

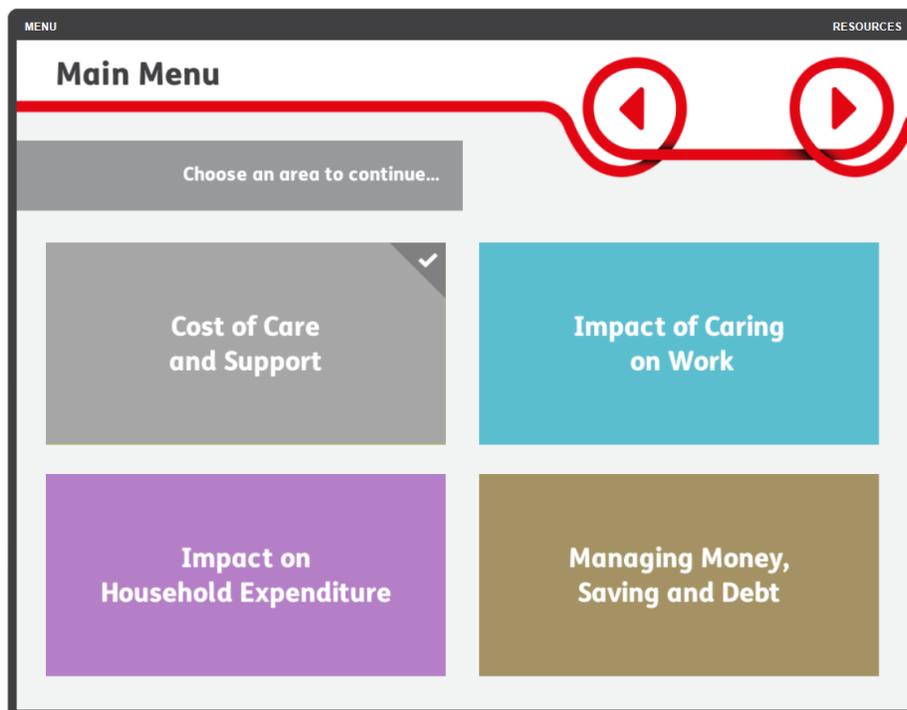
# MAS What Works Fund: Final Report

## Carers UK *Thinking Ahead* Resource

Funded by



Welcome to the Thinking Ahead resource



## 1. Executive Summary

### 1.1 Context

The aim of this project was to make working age people aware of the potential costs involved when friends or family need care, and to help people plan ahead for how they might approach this major life event. We sought to do this by developing and testing an online resource, *Thinking Ahead*, which has been designed as a single entry point for information, guidance and signposting to support on the potential impact of caring.

The UK has 6.5 million carers who are supporting a loved one who is older, disabled or seriously ill, and approximately 2 million people become carers each year. Whether caring begins gradually as age or illness progresses, or it starts suddenly following a birth, accident or diagnosis, caring is a key life transition that can have a huge impact on someone’s life. Carers UK’s 2014 State of Caring Survey found that over half of carers (54%) said that it took over a year for them to recognise their role as that of an unpaid carer and around half (48%) felt they had missed out on financial support as a result.

The primary target audience for our project was working-age people aged 18-65 who are in employment and have either identified as caring for a loved one or have not yet identified as caring for a loved one but could be affected by caring in the future. By encouraging working age people to think about the potential costs of caring, we intended to make them better prepared for looking after someone in the future.

### 1.2 Evaluation approach

The outcome and process evaluation aimed to address the following research question:

‘Does a better understanding of the impacts of caring on their finances help working-age people in employment to make better decisions regarding how they plan for life events, like caring?’

