

Report No. 9

Young, caring, and struggling to make ends meet

The worsening economic circumstances of Scotland's young carers during Covid-19

"We don't have any money left to do or have nice things"

Chris, 17 years old

"Sometimes you look in the cupboard and you're like 'oh, there's not much food in today'"

Danielle, 16 years old

Chloe Maclean and Nicola Hay

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The UWS-Oxfam Partnership: 'For a more equitable and sustainable Scotland'.

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- A research and knowledge exchange, linking UWS academics with Oxfam Scotland and community organisations in collaborative projects;
- The UWS-Oxfam Policy Forum, which brings all of these partners together with a broad range of external organisations from across all sectors of Scottish society, to discuss key questions and to inform understanding and engagement with both existing and emergent issues;
- A series of Collaborative Research Reports, available from the Partnership's website – www.uwsoxfampartnership.org.uk.

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Foreword

Oxfam is deeply concerned about the impact of the Covid-19 pandemic on all those living in or at risk of poverty. Amid a surge in caring responsibilities, we are particularly worried about the escalating daily pressures faced by those providing unpaid care, including a substantial number of young people across Scotland.

Even before the pandemic, too many people with caring responsibilities, particularly women and girls who provide most care, lived in poverty. Covid-19 has heaped yet more pressure, both caring and financial, upon those looking after others.

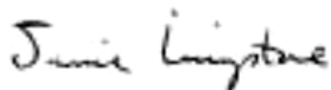
This research provides a valuable and timely snapshot into the varied and personal experiences of young carers in Scotland, with a particular focus on the financial impact of Covid-19. Each young carer's experience is unique. However, the insights in this report suggest that too many are facing deepening money pressures. Most shockingly, nearly half of participants reported relying on food banks. The young people who shared their stories describe how these financial pressures impact their personal wellbeing, while limiting their learning opportunities and future career goals. Unsurprisingly, the research highlights that the financial context faced by young carers is deeply connected to that of their wider household. However, they are very far from powerless bystanders: many young carers are actively supporting their household to make financial ends meet, though as this research shows, this contribution is often quiet and unseen.

Some welcome measures are in place in Scotland to support young carers, including the entitlement to a Young Carers Statement outlining an individual support plan and, for some, access to a Young Carer Grant, as well as the Young Carer's Package. However, this research shows that an urgent policy response is required to address the significant gaps in financial support which remain. At the same time, it is necessary that young carers' access to such support allows them to choose the level of care that they provide. It is also important to recognise the links between the poverty experienced by too many young carers and the measures needed to end poverty for all children and all carers.

For Oxfam, the poverty-price being paid by too many young carers is a particularly powerful example of the consequences of the wider undervaluation of all care – here in Scotland, across the UK and globally. There is an urgent need, at each of these levels, for substantial new action to address this injustice. No carer, and certainly no young person, should live with the stress and worry of poverty because of caring.

To drive further policy and spending action in Scotland, while ensuring progress can be transparently tracked, we need a new National Outcome on valuing and investing in all forms of care – paid and unpaid – to be placed at the heart of the Scottish Government's National Performance Framework.

We must urgently learn the lessons from the pandemic by making a generation-defining commitment to those looking after someone in Scotland, including the young people selflessly caring for others. A new National Outcome on care would be one element of such a commitment to assure that they are seen, they are valued and that we will care for them in return. We owe them nothing less.



Jamie Livingstone,
Head of Oxfam Scotland

Executive summary

This research focuses on exploring, in the context of the 2020/21 Covid-19 pandemic, the economic circumstances of young carers in Scotland. A young carer is a child under the age of 18 years who provides regular care and support to a family member with a long-term physical or mental health condition or addiction. The Scottish Government estimates that 7% of young people in Scotland are young carers (Scottish Government, 2017).

The research seeks to improve understanding of:

1. The nature of young carers' economic circumstances;
2. The impact of Covid-19 on their financial circumstances;
3. Young carers' understanding of and involvement with household finances, and
4. How young carers' economic circumstances impact their vision for their future.

The findings in this report are based on qualitative interviews with ten young carers and on 20 qualitative survey responses. Therefore, the report provides a relatively small-scale, but important and timely snapshot insight into the experiences of young carers in Scotland. It is hoped the research, conducted in early 2021, will contribute towards the urgent policy action required to relieve pressures on young carers.

Key findings

Household economic circumstances

The vast majority of young carer households within this study contained one or no adults in employment. Young carers experiencing financial difficulties tended to come from households where a parent was being cared for rather than a sibling. As such, many young carer households are dependent upon a single wage and/or benefits to cover their costs of living. With half of our participants using a foodbank within the last year, this suggests that the welfare system is not enabling young carers' families to cover their basic needs.

The impact of Covid-19

Covid-19 has exacerbated existing financial difficulties for young carer families. Many young carer families were affected by workplace insecurity during Covid-19 and its negative consequences on household income. Some young carers took on (more) paid work during the pandemic to address emerging income gaps, balancing a combination of paid work, care work, and schoolwork. Measures to reduce the spread of Covid-19, such as lockdowns and physical distancing rules, meant that many services for young carers and those they care for were reduced or were stopped completely. The consequence was that young carers had to spend more hours on care. In some instances, other family members reduced or gave up their paid work in order to meet the 'care gap' arising because of the pandemic. Overall, young carers experienced increased worries during Covid-19, both for the health of their families, and their economic security.

