

Caring in an ageing society

The cost to government and individuals of unpaid care

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Who is an unpaid/informal/non-professional carer?

In principle (it is simple!):

“Do you look after, or give any help to, anyone because they have long-term physical or mental health conditions or illnesses, or problems related to old age?” (UK Census, 2021)

→ Definitions do vary!

In practice, they are harder to identify:

- Caring is **‘just something you do’**, not a role people name for themselves.
- Social norms and cultural beliefs play a role.
- **Caring can be invisible** even to the carer (62.5% are hidden, Urwin et al, 2021)



~2 years

average time for a carer in the UK
to self-identify as one

Why this matters: We don’t know them!

They rarely access the assessments, allowances or flexible working rights they are entitled to.

Who provides unpaid care?



- **Unpaid carers provide the majority of care:** ~16% of the adult population self-identify as an unpaid carer in the UK (~15% in Spain).
- **Don't forget young carers (aged 5 to 15)!** (Brimblecombe, Knapp, et al., 2020)
- **Caring is dynamic:** Two in three of the population will also be unpaid carers at some point in their lives, and often at multiple points (Zhang and Bennett, 2019), and many of the population will receive unpaid care at some point in their lives.
- **Women, ethnic minorities, and people with lower financial resources are more likely to provide unpaid care,** especially at higher intensity levels (Brimblecombe and Burchardt, 2021; Quashie et al., 2022).

Who becomes a carer?



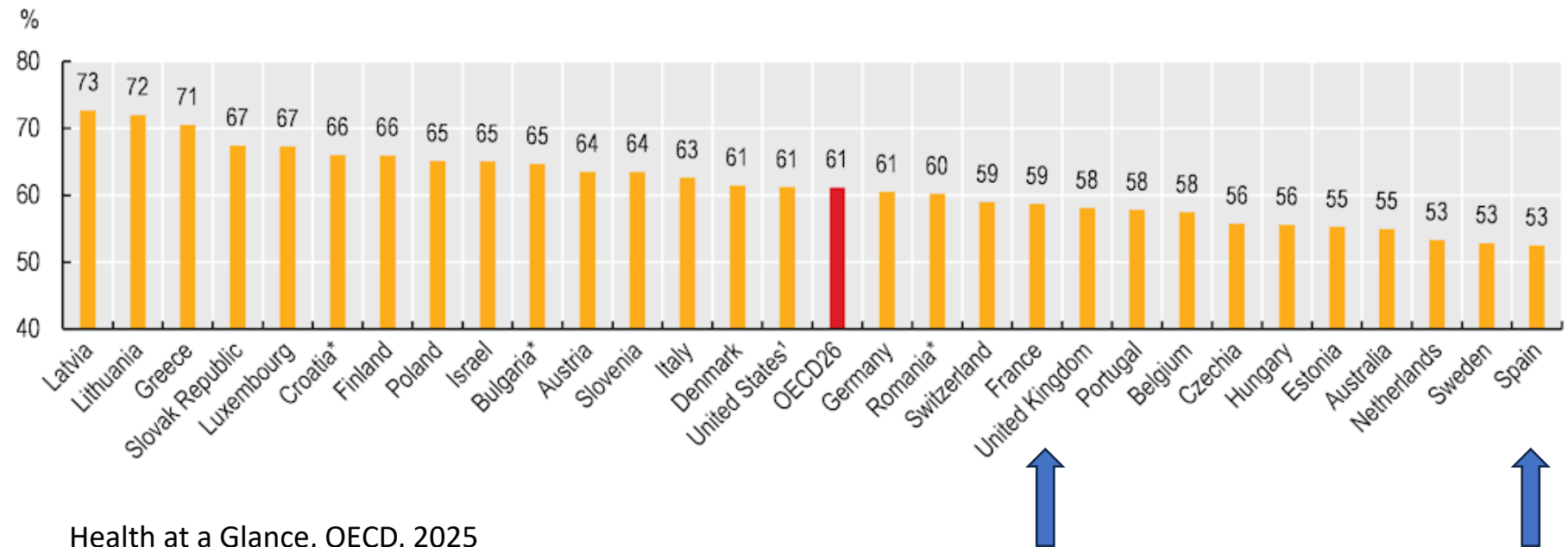
Rarely a planned choice

- Caregiving usually starts by default, from family circumstance, not a deliberate plan.
- Proximity matters a great deal: the relative living closest often becomes the main carer.
- Gender norms still shape this decision: many people expect daughters, more than sons, to take on the caring role.



Caring has a gender

Share of informal daily carers who are women, 2021-2022 (or nearest year)





The consequences of unpaid care provision

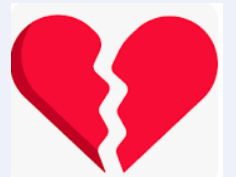
The consequences of unpaid care provision



Satisfaction in their role of supporting loved ones (meaning to their lives, new skills and maintain social connections).

However:

- More likely to be unemployed and to leave employment (King & Pickard 2013)
- May accept lower pay.
- Poorer physical health, mental health, mortality, and QoL, especially for those providing high-intensity care → but, the effect of caring on physical health is not always linear over time & depend on needs/unmet needs (Cartagena-Farias & Brimblecombe 2022)
- Lower educational attainment.
- Influence retirement decisions.
- More likely to live in poverty and face deprivation (Cartagena-Farias & Brimblecombe, 2025)





Is caring actually free?



Providing care is not cost-free to the State

From the public budget perspective, the provision of unpaid care is often seen as a cost-effective way of providing care, as it reduces public spending on other long-term care services and support.

But:

- ↓ employment → ↓ earnings → ↓ earnings-related tax revenue.
- ↑ poverty, deprivation and unemployment → ↑ welfare benefits.
- ↓ health → ↑ health service use → ↑ associated costs.

What unpaid care costs the government?



All carers, aged 16 and over (UK, estimations)

£6.1bn to £20.9bn a year (2021)

- Co-resident caring and providing more intense care → higher costs.
- Not all of these costs are necessarily negative (they may, for example, help meet carers' health or financial needs), but they do reflect the fact that:

Unpaid care is not cost-free!

In Spain (*Oliva-Moreno, Vilaplana-Prieto and Peña-Longobardo, 2021*): **€17.1bn to €100.2bn (~ £14bn to £86bn).**



What can policy do?

From recognition to concrete protection, support and funding

Reducing barriers for carers to gain the support that they need



Promote social/self recognition

Rights to formal support and assessment

Respite: Formal replacement care for the person being cared for

Reduce local inequalities

Peer support groups

Training

Flexible working conditions. UK Carer's Leave Act 2023: 1 to 7 days of unpaid leave each year to provide or arrange care for a dependent with long-term needs (**is it enough?**).

Usually most effective in combination, not alone!



Muchas gracias!

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