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PolicyWISE



Wise in 5: Unpaid Carers

Wise in 5 is a snapshot comparative guide to a public policy issue across the nations of the UK and Ireland. It helps you be PolicyWISE (Wales, Ireland, Scotland, England) in 5 (it takes just five minutes to read).

This briefing was published April 2026. It includes a summary of the latest policy developments across the nations, as well as related research from PolicyWISE, The Open University and PolicyWISE's university partners.

PolicyWISE creates neutral and constructive spaces for policy professionals and academics across the nations to develop relationships, respect and knowledge. We support and nurture a common culture of developing and sharing insight, knowledge, ideas and context from across the nations in a comparative and collaborative way.



	Percent of population that are unpaid carers	Supplementary payments?	Legislation	Live issues
England	8.9%	No	Care Act 2014	DWP overpayments; limited respite funding; no cost-of-living support
Northern Ireland	12.4%	No	Carers and Direct Payments (Northern Ireland) Act	DWP overpayments; budget pressure; lack of clearly specified legal entitlement
Republic of Ireland	6%	€2,000 annually per person cared for	Social Welfare Consolidation Act (2005); Carer's Leave Act 2001	Generous unpaid care leave (up to 2 years); higher benefits but weaker respite structure
Scotland	11.9%	£609 Supplement yearly	Carers (Scotland) Act 2016	CSP rollout; CAS uprating; exploring Minimum Income Guarantee
Wales	10.5%	No	Social Services and Well-being (Wales) Act 2014	DWP overpayments; budget pressures

Sources: [2021 ONS Census](#); [2022 Scotland Census](#); [2021 NISRA Census](#); [2022 CSO Census](#)

Wise in 5: Unpaid Carers

Overview

An unpaid carer is someone who gives care to a relative or friend who otherwise would not be able to manage without this help. This may be due to physical or mental illness, disability, old age, or addiction, and they are not paid by a company or local authority to do this.

Unpaid carers are not hard to define. You will see them everywhere, once you know how to look: a husband helping a wife out of a car outside a hospital; a daughter holding her elderly mother's unsteady arm in the supermarket; a father anxiously scanning a box of medication outside a pharmacy, his teenage son in a wheelchair beside.

There are very many unpaid carers, as the Census data confirms, but these figures should be interpreted with care and as conservative estimates. England and Wales collected their latest Census data in 2021 during the pandemic, whereas Scotland and the Republic of Ireland collected theirs in 2022, after the worst of the lockdowns. Caring is often under-disclosed and not always recognised as "caring" by those providing it: it's simply "their vows", or "giving back to my mum and dad", something "all parents do for their child". As such, they tend to appear less in official data, though that is certainly no excuse for their lack of recognition and support from many policymakers in the last two decades.

In reality, unpaid carers are not simply spouses, or dutiful children, parents, siblings, neighbours or friends. They are undertaking a highly specific and skilled role which can enhance and extend well-being and quality of life for the person or people that they care for. They do it according to a set of values that have little recognition in modern, growth- and borders-obsessed politics: love, duty, reciprocity, maintenance, care.

Caring for someone or multiple people with a disability, frailty or addiction is physically and emotionally exhausting. Levels of state support are patchy. Yet across our lives, particularly as average family sizes shrink and life expectancy generally grows, the majority of us will increasingly provide care at some point in our lives. For many unpaid carers it is one of the highest and noblest roles one can perform. Unpaid carers do not wish to be pitied, they want to be empowered. So what can policymakers do to ensure that unpaid carers are empowered and supported to continue performing their role – or step back if they need with the peace of mind that the person they care for will be protected?

This briefing compares how the five nations recognise and support unpaid carers – and what lessons might be learned across borders.

What unpaid carers need from governments

The economic value of unpaid care is immense: one estimate suggests it would **cost £184 billion** if equivalent hours were provided by paid care workers, a figure close to annual NHS expenditure. **Carers Trust** estimate that around £47.7 billion per year is lost to the UK economy in terms of lost labour as unpaid carers are forced to cut back or quit employment in order to provide full-time care for their loved ones. These figures suggest that the value of unpaid care is economic: they save governments (primarily local authorities) money because unpaid carers do the work for free. But that is a misleading framing: unpaid carers are not volunteers (an "invisible army") nor are they service recipients; they are all of us, doing something that any loving relative would do for another.