Understanding of and involvement in household finances

Whilst children are often assumed to know little about the details of their household's finances, this research found that young carers understand their household finances well and are involved in managing them. Young carers often contribute to household financial matters such as paying towards utility and food bills, collecting benefits, or doing the weekly food shop. They also deploy their own strategies for minimising household spending, sometimes in harmful ways such as limiting their own food consumption. In their spending and consumption intentions, young carers often put the needs of others in the household first.

Visions for the future

Just like any young person, young carers have multiple, varied, and vibrant visions for their future. But young carers' career aspirations were often underpinned by a desire to financially support their family. Some young carers felt positively about this and cherished the thought of being able to financially help their family. For some, there was also a sense of duty attached to future plans

for supporting their family that created feelings of anxiety about their capacities to do so. While many of the young carers in this study want to attend further or higher education, they worry about the financial costs involved in doing so. Many young carers also had worries about the health and wellbeing of those they care for as they move on to post-school destinations. To move onto further or higher education paths or take on employment, young carers hoped for a change in the health of those they care for or that other family members provide more support in the future.

Recommendations

This research demonstrates that young carers are committed to providing the best care possible for their loved ones but too often do so at the expense of their personal and financial wellbeing. Alongside the clear economic rationale for boosting the ability of young carers to access educational opportunities, there is an urgent moral imperative to increase support to ensure all young people undertaking unpaid care work are protected from the damaging consequences of poverty, while enhancing their quality of life and supporting them to achieve their own goals. Recognising the overlapping powers of the UK and Scottish Parliaments in relation to the various policy and spending levers which could be used to enhance support for young carers in Scotland, we make the following recommendations to significantly improve the quality of life of young carers across Scotland:

1. Increase the value of the Young Carer Grant for 16- to 18-year-olds and ensure it is paid automatically to recipients, while widening the eligibility criteria. Simultaneously boost the value of non-cash support to young carers below the age of 16, including via investment in the Young Carers Package;
2. Remove financial barriers for young carers to thrive within education, including by boosting support via the Scottish Government's Pupil Equity Funding and by changing the Carer's Allowance eligibility criteria so that recipients can spend more than 21 hours per week studying;
3. Ringfence sufficient funding to deliver specialist, high-quality young carer services, such as young carer groups and respite programmes, and continue to provide them free of charge;
4. Enhance awareness of young carers and their individual needs, while creating spaces for them to discuss their financial circumstances and sources of support, by introducing Young Carers Awareness Training amongst education stakeholders and identifying Young Carer Champions;
5. Ensure that the promised increased investment in social care in Scotland, including via a National Care Service, is delivered in a way that reflects the needs of young carers and reduces caring pressures on them while ensuring people receive the high-quality care they need;
6. Bolster the incomes of low-income households, with a focus on those in which one or more individual has caring needs, by maximising the use of social security powers at UK and Scotland levels and by using all levers to ensure work provides a reliable route out of poverty, including removing barriers for unpaid carers who want to access paid employment.

The report's authors wish to note that these recommendations are informed by, and seek to complement, those proposed by the National Carer Organisations' (NCO) in their manifesto for unpaid carers and young carers issued ahead of the 2021 Scottish Parliament election (National Carer Organisation, 2021).

Young carers in Scotland – the context

A young carer is a child under 18 years old who provides regular care, assistance, and/or support to a family member who has a long-term disability, health issue, or addiction. Their caring duties can include various combinations of domestic activities (such as cooking, doing the food shopping, and collecting benefits), mobility care (pushing a wheelchair, helping with balance when walking), medical care (giving medication and fetching prescriptions) and personal care (feeding, bathing, and toileting) (Joseph et al., 2009). Estimates of the number of young carers within Scotland range between 4-12% of those under 18 years of age (Robinson et al., 2020; Scottish Health Survey, 2004; Scottish Government, 2017). Establishing the exact number of young carers in Scotland is difficult as many young people may not realise that they are a young carer, or may not have been identified as a young carer by their local authority. Nonetheless, young carers make up a relatively small but significant proportion of children within Scotland.

While young carers are found across each region of Scotland, higher proportions of young carers are found in areas of higher deprivation. Young carers living in the most deprived areas also provide more hours of care than carers in less deprived areas (Scottish Government, 2017). There is also a gendered dynamic to the demographic of young carers in Scotland: while boys, girls and non-binary children can be young carers, girls are most likely to have caring roles and tend to spend more hours doing caring roles than boys (Joseph et al., 2019; Scottish Government, 2017). The Carers (Scotland) Act 2016 enshrines a duty for local authorities to provide support for young carers. The act states that the support a young carer needs is to be individually identified through a 'Young Carers Statement' that identifies, first, young carers' personal desired outcomes and, second, their support needs.

Covid-19 appears to have exacerbated young carers' support needs. Since the pandemic, young carers' time spent caring has increased and their mental health has deteriorated (Carers Trust, 2020). Many support services for those that young carers care for and respite services for young carers themselves have been affected by governmental restrictions aimed at reducing the spread of the coronavirus. Further, previous research by the UWS-Oxfam Partnership has shown that carers more broadly have faced increased financial difficulties during the Covid-19 pandemic (Pautz, 2020, ed).

Project objectives

This report shows how young carers' economic circumstances during Covid-19 impacted their everyday experiences, the nature of their involvement with family finances, and their aspirations for their futures. The research was framed by the following questions:

1. What is the economic situation of young carers in Scotland?
2. In what ways has Covid-19 impacted the economic and lived experience of young carers?
3. What is young carers' understanding of, and involvement with, their household's finances?
4. How does their economic position impact their aspirations for and pathways to their adult life?

