1 Subjective financial wellbeing and financial expectation**

			N	Subjective financial wellbeing			Financial expectation	
				2019	April	May	April	May
		<b>Caring</b>						
	<b>Full sample</b>	Yes	1,152	0.2769	0.2370	0.2153	0.1870	0.1200
		No	4,551	0.214	0.1791	0.1734	0.1506	0.0951
<b>Sex</b>	<b>Female</b>	Yes	815	0.2933	0.2405	0.2233	0.1956	0.1242
		No	2,406	0.2286	0.1904	0.1787	0.1628	0.1027
	<b>Male</b>	Yes	337	0.2374	0.2285	0.1958	0.1662	0.1098
		No	2,145	0.1977	0.1664	0.1674	0.1369	0.0866
<b>Employment</b>	<b>Employed</b>	Yes	643	0.3235	0.2815	0.2675	0.2399	0.1480
		No	2,538	0.2321	0.1958	0.1895	0.1806	0.109
	<b>Not employed</b>	Yes	508	0.2165	0.1811	0.1496	0.1183	0.0848
		No	2,006	0.1909	0.1575	0.152	0.1128	0.078
<b>Age</b>	<b>17-30</b>	Yes	30	0.2667	0.2000	0.1667	0.0667	0.0667
		No	570	0.207	0.1947	0.1772	0.1592	0.1228
	<b>31-45</b>	Yes	148	0.4054	0.3986	0.3446	0.2635	0.1689
		No	984	0.2907	0.253	0.2327	0.2104	0.1230
	<b>46-65</b>	Yes	724	0.3066	0.2528	0.2376	0.2116	0.1286
		No	1,600	0.2431	0.2112	0.2131	0.176	0.1024
	<b>66+</b>	Yes	250	0.116	0.1000	0.08	0.0843	0.0723
		No	1,397	0.1296	0.0838	0.0845	0.0758	0.0558

Source: *Understanding Society: Wave 9, (2017-2019), Covid-19 Survey Waves 1-2, April and May 2020*

# Appendix

Table 2: Furlough and working hours

				Furlough	Working hours		
		Caring	N	May	2019	April	May
	<b>Full sample</b>	Yes	626	0.2220	32	21	23
		No	2,464	0.2120	33	24	25
<b>Sex</b>	<b>Female</b>	Yes	444	0.2067	30	20	21
		No	1,309	0.2100	30	21	22
	<b>Male</b>	Yes	182	0.2653	36	23	27
		No	1,155	0.2144	37	27	28
<b>Age</b>	<b>17-30</b>	Yes	19	0.2778	28	21	23
		No	374	0.2861	33	22	25
	<b>31-45</b>	Yes	122	0.2177	34	24	25
		No	824	0.1820	34	25	26
	<b>46-65</b>	Yes	467	0.2211	32	21	23
		No	1,143	0.2018	34	24	26
	<b>66+</b>	Yes	18	0.2143	21	14	13
		No	123	0.2785	23	12	12

Source: *Understanding Society*: Wave 9, (2017-2019), Covid-19 Survey Waves 1-2, April and May 2020

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# Appendix

## Endnotes

1 [Yeandle, S. and Buckner, L. \(2007\); Caring and Family Finances Inquiry \(2014\); Austin and Heyes \(2020\).](#)

2 University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020. [data collection]. 2nd Edition. UK Data Service. SN: 8644, <http://doi.org/10.5255/UKDA-SN-8644-2>

3 University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: Waves 1-9, 2009-2018 and Harmonised BHPS: Waves 1-18, 1991-2009. [data collection]. 12th Edition. UK Data Service. SN: 6614, <http://doi.org/10.5255/UKDA-SN-6614-13>

4 Respondents were asked, "How well would you say you yourself are managing financially these days? Would you say you are... 1) 'Living comfortably', 2) 'Doing alright', 3) 'Just about getting by', 4) 'Finding it quite difficult, 5) 'Finding it very difficult'". Answers were dichotomised; where answers 1 and 2=1; and 3, 4 and 5 =0.

5 'Carers' refers to adults who provided unpaid care to someone outside their household who was sick, disabled, or older.

6 Working carers are people who have a paid job and also provide unpaid care.

7 That is, they were not 'living comfortably' or 'doing alright financially'.

8 <https://www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters>; <https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme>

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# About the research

## Sustainable Care

The *Sustainable Care: connecting people and systems* programme is a multi-disciplinary Economic and Social Research Council-funded research programme (2017-2021) exploring how care arrangements, currently 'in crisis' in parts of the UK, can be made sustainable and deliver wellbeing outcomes.

It aims to support policy and practice actors and scholars to conceptualise sustainability in care as an issue of rights, values, ethics and justice, as well as of resource distribution.

*Sustainable Care* is a collaborative research programme, bringing together academics from eight universities and Carers UK, and works with an extended network of national and international policy, practice and academic partners.

## About the report

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