Yet many unpaid carers are uniquely exposed to financial hardship and poverty. Consider "Buffy", an unpaid carer in the North-East of England. She cares for her mum with dementia (who has no recourse to public funds) and her disabled partner, and has done so for the last eighteen years. She's in her 50s and had to give up work to provide care. She receives financial support in the form of Carers Allowance (increased in 2025 to £86.45 per week in England, Wales and Northern Ireland but still remaining low relative to the intensity of care expected and the financial risk carers carry) and Income Support (equating to around £50 a week). She says:

"some of the sacrifices I make, for example, is I'll miss out on meals ... once or twice a week, I'll miss out on food, to make sure that they're fed. At Mum's, the house is on a temperature gauge, like a thermometer, my room's not heated because I can't afford to heat and so more money would improve my quality of life for sure". (In [Taylor et al. 2023](#))



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In England, Wales, and Northern Ireland, Carers Allowance (CA) is highly restrictive – recipients are not permitted to be in full-time education (defined as 21 or more hours of supervised study per week) or earn more than £204 a week after deductions (tax, National Insurance, and certain expenses); and carers must care for at least 35 hours per week. There is no supplementary payment for additional cared for people. Around 1.4 million in Great Britain are currently claiming CA according to the [DWP](#), representing around 26% of the census population of unpaid carers. As of 2023–24, nearly 137,000 claimants had outstanding CA overpayment debt – a [71% increase](#) since 2018–19, driven by systemic design and administration problems (late detection of earnings changes and a cliff-edge rule). Outstanding CA overpayments totalled [£251 million](#) in 2023–24.

The average unpaid carer will also need to consume more in gas and electricity and will spend more at the supermarket providing nutritious or diet-specific food for unwell loved ones, as well as expensive items such as sanitary pads, healthcare products and day-to-day home adaptations. Yet in the UK nations, there has been no dedicated carer-specific cost-of-living payment outside Scotland.

So what do governments currently offer?

- A recognition benefit, such as Carer's Allowance (England, Wales, Northern Ireland, and Ireland though paid differently) or Carer Support Payment (Scotland) – not intended as an income replacement though paradoxically income restricted.
- Occasional replacement care, known as respite, to enable a carer to take a break.
- A needs assessment (England, Wales, Scotland and Northern Ireland).
- A wellbeing grant, usually a small annual amount to purchase items or services to take a break.
- National insurance credits to make up for lost pension contributions: in the UK, carers may receive National Insurance credits via CA/CSP or via Carer's Credit (for caring 20+ hours). In Ireland, unpaid carers may qualify for enhanced pension contribution credit under the 2024 Long-Term Carer Contributions Scheme.
- One week of unpaid care leave in England, Scotland and Wales (Carer's Leave Act 2023) but not Northern Ireland; Republic of Ireland has two separate provisions, up to 104 weeks unpaid care leave for full-time care, and a newer 5 days' unpaid medical care leave per 12 months.
- Statutory recognition of unpaid carers in health policy.

Why is this offer important?

Largely because it enables unpaid carers to continue in their roles, providing expert loving care that keeps their cared for person(s) safe, often involving a substantial saving to local and health authorities who would otherwise be statutorily bound to source private paid care in a market defined by staff shortages and high turnover, with a looming labour force crisis as governments clamp down on low-paid immigration.

Is this current offer sufficient?

No. Around 1 in 7 carers reported using a food bank according to [Carers Trust](#), and many report deteriorating health. The governments vary in what support they offer, and every caring relationship is distinct. There are two key concepts:

- 1) The [capacity to care](#): a carer's ability to provide care not at substantial expense to their own wellbeing, reliant upon access to health services, respite and wellbeing support and protection from hardship.
- 2) The [social risk of caring](#): the ways in which being an unpaid carer uniquely expose one to health and well-being risks, the role of intersecting factors like gender, age and employment status, and forms of mitigation available to policymakers.

What good government policy can do is protect the capacity to care (e.g. from financial hardship, through targeted welfare payments), and support carers' resilience to the social risk of caring (e.g. through care leave policies, access to replacement care, wellbeing support, and so on).

What about young carers?

While this briefing focuses on adult unpaid carers, young carers and young adult carers face distinct disadvantages, particularly in education, training and early working life. The [APPG on Young Carers and Young Adult Carers](#) highlights how caring responsibilities can limit educational participation and income at precisely the moment when young people need stability and support. In England, it notes, many carers might benefit from flexible distance learning, but maintenance support is generally not available to the vast majority of distance learners (unless they fall under the disability or health-related exemption), creating an avoidable financial penalty for young adult carers seeking to study. The report highlights Open University work, including the OU Carers' Scholarships, which since 2020 have supported the equivalent of 142 full scholarships (from 700+ applications), with 40+ scholarships allocated to young adult carers.

Nation by Nation

Please note: all figures correct at the time of writing (April 2026).

England

Carer's Allowance is £86.45 per week (pw) with earnings limit £204 pw; restrictive rules on 21+ hours' supervised study and overlapping benefits. Statutory right to a carer's assessment under the Care Act 2014, but only **8.1% of carers** were assessed or supported in 2021–22 (when comparing council adult social care data against the Census population). Local respite and carer breaks vary and have fallen with budget pressures, with a **42% drop** between 2015/16 and 2020/21, and local authority spending on unpaid carers falling by 11% over the same period. Live issue: high CA overpayment debt and ongoing DWP reforms to reduce CA cliff-edge breaches: the DWP has largely accepted the recommendations of the 2025 **Liz Sayce review** into CA overpayments, which highlighted systemic factors penalising carers.