Approximately 24% of all children in Scotland live in poverty (Scottish Government, 2021). In 2017, the Scottish Parliament created the Child Poverty (Scotland) Act. This legislation commits the Scottish Government to reducing child poverty to less than 18% by 2023, and to less than 10% by 2030. Recent analysis shows that while child poverty is lower in Scotland (24%) than in England (30%) or Wales (31%), it had been rising in every Scottish local authority area before the Covid-19 crisis (End Child Poverty Coalition, 2021).

Children and young people are often assumed to have little involvement in their household's economic situation (Power and Smith, 2016). However, children within low-income households have been shown to be aware of their household's economic struggles and to take on active roles in managing existing financial limitations (see Fram et al., 2011; Ridge, 2017). Research on children from middle income households has shown that these young people also create money management strategies (Xolocotzin, 2020). However, these strategies often apply to their individual pocket money and are not so much aimed at improving overall household finances. Nonetheless, these findings suggests that children and young people do indeed consider and engage with financial matters.

As most young carers are too young to work or are in full time education, young carers' economic circumstances are strongly connected with their households' economic situation. The household income of families with young carers is on average £5000 per year lower than that of families without young carers (The Children's Society, 2013). Child poverty rates are also higher amongst young carers (Vizard et al., 2019). The economic disadvantage that young carer families experience has been explained by the likelihood of young carer families to have at least one parent who is not working. Dearden and Becker (2004) suggest that only 4% of parents who receive care are in employment, and that less than half of adults living with an adult with care needs are in paid employment. Fives et al. (2013) show that single-parent young carer households often have no parent in paid work. As such, many young carer families have limited capacities to gain income through employment.

Since 2010, public spending reductions have compounded the economic disadvantage of young carer families. Young carer families have been disproportionately hit by declining or stagnating income from employment and declines in disability benefit (Vizard et al., 2019). Austerity measures have made it more difficult for disabled people to receive disability benefits, alongside framing disabled people as a burden or blaming them for their inability to work (Goodley et al., 2014). As young carer families often include someone with a disability, this aspect of austerity in particular has impacted on their household economic circumstances. This has contributed to an increasing child poverty gap between young carers and other children (Vizard et al., 2019).

The economic circumstances of young carers can have a knock-on effect on other aspects of their lives. Cree (2003) found, in research on Scotland, that 48% of young carers were worried about money and that their financial difficulties negatively impacted their wellbeing. Young carers' limited financial resources have significantly impacted on young people's educational outcomes as they limit their ability to purchase education-related items such as laptops and textbooks and make it impossible to participate in school trips (Moore and McArthur, 2009; Becker and Sempik, 2019).

In Scotland, young carers can access two types of governmental economic support. First, young carers who are 16–18 years old and who care for someone for 35 hours per week or more may be eligible for the UK Government’s Carers Allowance of £67.60 per week. To receive this, the young carer must not be in full-time education or earn more than £128 per week after tax. This means, de facto, that many young carers are not eligible for Carers Allowance. In 2019, the Scottish Government introduced the Young Carer Grant – the first grant in the UK specifically for young carers. The Young Carer Grant offers eligible young carers a £308.15 payment each year. It is available to young carers between 16 and 18 years of age who care for one to three people for an average of 16 hours per week or more. Within its first year, the Scottish Government has paid a total of £600,000 to eligible young carers (Social Security Scotland 2020). Young carers cannot receive both the Carers Allowance and the Young Carer Grant, so the Young Carer Grant is a mechanism to support those not eligible for Carers Allowance.

Both the Young Carer Grant and the Carers Allowance require that the person who young carers care for is a recipient of one of the following benefits: Personal Independence Payment (PIP); the middle or highest care rate of Disability Living Allowance (including Child disability living allowance); Armed Forces Independent payment; War Disablement pension; or Industrial Injuries Disablement Benefit at or above the normal maximum rate. While the Young Carer Grant captures more young carers than the Carers Allowance, there are still young carers who receive no financial assistance because they do not meet the age or hours of caring criteria or because the person they care for does not receive one of the benefits mentioned above. Some receive no financial support because they are unaware of the support available or unable, for whatever reason, to apply for it.

As a third type of support, in Scotland young carers (11 to 18 inclusive) can apply for the Young Carer’s Package, funded by the Scottish Government and delivered by Young Scot, which includes access to digital vouchers, discounts and other opportunities.

Research methodology

The findings discussed in this report are drawn from qualitative semi-structured interviews with 10 young carers and from 20 qualitative survey responses from young carers. The interviews and survey were conducted in early 2021. A qualitative research approach was chosen because it best enables a rich exploration of young people's experiences as young carers and their considerations of their futures. The interviews and the detailed written survey responses make it possible to make the experiences and desires of young carers visible while also helping to formulate policy recommendations.

Interviewee recruitment was facilitated by multiple carer organisations. To take part, the interviewees had to currently be a young carer, live in Scotland, and to be between 12 and 17 years old. As an incentive to take part in an interview, and in recognition of the demands on young carers' time, potential interviewees were offered a £20 e-voucher of their choice for taking part in the research. The young carers who agreed to take part in this project were asked to read over the project information sheet with a parent or guardian to ensure that they were comfortable with the interview purpose and process. Potential interviewees and their parent or guardian were also encouraged to contact the research team should they have any questions. Participants were recruited from Edinburgh (2), Greater Glasgow (2), Midlothian (2) and West Lothian (4). Eight of the ten interviewees were young women, and two were young men. Due to the Covid-19 pandemic, interviews were conducted online via video conferencing software or via the telephone. Each interview lasted between 50 and 60 minutes. During two of the interviews, a parent was present.