Outcome group	Outcomes
Mindset	<ul style="list-style-type: none"> <li>• Financial confidence</li> <li>• Adaptability</li> </ul>
Ability	<ul style="list-style-type: none"> <li>• Knowledge of how to access advice</li> <li>• Insurance</li> <li>• Savings vehicles and pensions</li> </ul>
Connection	<ul style="list-style-type: none"> <li>• Financial engagement</li> <li>• Internet engagement</li> </ul>
FinCap Behaviour	<ul style="list-style-type: none"> <li>• Managing and preparing for life events</li> <li>• Managing money well day-to-day</li> <li>• Credit and problem debt</li> </ul>

**Table 1.** Project outcomes from updated Adult Outcomes Framework

The following evaluation methodology was used to gather quantitative and qualitative data to assess progress against each of the outcomes:

- Pre and post survey for users of *Thinking Ahead* resource
- 2-3 month follow-up survey to assess whether actions taken
- Semi-structured interviews

### 1.3 Key findings

**Knowledge:** After completing the resource, the largest gain in knowledge (experienced by 82% of people) was in relation to the costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence.

**Attitudes:** A considerable amount of qualitative feedback indicated that the resource helped working age people to think about the future costs of caring and would in time help them to make better decisions relating to planning for major life events such as caring.

**Functionality:** A substantial amount of qualitative feedback indicated that working age people found *Thinking Ahead* to be an helpful, informative and easy to follow guide to the potential costs of caring.

### 1.4 Methodological limitations

Unfortunately the external evaluator was unable to draw any statistically valid conclusions from comparing the behaviours and knowledge of people before completing the resource and 2-3 months later, due to a lack of sufficient follow-up survey data.

### 1.5 Learning and sharing activities

The prototype *Thinking Ahead* resource has been shared with Carers UK staff, members and volunteers, as well as with Employers for Carers members and organisations involved in our Carer Positive scheme. When an enhanced version of *Thinking Ahead* (based on the feedback and suggestions of people who took part in this project) has been integrated into Carers UK's Digital Resource for Carers and incorporated into our website, we will share this widely with our networks and on social media. We feel very confident that this will provide a valuable additional resource for carers and potential carers. As one respondent said:

'I just wish this level of information was available when I made the decision to leave work and become a carer. Over the years, I have acquired all of this information through research or experience, but it is helpful for those new to caring to have all this information available under one umbrella.'

## 2. Overview of project

### 2.1 Project aim and context

The aim of the project was to make working age people aware of the potential costs involved when friends or family need care, and to help people plan ahead for how they might approach this major life event. We sought to do this by developing and testing a prototype digital resource, *Thinking Ahead*, which was designed to be a single entry point for information, guidance and signposting to support on the potential impact of caring.

Carers UK has considerable experience and expertise in developing online resources. Our [Digital Resource for Carers](#) is being used by 30 local authorities and commercial organisations and has a range of modules to improve understanding and knowledge about caring, as well as directing carers to appropriate support. The modules include 'About Me' an e-learning resource that helps carers identify and build networks of support and promotes their self-care, 'Jointly', Carers UK's care co-ordination app for people sharing care, and our 'Upfront Guide to Caring', a simple assessment tool to guide people new to caring or seeking support for the first time to navigate the Carers UK website. It therefore seemed a logical step to develop a new online resource which would complement the existing modules and prompt working age people to consider the potential future costs of caring. A high percentage of working age people have access to the internet and through our existing communication channels (e.g. website, social media and Employers for Carers network) we know that we will be able to reach many future carers and encourage them to consider the potential impact of caring.

The UK has 6.5 million carers (58% women and 42% men) and approximately 2 million new caring situations begin each year.<sup>1</sup> Around 3 million people are juggling paid work and looking after loved ones who are older, seriously ill or disabled. Whether caring begins gradually as age or illness progresses, or it starts suddenly following a birth, accident or diagnosis, caring is a key life transition that changes everything.