Wales

Carer's Allowance (UK rules) £86.45 pw with the UK earnings limit. Under the Social Services and Well-being (Wales) Act 2014, local authorities have a duty to assess carers' needs and consider support that promotes well-being and prevention, with statutory duties such as Regional Partnership Boards intended to drive joint working between councils, health boards and other partners. Local carer grants and respite are discretionary and variable. In Wales, a **Draft National Strategy for Unpaid Carers (2026)** was issued for consultation in February 2026, setting out eight priorities spanning recognition, access to services, replacement care (respite), employment, financial hardship, mental health and carers' role in care planning and hospital discharge. The draft also notes persistent under-identification of carers and the lack of consistent recording mechanisms across Welsh public services.

Live issue: pressure on local authority budgets and uneven access, despite a wellbeing framework.

Scotland

Most generous support within UK: Carer Support Payment (CSP) replacing CA; rate £86.45 pw with earnings limit £204 pw (same as CA). In addition, Scotland has paid a Carer's Allowance Supplement, twice-yearly; in March 2026 this was renamed Scottish Carer Supplement, with payments increased to £11.70 per week (annually, £609). Statutory Adult Carer Support Plans under the Carers (Scotland) Act 2016; national Short Breaks Fund and local partnership delivery. Live issue: from March 2026, Scottish

Carer Supplement will replace Carer's Allowance Supplement, and a Carer Additional Person Payment will also be introduced, while Carer Support Payment continues. In addition, pilot exploration of a **Minimum Income Guarantee** for unpaid carers.

Northern Ireland

Carer's Allowance (UK rate) administered via the Department for Communities; same earnings limit. Statutory rights to assessment sit with Health and Social Care Trusts under the Carers and Direct Payments (Northern Ireland) Act 2002, but there is no single, nationally specified minimum package of support, and provision varies by Trust area. Provision of breaks is patchy, and NI policy development and funding have been constrained by wider fiscal pressures and institutional instability, as well as a backdrop of greater relative deprivation and a higher proportion of unpaid carers. Live issue: budget constraint and fragmented delivery.

Republic of Ireland

The Republic of Ireland provides a more layered set of carer supports, including Carer's Allowance (means-tested) paid at €270 per week for one cared-for person and €405 for two or more (higher rates for those aged 66+), plus the Carer's Support Grant €2,000 annually. Recent reforms have raised the Carer's Allowance income disregard (from July 2025) to €625 per week (single) and €1,250 (couple). Generous unpaid care leave: up to 104 weeks Carer's Leave; alongside the introduction in 2023 of five days' medical care leave. Note however a weaker statutory underpinning for respite care, which alongside community support varies by county and voluntary sector capacity. Live issue: Budget 2025 uplift to the grant and continuing reforms to income disregards.

Key Statistics

- Over 6 million unpaid carers across the UK and Ireland
- £184 billion annual value of unpaid care (UK, exc. Ireland).
- £86.45 per week Carer's Allowance and Carer Support Payment (UK, 2026–27), for those deemed eligible by caring for over 35 hours per week, and not in full-time education or training
- 1 in 7 carers forced to use foodbanks (Carers Trust).
- £204 weekly earnings limit for CA (from 6 April 2026).
- £251.7m outstanding CA overpayment debt in 2023–24.
- Inconsistency across nations: Scotland pays an additional Carer's Allowance Supplement

Wise up – 5 policy points to take away

Five key points from what we've learnt above, which could be considered as part of further policy development and delivery in any or all of the nations.

1. **Guarantee fair and consistent support across UK nations.** Carers should not face radically different entitlements because of where they live. Establish a commonly agreed statutory minimum level of support across the UK nations in terms of assessment, income protection, respite and carer's leave, with transparent national reporting. Governments should come together to agree and co-design these standards, in consultation with unpaid carers' advocacy groups.
2. **Introduce a minimum income floor for carers.** Income insecurity is a political choice, not a natural consequence of care. Uplift Carer's Allowance and Carer Support Payment, reform earnings rules, provide supplements for multiple cared-for people and protect pension contributions as a right, not a favour.
3. **Make respite and preventative support a statutory duty, funded and monitored.** Breaks are not luxuries, but one of the few ways carers can sustain care safely and avoid collapse into crisis services. Guarantee regular and consistent respite and local wellbeing support, with ringfenced funding and accountability.
4. **Establish a "carer capability standard" grounded in dignity and social justice.** No one should be driven into poverty, isolation or ill health for providing care, unpaid, to their friends and family. Embed protections for carers' capacity to care, taking seriously intersecting inequalities of gender, age, disability and work. We suggest that one of our governments, or regional authorities, should pilot such an approach.
5. **Use the current reform window to legislate for a carers strategy with enforceable rights, agreed across governments.** Governments across Ireland and the UK should grab the opportunity to develop a carers strategy in consultation with each other. In the UK, the Casey Commission into adult social care is a once-in-a-generation opportunity to develop a statutory carers strategy and set of protections that embeds parity between carers and cared-for people, sets minimum entitlements and closes down two decades of drift.



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The Open University has been awarded £1m in funding from Dangoor Education to establish and run PolicyWISE. The funding has supported the launch of PolicyWISE in 2023 and our development over the following four years.



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Wise in 5

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