The survey sought to provide a less time-consuming method for young carers to engage with this project. Also, the survey hoped to offer another way for young carers to engage with this project given that they might feel uncomfortable discussing their financial situation with a stranger (Garthwaite, 2016). The survey was shared by email, newsletter, and social media by twelve carer/young carer organisations across Scotland. The survey was also shared within carer groups on social media as a way of reaching a young carer audience. This form of 'appropriate targeting' has been identified as a useful way to research with hard-to-reach populations online (Temple and Brown, 2011). The survey contained 25 questions, 20 of which generated quantitative data. Five questions generated open-text answers. While 1376 people opened the survey, only 22 people completed it. As the research was conducted during the lockdown in February and March of 2021, we speculate that the low response rate may be related to 'digital fatigue'. Due to the small sample size, the results from the survey cannot be said to be representative of young carers in Scotland. However, the answers given in the survey can add to the insights into the experiences of young carers gained from the interviews.

In the report, all participants have been given pseudonyms to protect their identity. The interview transcripts and qualitative survey data were analysed using thematic analysis techniques outlined by Braun and Clarke (2006).

Findings

In order to contextualise the economic circumstances of the 30 young carers who participated in this study, it is important to note that nine lived in a household with no-one in employment, 16 in a household with one person in employment, and 5 in a household with two people in employment. Whilst most of the young carers who took part in this study reported some form of financial difficulty, it should be noted that not all participants were in such a situation. Those young carers who did not report financial difficulties tended to come from households where the person they cared for was a sibling and/or a grandparent rather than a parent. They also tended to come from households where at least 2 adults were in employment.

Through the thematic analysis process 4 key themes were identified: the financial impact of Covid-19; young carers' role in assisting and managing finances; money to share or spend; and young carers' visions for the future.

Theme 1: The financial impact of Covid-19

Covid-19 exacerbated the financial difficulties that many young carers were already experiencing. In particular changes in the employment situation of household members during the pandemic proved problematic. During the pandemic, seven young carers reported having a household member move to reduced working hours, four reported a household member being placed on furlough and therefore suffering income reductions, and three reported a household member being made redundant. Many who moved to reduced hours had asked to do so in response to increased care needs at home, as one parent present during one interview noted:

'My husband's still working from home, but he's having to reduce his hours to help out a bit more. He's working four days a week now to try and juggle everything just for the girls so everything is not put on their shoulders because they do so, so much' (Kate, mother of young carers Jemma and Gillian).

Young carers reported that, due to the pandemic, those they cared for were often shielding at home and that many of the services used by those they care for were paused. This led to an increase in the support provided by their household. Many of the household members who reduced their paid working hours asked to do so in order to provide more care at home, and minimise increases in young carers' caring tasks.

Some young carers engaged in paid employment before or during the pandemic. They, too, were vulnerable to the direct or indirect effects of employment insecurity during Covid-19. Lou and Mimi had previously helped their grandmother with her work as a cleaner and were paid for doing so. However, at some points during the pandemic they were unable to earn any money through this route:

'Before Covid, it was like, almost every day we went to work after school. And because of Covid and stuff, all her [their grandmother's] places [that she would clean] have kinda went on furlough...so we haven't been able to work' (Lou, 14 years old).

Some young carers took on new employment during the pandemic in order to minimise the financial impact of redundancies or furlough within their households, both of which reduced household income. This often involved young carers negotiating new patterns of balancing working, schoolwork, and caring:

'It's only really my dad who is working just now, but he is like, top in his work. But my brothers both lost their jobs, and now it's a pandemic. They want to get their [previous] jobs back but, like, they don't know if they can. I started working in Asda, just to help out [the family] a bit. Because school is online I can do my shifts so that I can help get Kate sorted in the morning, then go to work, do school in the afternoon and help out again with Kate. She hates it when I'm at work!' (Danielle, 16 years old).

Becker and Sempik (2019) have shown that young carers often feel overstretched because of their care responsibilities and their own educational commitments. In the interview excerpt above, we can see further evidence of the ways in which young carers' time is stretched. Some young carers experiencing financial difficulty must balance education and caring with paid employment, too. There were some opportunities which allowed young carer households to save money during the pandemic:

'It's actually better because you don't need to buy as many clothes [as they are not being worn outside often due to lockdowns], so you can save a wee bit more and you don't need to pay for your karate classes because it's on Zoom' (James, 13 years old).

Other savings young carers mentioned included bus passes and money for going out with friends. Yet overall, the outcome of the disruption to employment during Covid-19 and of the increased time spent in the household meant that many young carer households faced increased financial difficulties:

'We lost £500 approximately per month coming in, and had to live off the government food boxes due to shielding' (Sarah, 16 years old).

'Prices of food and utilities are rising. We don't have any money left to do or have nice things' (Chris, 17 years old).