Carers UK found that over half of carers (54%) said that it took over a year for them to recognise their role as that of an unpaid carer. Of those who did not identify themselves as a carer for a year or longer around half (48%) felt they missed out on financial support as a result while 61% felt they missed out on practical support (e.g. respite care, carer support groups).<sup>2</sup>

The majority of carers who would be classified as 'struggling' (e.g. 'They struggle to keep up with bills and payments and to build any form of savings buffer'.)<sup>3</sup> had not anticipated how caring would affect their finances. By encouraging people to think about the potential costs of caring, we wanted to help them to be better prepared for looking after someone in the future.

---

<sup>1</sup> UK Census (2011)

<sup>2</sup> Carers UK, State of Caring Survey (2014)

<sup>3</sup> Money Advice Service, Market Segmentation – An Overview (2016)

## 2.2 Impact and outcomes

The intended impact/long-term goal and outcomes of our *Thinking Ahead* resource are as follows:

Impact / long-term goal	Financial resilience
Intermediate outcomes	Take steps to remain in employment Take steps to mitigate financial risks Take steps to reduce or avoid debt Plan to save regularly
Short-term outcomes	Understand own financial situation and risks
	Actively seek financial products, advice and guidance
	Consider the risks of negative life events & costs of caring
	More positive attitude to talking to others about money
	Increased awareness of how to access advice

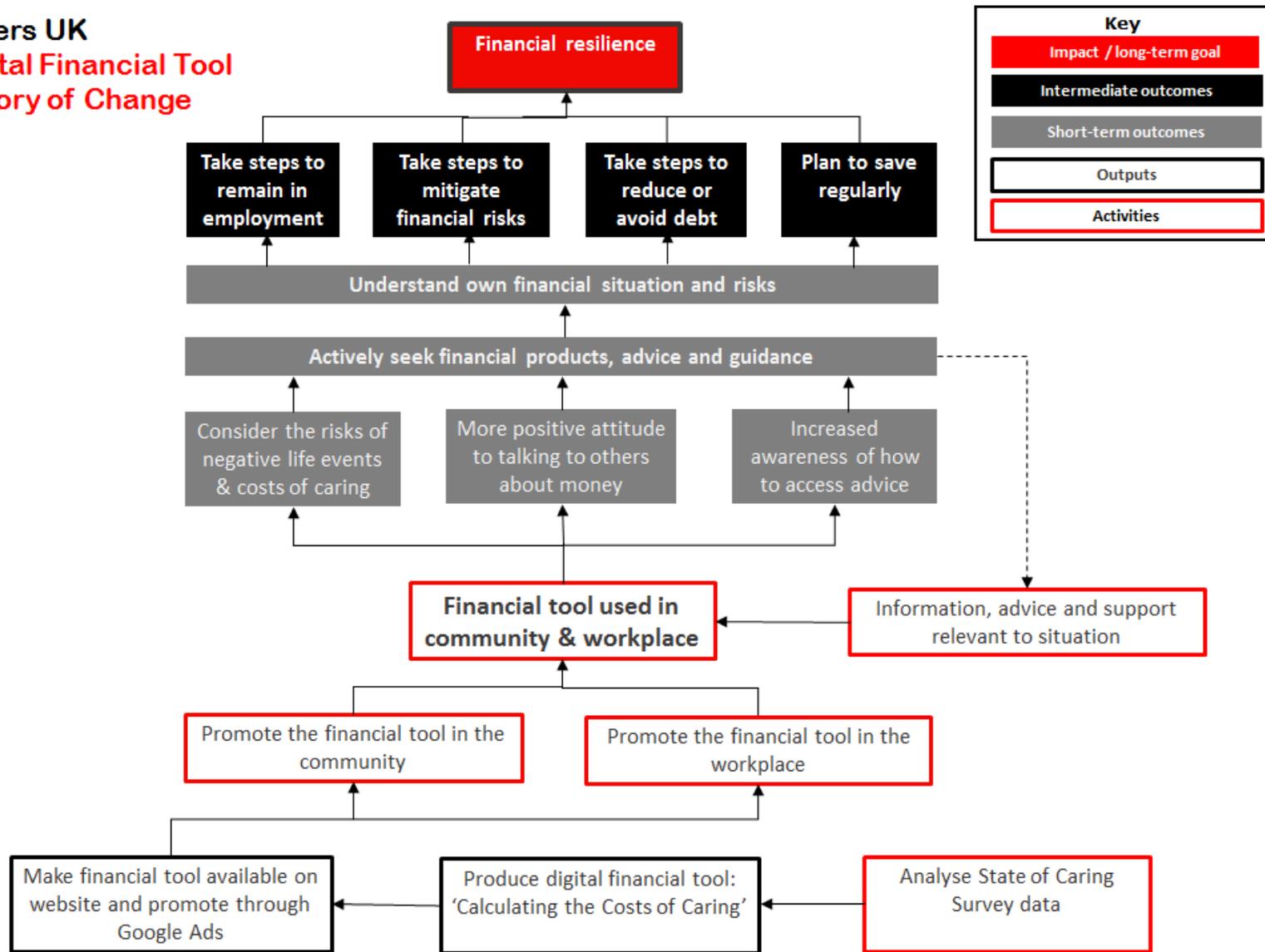
**Table 2.** Project impact and outcomes (Carers UK Theory of Change)

