

CARERS SCOTLAND
WRITTEN SUBMISSION

Call for views on the Housing (Scotland) Bill

The national carer organisations welcome the opportunity to provide written evidence on the Housing (Scotland) Bill. Whilst the Bill in its entirety is of interest, we have confined our response to the questions surrounding Part 2: Social Housing as this is the part of the Bill where we have significant concerns over its potential impact on unpaid carers.

Introduction

There are almost 660,000 carers in Scotland, of whom 115,000 provide care of over 50 hours each week.¹ Below, we outline some key statistics on carers which highlight the significant disadvantage they already face, just because they provide care. This information is intended to outline the profound impact of caring and the concerns we have that, an unintended consequence of changes to succession rights, will have a direct and detrimental impacts on carers who are already struggling.

Carers face significant levels of poverty. Almost half (47%) are in debt as a result of caring. 1 in 6 carers in debt over £10,000. A fifth relying on overdraft or credit card simply to make ends meet. As a result of the financial impact of caring almost half cutting back on essentials like food (44%) and heating (46%) and 59% are in fuel poverty. Few carers have any savings to fall back on, with 1 in 10 having these totally drained by basic bills and everyday living costs.²

“The “cutting back on essentials” happened last year. I’m NOT coping now.”³

Carers are less likely to be in work than non-carers. 170,112 people in Scotland had given up work to care at some point. Half of working-age carers in a household with no-one in paid work – almost triple the percentage of UK households without paid income.⁴ 41% cannot work because of their caring responsibilities or because of their own illness or disabilities. People from lower socio-economic backgrounds⁵ and in areas of multiple deprivation⁶ are more likely to need and to provide care.

¹ Census 2011

² Caring and Family Finances (2013) Carers UK/Carers Scotland

³ ibid

⁴ ibid

⁵ EHRC, How Fair is Britain (2010)

⁶ Caring Together – The Carers Strategy for Scotland (2010) and Scottish Household Survey, Scottish Government & CoSLA,

Unpaid carers are more likely to suffer poor physical and mental health, particularly those who are providing intensive levels of care.⁷

The role of carers is significant in the delivery of care and support. Currently the cost to replace the care provided by carers would be more than £10 billion each year⁸. Carers are critical in enabling older and disabled people to live safely in their own homes and communities.

Proposals Section 14 (b)

We have concerns about the proposals outlined under Section 14(b) to extend the qualifying period for succession on the death of a tenant for unpaid carers (where this has been the carer's only or principal home), from 6 months to 12 months. We have even greater concerns that this qualifying period will only begin once the carer has informed the landlord that this is their only or principal home.

We believe that this proposal will disadvantage carers and see little reason for increasing qualifying periods for succession for carers or for this qualifying period to begin only when a tenant or carer informs the housing provider. We are deeply concerned that carers, having given up their own home to provide care (on the death of the person they care for) may find themselves not only bereaved but faced with homelessness.

Without detailed research by social housing providers, it is difficult to estimate how many carers have given up their own home to care but research⁹ shows us that the majority of carers, some 80%, live with the person they care for. We also know that 41% of carers care for someone with dementia or because of illness or frailty associated with older age. This cohort of carers may be those most likely to have moved in to provide care to a parent or other older relative. In addition, carers who have given up their home to care for someone who has a terminal or life limiting illness will also be affected. These carers may find, despite giving up their homes, their careers and financial security to care, they are unable to meet the new qualifying criteria for succession.

"I am unable to leave the house to work. I have used my modest savings in supporting my household and paying my bills in order to care for my mother. We are dependent on her income and savings. I have no independence but I am responsible for all bills, financial decisions and outgoings. I worry constantly and sleep poorly".¹⁰

Caring often involves providing high levels of care which can leave carers with little time for seeking out information and support, much less finding out that they must

⁷ Carers in Crisis (2008) Carers UK/Carers Scotland

⁸ Value of Caring (2011) Carers UK/Carers Scotland

⁹ State of Caring (2013) Carers UK/Carers Scotland

¹⁰ Caring and Family Finances (2013) Carers UK/Carers Scotland

inform landlords. Indeed the most recent Census showed an increase in the intensity of caring, with the percentage of carers caring for at least 35 hours each week increasing.

Moreover, carers often simply do not recognise themselves as carers, instead identifying themselves as, for example, a daughter, a son, a parent. We know from our research that carers repeatedly say that they did not know that support and assistance are available. For example, our research¹¹ found that 16% of carers say they have did not know about help or financial support for 10 years or more. 62% did not find out for between 1 and 10 years. Only 22% knew about their rights within a 12 month period. This lack of awareness of rights and entitlements within the given period proposed for informing landlords is deeply worrying.

Furthermore, in a recent survey by Carers Scotland¹², 51% of carers said that they had not been given any advice on what was available. We are concerned that this lack of availability of appropriate advice to carers *will* include the provision of information on the right to succeed a tenancy.

Furthermore, the proposals do not provide details on the Scottish Government's intentions for supporting those carers who have already given up their own home to live with and provide care to a family member. It is unclear whether the policy will be applied retrospectively and what steps housing providers should be required to undertake to inform these carers of the new qualifying period for succession.

Conclusion

The Scottish Government and its partners in health and social care have clearly stated policy intentions to deliver improved outcomes to older and disabled people, including enabling older people to live safely in their own homes and communities. Carers are key partners in delivering this and, as such, should be supported effectively. This includes ensuring that they do not face uncertainty and homelessness simply because they have given up their own home to care.

The national carer organisations urge the Scottish Government to reconsider their proposals around increasing qualifying periods for succession for carers and related requirements to inform landlords.

Carers Scotland
21.02.14

¹¹ State of Caring (2013) Carers UK/Carers Scotland

¹² Caring and Family Finances (2013) Carers UK/Carers Scotland