One indicator of financial difficulty is food bank usage. During this time, 14 of the 30 young carers in this study mentioned using food banks or similar food aid services. Changes in the public's spending patterns during the pandemic, such as bulk-buying, alongside public health measures to reduce the spread of Covid-19, created further logistical issues in acquiring food for financially struggling young carer households:

'We get food from Brightsparkes, a charity that our brothers go to, but obviously we can't go there right now because of Covid-19. We've had to go to other food banks' (Gillian, 14 years old).

'Kate is really fussy with her food, and she loves Heinz meatballs. But then, at the start of lockdown, the shops were really empty [because of panic buying], and we were really worried because if the meatballs aren't there then what will we do? She literally won't eat. But we couldn't afford to buy lots of meatballs at a time, we wanted to, but we couldn't' (Danielle, 16 years old).

The stories of Danielle and Gillian demonstrate how unexpected outcomes of Covid-19 compounded existing financial struggles. For Gillian's household, this meant she had to identify a new food bank that was accessible for her. For Danielle's household, not having the financial resources to bulk-buy her sister's food meant having to hope that her food would continue to be available. This supports the findings of Dempsey and Pautz (2021) who highlight loss of services and panic-buying during Covid-19 as increasing food insecurity among young carers.

Covid-19 also had an emotional impact on young carers. Predominantly, the feelings of stress or anxiety that young carers reported in the interviews related to worries about how those they care for, or other family members, will cope in facing Covid-19 related financial challenges:

'Mum is a single parent, grandma is ill and I'm only 16. My dad doesn't contribute any money to help my mum. I do worry about mum's workload and then her caring role. Money can be really tight' (Sandra, 16 years old).

'With Covid, my mum didn't have a "back to work interview" and she was really worried that they would take the [benefit] money away' (James, 13 years old).

These challenges compound existing emotional strains and ill mental health that young carers disproportionately experience (Carers Trust, 2020; Cree, 2003). In summary, the financial implications of Covid-19 have negatively impacted young carers' emotional wellbeing, their ability to buy both essentials and 'nice things', the time dedicated to their own education, and their time for themselves.

Theme 2: Money management

Most young carers in this study were aware of their household's financial situation, but to varying degree. Some had a broad understanding of what kinds of goods and services were affordable for their household:

'I understand that we can't get a certain amount of money. But it is what it is' (Jemma, 14 years old).

'We don't really talk about figures. Kinda just be like, "oh right, we got a little less money this month cause of this, so we might not be able to get this"' (James, 13 years old).

'We have enough money for essentials, and most stuff we buy on deals to save every penny' (Niamh, 16 years old).

Some of the young carers who responded to the survey or were interviewed had a very detailed understanding of their household's financial circumstances. This included knowledge of household income, savings, and debt:

'Mum and dad got into debt because of credit cards. Like, we don't do credit anymore because we regretted it. We regretted it because we just spent and spent and spent and this is not money you can just spend. Losing the credit was actually good, because it made us more aware of what money we could use' (Lou, 14 years old).

Such awareness demonstrates that, in contrast to general assumptions of children's distance to financial matters (Power and Smith, 2016), many young carers are aware of the financial mechanisms and constraints of their household. In describing their financial situations, some of the young carer interviewees displayed empathy, understanding and gratitude towards their parents' money management:

'Our parents just try and pay the bills and keep us all happy and give us what we would like. And we just work our way around it. If they are struggling – cause I have got a younger brother, he self-harms – you will get it [items that she would like to buy], but just not the now. I mean, I'm not sad because at the end of the day they try their best to give us the life they want to give us' (Stacey, 15 years old).

Young carers were also aware of their parents' attempts to shelter them from discussions and worries around money. For young carers who perceived their household to have a comfortable income, such attempts to keep discussions of household finances away from young carers were recognised and appreciated:

'I think only they [the parents] talk about that. I think I'm quite lucky, I don't really have to think about that [household finances], and it's never really been a concern for me' (Ashley, 16 years old).

Others suggested that they would prefer to know the details of their household's financial situation – this was particularly true of young carers who realised that their household was experiencing financial troubles. Underlying such interest is a desire to help manage the household finances:

'There's some things [to do with household finances] mum and dad don't like telling us because they worry that it puts pressure on us. But it doesn't, we just, we like knowing what we have so we can help them, even if we can help to buy just an extra little bit' (Mimi, 13 years old).

Fifteen of the thirty young carers involved in this project discussed helping with, or taking sole responsibility for, financial tasks to assist with their household's money management. For some

young carers, this included taking on paid work in order to contribute to the household income (as discussed in the previous section). For others, their financial tasks included collecting benefits, paying bills, or doing the weekly food shop:

'I run my mother's bath, help her into the bath and get food from Morrisons' (James, 13 years old).

'We like helping dad when he's trying to find out how much money we actually have on top of all the bills that we have to pay' (Mimi, 13 years old).

Being aware of their household's financial situation, young carers reported they sometimes created money management strategies to minimise the financial strain on their households. Often this involved limiting what activities or items they ask to spend money on:

'Sometimes we have no money to do the weekly shopping, so you have to spend differently – you can't get all the stuff that you want. So, then we know that we can't go full out that week. Just got to be careful that week' (Lou, 14 years old).

'I had the opportunity to go to Rome with the school in 2019, but I never did because I didn't wanna put my mum out that money. She wasn't happy cause that's why I did it' (Katie, 15 years old).

In the quotes above we can see that young carers' money management strategies involved young carers sometimes missing out on having 'the things they want' or attending social or educational events. Missing out on educational opportunities is likely to contribute to, and further compound, the educational inequalities that young carers experience (Becker and Sempik, 2019). Sometimes, young carers' money management strategies also include limits on essential things such as food:

'Sometimes you look in the cupboard and you're like "oh, there's not much food in today". But I'd feel bad asking my mum 'cause she's got other worries, and she tries her best, it's just we go through food so quick. So, you're just like "okay, well, I'll just make do with this for now, and try to save some stuff for lunches tomorrow". Sometimes I'll put away a couple of apples or something to make sure that Kate has something for tomorrow' (Danielle, 16 years old).

What Danielle says reflects one of the strategies children adopt in order to deal with food insecurity (Fram et al., 2011). The examples of young carers' money management strategies given in this report demonstrate that they usually seek to shelter their parents from emotional pain or anxiety in relation to household finances. Young carers often develop and deploy their money management strategies without consulting or informing their parents in order to minimise, or at least not increase, parental stress.

Theme 3: Money to share and money to spend

A key theme that emerged from young carers' experiences was their selflessness. A number of young people indicated that they would appreciate financial support in order to buy their family members gifts, contribute to household bills, or adapt their house or flat in order to further support the person they were caring for. For example, when talking about how winning the lottery would impact their caring situation, Mimi stated that she would buy 'a house that is easier for our mom to get to and move around' (Mimi, 13 years old).

The young carers viewed any extra income that they could bring in as a way to support their family. Danielle, who was working in a supermarket, saw the income that she generated as a means to provide her sister with a colouring book or a toy in addition to supporting her mother with food bills:

'The money is there to help the family. Like, it is mine, but I want to help mum out, so I give her some money for the food shop' (Danielle, 16 years old).

Jemma noted that further financial support would be appreciated in helping their family. Asked what kind of support was needed, she responded:

'More money to help us with what we want to do or things to help our family' (Jemma, 14 years old).

She also thought that the Young Carer Grant would make a difference to their family once they became eligible for it:

'£500 a year to help with it all, the house and stuff. Just to help' (Jemma, 14 years old).

While the interviewees reported that they often give some of their own wages to their parents to pay bills, it was also acknowledged that sometimes they would like to 'treat themselves' using the money they had earned:

'I think the loans [referring to the Young Carer Grant] are good because most carers are having to put their own money into [household] bills and stuff, sometimes we have to do that. So, just having the payment where you could get the money and spend it on what you want, really [instead of using to support the family]. Your money' (Lou, 14 years old).

There were also young carers who noted that further financial support would go a long way in supporting them at school and to take part in school trips or respite activities. In discussing his family's financial situation and the constant struggle over money, James remarked that winning the lottery would be 'so good'. James thought that having a higher disposable household income would not only make it easier to 'put food on the table' but also would help him to do better at school:

'It would be nice to have money. Money could be a support, and support in school for Highers' (James, 13 years old).

James stated that access to a Young Carer Grant would be very useful as it would allow buying a laptop to help with his home-schooling during the Covid-19 pandemic. It must be noted that many young carers in this study had no knowledge of the Young Carer Grant until we notified them of it.

Similarly, some young carers discussed that money for themselves would be useful for educational trips. Kimberley had previously 'opted' out of school trips because she did not want to put more pressure on her mother:

'Financial support, yeah, that would be helpful. I think the amount of trips that the school do – there was one for Rome and one for Berlin and 2022 there's a trip to France

I signed up for – that’s the only one I signed up for. I think they should do financial things for trips away in a different country, that would help me. I didn’t go to Rome’ (Kimberley, 15 years old).

Jemma and Gillian’s mother Kate explained that her family relied on food banks and that she felt that further financial support would be beneficial:

‘It would be good if they could get a grant for young carers so they could get a holiday away from their family. So, you know how the schools do holiday and they go abroad. Yeah, it would be quite good if the school or somebody could pay for them to go on holiday with their peers instead of their family where they are burdened’ (Kate).

These findings suggest that young carers require further financial support in accessing residential trips for respite purposes. According to Richardson et al (2009) it is imperative for young carers’ emotional health and well-being that they have opportunities for ‘adventure weekends’. It is, however, important to note that while residential trips with young carers’ organisations are important, so too is financial support for young people to go on school trips to be fully included during their educational journey.

Theme 4: Future aspirations and financial limitations

Employment represents both a financial necessity and, for some, an opportunity to do something that is meaningful. Young carers, in the interviews and in the survey, indicated that they had considered the steps needed to achieve their career aspirations. A number of young carers indicated that their career aspirations were jobs that involved helping others. In discussing her aspirations, Kimberley noted that she aimed to do an apprenticeship related to childcare. This would mean attending college one day a week. Her interest in this field of work was linked to the support she, as a young carer, was receiving herself:

'I wanna be a nursery teacher or a young carer worker. Young Carers [a local project] have helped me so much, and I know so many people that work there did nursery teaching but didn't like it, so they went to Young Carers as a key worker, so that's what I wanna do' (Kimberley, 15 years old).

Similarly, Mimi's plans for her working life were also guided by her interest in helping others:

'I've done quite a few jobs and most of them are about helping people or helping animals. I just like helping people, to be honest' (Mimi, 13 years old).

Unsurprisingly, financial motivations were also evident in young carers' discussions of their futures. James' career aspirations were motivated by making money in order that he could support his mother and build her a house. James was acutely aware of his mother's economic circumstances, and he saw his future ability to earn money as something that was necessary for his mother to enjoy a better life. In addition to wanting to support his mother, James also wanted to help others in need:

'Ever since I was five, I wanted to make a lot of money and help people who needed help. When I grow up, I want to have lots of money so I can help people who don't have lots of money. Say I have £60 billion, I would keep £2 million and give the rest to homeless people and charities and to people who don't have lots of money, and give them jobs and stuff' (James, 13 years old).

The interview with Danielle further illuminates how young carers perceive their future careers as a means to support the person they are currently caring for:

'I want to go to uni to do business management so that I can get a job, cause my dream is to be able to get my own flat and then Kate [her sister] can move in with me. We can live together, and I can look after her. So yeah, I need to get into uni' (Danielle, 16 years old).

What young carers told us indicates that their aspirations are aligned to continuing to support the person they are caring for. Research by Aldridge and Becker (1993) also found that young carers often include their loved ones in images of their future.

The young carer interviewees showed excitement when considering their future work prospects. However, there were clearly barriers stemming from their caring responsibilities which narrowed the occupations that they considered possible. In particular, there were tensions between their desire for further and higher education and the feasibility and affordability of going to university or college. For example, Ashley observed that there are two potential barriers to her entering and succeeding in higher education. First, she spoke about the emotional impact related to worrying about her father who she was caring for. Second, she described the financial problems she thought would arise:

'It's just kinda worrying because I won't be there when he's coming home at the end of the day. What if something happened and I wasn't there, and I wasn't able to get home as quickly to help out with everything?' (Ashley, 16 years old).

Ashley is not alone in her worries. A study conducted by Cree (2003) in Edinburgh found that half of young carers within the sample suggested that they had concerns over who would look after the person they were caring for in the future.

Ashley also worried about the affordability of higher education:

'If I want to move out, then it's a lot of money I need for rent. And then also, like, if you do law, if you want to go on, so if you get your 4 years and that's free, but if you want to go on and actually practice law, then you have to do another year. You have to pay for that. Sometimes it does worry me' (Ashley, 16 years old).

Kimberley also reflected about the economic implications of further and higher education:

'I don't know what my finances will be because I wanna do it [fund her further education] myself, but I know if I go to any member of my family they would happily help. They all understand' (Kimberley, 15 years old).

Financial and logistical concerns made some young carers hesitant about what was possible for their future. Echoing Ashley's worries about her financial situation when undertaking a university degree, both Jemma and her sister Gillian described financial concerns as a significant barrier to achieving their goals. Jemma was hesitant to consider her future goals, and what she said was marked by a sense of hopelessness:

'I'm not actually sure what I want to do yet. I'm just gonna wait and see what I want to do. But actually, I am not sure what will happen in the future to be honest. I don't wanna plan ahead. I don't want to put my life together because it probably won't... happen' (Jemma, 14 years old).

Jemma, understandably, finds it hard to see how she will take up further or higher education or be in paid employment and continue to support her two younger brothers.

When interviewees were asked how they would manage to juggle their care responsibilities and their desires for further and higher education and a career, they often relied on the hopes of a turning point within their parents' or siblings' health. 13-year old James, for example, hoped that his mother 'will be better, and she will have gotten married' so that he could pursue his career ambitions.

While envisioning her future career, Mimi believed that she and her sister could draw on their grandmother to help support their mother:

'I think we'll probably get our gran to help out more because she's getting to the age where she can retire' (Mimi, 13 years old).

Contrary to Robinson et al's research on young carers in Glasgow (2017), the majority of young carers who participated in this study said that they intended to engage in further or higher education in order to achieve their ambitions. Their aspirations may be described as 'pragmatically rational' – based on what they perceived as possible within their horizons for action and bound by the constraints of their financial circumstances and caring responsibilities (Aldridge and Becker, 1993).

Conclusions

Our research suggests that many young carers experienced consistent worries about their economic situation during Covid-19. Before and during the pandemic, they often contributed to their families' household bills. Interview and survey data suggests that many young carers are aware of their household's financial situation and engage in money-management strategies, often without their parents' knowledge. It is likely that some of these strategies, such as minimizing food intake, would be upsetting to parents.

Sometimes young carers' strategies of minimising household expenditure involved not making use of opportunities such as school trips. Our research has shown, again, that some young carers miss school trips and also struggle to fully participate in school because they cannot afford essential educational items. This was particularly problematic during the pandemic when home schooling required access to a computer and the internet. Such a situation may exacerbate the existing barriers and educational inequalities young carers face (Becker and Sempik, 2019). Further, the decision whether, or how to, attend further or higher education was fraught with anxiety about how to afford the costs of doing so. These findings resonate with research conducted by Sempik and Becker (2013) who found that many young carers think that they cannot afford further or higher education.

The young carers in this study greatly appreciated the support they received from various young carer groups. These groups provide spaces for young carers to meet and socialise with other young carers, allow them access to advice, and offer respite activities. Such opportunities are extremely important in enabling young carers to have their own social life alongside their caring responsibilities.

Most young carers in this study were previously unaware of the Young Carer Grant and had not accessed it. Our research found that caring duties increase in young carers' teenage years. This means that money for respite and social activities is much needed for this group. Interviewees and survey respondents told us that they saw the Young Carer Grant as money that is 'for them' as individuals. We commend the Scottish Government's Young Carer Grant for creating this important resource.

Most young carers in this study could not afford to buy in care services for those they care for, leaving them with little choice over how much care they do themselves. Such a situation reduces young carers' and other household members' time for paid employment or education. Current provision of free personal care services in Scotland has been found to be lacking in quality and quantity, with one third of local authorities allocating only 15 minutes per visit (Health and Social Care Alliance Scotland, 2018). The SNP's 2021 manifesto commits to increasing the social care budget by 25% (SNP, 2021). This increased investment should take into account the needs of young carers, and how social care can be structured to allow young carers appropriate time to work or study.

Policy recommendations

Our research suggests that many young carer households in Scotland experience financial difficulty. This leads to a number of practical, emotional and educational difficulties. It must be noted that the causes and symptoms of the financial difficulties of young carers have some parallels to children experiencing financial difficulty or poverty more broadly. Children in poverty who are not carers are often in single parent families (Ridge, 2002; 2017), experience food insecurity and hunger (Xolocotzin and Jay, 2020), have had family members who were furloughed or made redundant during Covid-19 (Cheng et al., 2021), and miss out on educational activities due to their costs (Ridge, 2002). In this way, we can see that a lack of financial support for those with caring responsibilities or disabilities is one cause of poverty, but not the only one.

Policy solutions for supporting young carers in financial hardship must therefore address both the poverty-related issues specific to young carers' care situations and the issues generating child poverty more broadly. Recognising the overlapping powers of the UK and Scottish Parliaments in relation to the various policy and spending levers which could be used, the following recommendations are made. If implemented in a cross-cutting manner, they would help to significantly improve the experiences and quality of life of young carers across Scotland.

1. *Increase the value of young carer cash entitlements while widening eligibility and boosting non-cash support.*

We recommend increasing the value of the Young Carer Grant for young carers aged between 16 and 18, while widening the eligibility criteria beyond those who are providing care for someone who is a recipient of a disability benefit. We note previous calls for the Grant to rise from the current level of £308.15 to £600 per year, with flexibility over whether this is paid in increments or as a lump sum (Carer's Trust Scotland, 2018). In addition, multiple people who care for the same person should be eligible to receive the Young Carer Grant at the same time. We also recommend to increase the value of the non-cash support available to younger carers, via the Young Carers' Package, delivered through Young Scot.

2. *Remove financial barriers so that young carers thrive within education.*

We recommend that young carers are included in, and are supported by, the Scottish Government's Pupil Equity Funding to cover the costs of school trips or to purchase essentials such as school uniforms, stationary, and portable computers. Alongside this, as the Scottish Government moves towards the creation of the wholly-devolved Scottish Carers Assistance (an entitlement which will replace the UK-wide Carer's Allowance), we recommend the removal of criteria that currently make students ineligible for Carers Allowance if they study in excess of 21 hours a week. These changes would help reduce financial barriers to young carers' education and therefore support their career aspirations.

3. *Ringfence funding to deliver specialist, high-quality young carer services and continue to provide them free of charge.*

We recommend that sufficient funding for young carer organisations and services – such as young carer groups and young carer respite programmes – is ringfenced and increased where required so that they can be provided for free.

4. *Enhance awareness of young carers and their individual needs in schools, while creating spaces for them to discuss their financial circumstances and sources of support.*

We recommend introducing Young Carers Awareness Training for teachers and educational professionals. Also, each school should have a Young Carer Champion as a key point of contact for young carers and as a facilitator of conversations within schools about young carers' circumstances and support needs. Young carer support

organisations may also be spaces to facilitate such conversations.

5. *Ensure that increased investment in social care in Scotland, including via a National Care Service, is delivered in a way that reflects the needs of young carers.*

The SNP pledged to increase public investment in social care by 25% over the term of the next Scottish Parliament (SNP, 2021). We recommend that the Scottish Government's investment in social care services, including via the planned National Care Service, should reflect the need to enhance support for young carers while ensuring services are delivered without charge. This would help to allow young carers to invest sufficient time and energy into their education or part-time employment, while giving them a meaningful choice over the level of care they are willing to provide and protecting young people from having to undertake inappropriate caring roles.

6. *Bolster the incomes of low-income households, with a focus on those in which one or more individual has caring needs, by maximising the use of social security powers at UK and Scottish levels and by using all levers to ensure work provides a reliable route out of poverty. This should include the removal of barriers for unpaid carers who wish to access paid employment.*

Measures to reduce child and carer poverty more broadly are likely to also benefit young carers who live in poor households. The Scottish Government should maximise the opportunities created by the devolution of social security powers to the Scottish Parliament (including the planned replacement of Carer's Allowance with Scottish Carer's Assistance and control over disability assistance), to ensure an adequate, rights-based income for households in which one or more individual has caring needs. This would have positive effects on young carers (Scottish Campaign on Rights to Social Security, 2021). While it is outwith the scope of this research to suggest exactly what measures should be put in place to tackle household poverty more broadly, these may include the following: the UK Government increasing the value of Child Benefit and maintaining the £20 per week uplift in Universal Credit amid plans for this to be removed in October 2021; and the Scottish Government fast-tracking the SNP's 2021 manifesto pledge to increase the value of the Scottish Child Payment to £20 a week over the course of this Parliament (SNP, 2021). Furthermore and in the long run, measures could include the introduction of a universal basic income or acting upon commitments to deliver a minimum income guarantee in Scotland (SNP, 2021).

The report's authors wish to note that the recommendations above are informed by, and seek to complement, those proposed by the National Carer Organisations' manifesto for unpaid carers and young carers (National Carer Organisations, 2021).

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