A Theory of Change model for the project is provided on the next page. A Theory of Change is a diagram that explains how a particular approach works, it maps out the ultimate goal of the intervention and the relationship between what you plan to do (your activities) and the changes you want to effect (or outcomes).<sup>4</sup>

For a working age person, our intention was that using the resource would develop their understanding of their financial situation and make them more aware of the costs of caring and how to seek advice on these. The resource would also prompt people to seek financial products, advice and guidance which could help them to manage their finances. A little longer term, the resource was also intended to prompt behaviour change in terms of a working age person taking steps to remain in employment, to mitigate their financial risks, to reduce or avoid debt and to save regularly. By taking these steps, the longer term goal is for a working age person to be financially resilient, by which we mean that if they took on a caring role they would be well prepared for it, would be able to balance work and care and would be able to cover the costs of caring.

<sup>4</sup> Money Advice Service, Preparing for a Financial Capability Theory of Change Workshop

**Carers UK**  
**Digital Financial Tool**  
**Theory of Change**



## **2.3 Activities**

We developed a prototype online financial resource to test with working age people from across the UK. Experts from our Advice and Information services developed the content for the resource and it was then designed by an external IT developer. Carers UK has considerable experience of developing online resources in collaboration with external designers/developers (see our [Digital Resource for Carers](#)), but there were three particular challenges we had to address when planning the *Thinking Ahead* resource:

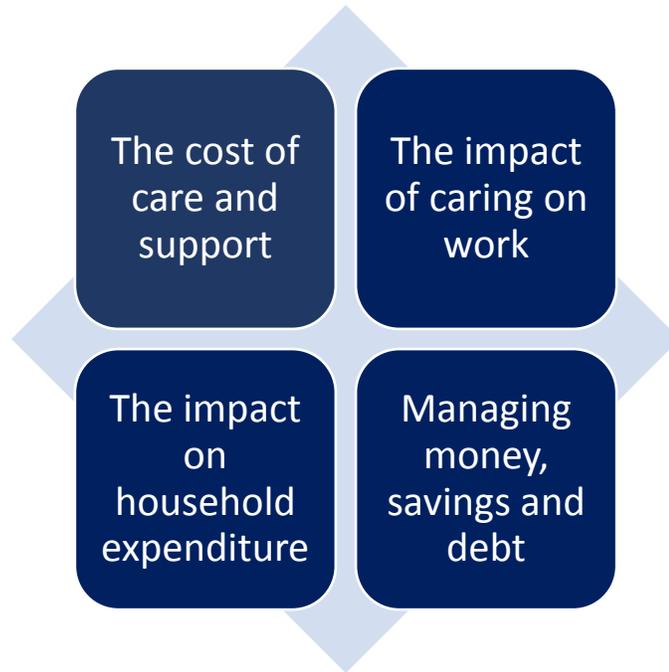
### **2.3.1 Which platform?**

As we were testing a prototype of the resource, we were not ready to incorporate it into our Digital Resource for Carers, so needed to identify an alternative platform that could also incorporate a pre and post survey questionnaire. We decided to use the Moodle platform, which enabled us to present the content in an engaging way and incorporate the questionnaires, but the prototype platform had the disadvantage of having a 'clunky' login process. If we were designing the prototype again, we would have invested more in the login process and in the functionality which enabled switching between the resource and the questionnaires, as feedback from the HR Advisory Group and the initial users indicated that this contributed to a lower number of people completing the resource than was planned.

### **2.3.2 Which content?**

Unusually for Carers UK, we were not producing a resource for carers or former carers, but for working age people who may at some point in the future become carers. We therefore had to present the content of the resource in an engaging way that would provide sufficient detail on the costs of caring while not being overly long or coming across as irrelevant for people who were not currently caring.

The Head of Advice and Information presented the draft content to the Project Group and it was then decided to group the content into four sections:



Screenshots of the content provided in each of these sections can be found in Appendix E. Although this was a new project for Carers UK, it was always intended that if successful, the resource would be integrated into our Digital Resource for Carers which currently includes 8 other online learning modules and apps.

### 2.3.3 Tight timescales

The content mapping for the *Thinking Ahead* resource took place between April and May 2017 and the resource was then built during June and July. We were then able to test the resource with an advisory group of HR professionals who work for our Employers for Carers member organisations before finalising the prototype resource for the user testing phase of the project. This very tight timescale meant that some features we would have liked to incorporate into the prototype resource (e.g. sound and video) had to be left out at this stage but would be incorporated into the final resource at the end of the project.

### 2.4 Target audience

The primary target audience for our project was:

**Working-age people aged 18-65 who are in employment and have not yet identified as caring for a loved one but could be affected by caring in the future**

A secondary target audience was:

**Working-age people aged 18-65 who are in employment and who have identified as caring for a loved one**

We identified the primary and secondary target audiences through questions included in the initial questionnaire that people completed before accessing the resource.

The Money Advice Service’s Market Segmentation Overview identified three categories of UK consumers: struggling, squeezed and cushioned. MAS definitions for these of these categories are as follows:

<b>Struggling</b>	They struggle to keep up with bills and payments and to build any form of savings buffer. They are the least financially resilient and the most likely to be over-indebted.
<b>Squeezed</b>	Working-age consumers with significant financial commitments but relatively little provision for coping with income shocks. They are digitally savvy and have high media consumption but this is more for entertainment than financial information.
<b>Cushioned</b>	The most financially resilient group with the highest levels of income and savings and the lowest proportion of over-indebted. They are the most highly engaged with their finances.

**Table 3.** Market Segmentation Overview (Money Advice Service)

We predicted that the majority of people testing our online resource would be categorised as ‘squeezed’ but would also include some ‘struggling’ and ‘cushioned’ people. This was supported by the responses from people who tested the resource, which showed that, although 90% of respondents are working full-time or part-time (see Appendix D for respondent demographics), less than half (46%) are able to put away money in savings at any time (see table below), and only 16% are able to save every month. The assumption made here is that if people are not saving regularly, they are unable to do so and would therefore fit into the ‘squeezed’ category.

<b>How often users save money</b>	<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
1 : Every month	21	16%	38	29%
2 : Most months	11	8%	14	11%
3 : Some months, but not others	16	12%	12	9%
4 : Rarely/never	12	9%	7	5%
<b>TOTAL</b>	<b>60</b>	<b>46%</b>	<b>71</b>	<b>54%</b>

**Table 4.** How often users save money (pre-tool questionnaire)

The project was operated UK-wide and the initial plan was to focus on three key stages of the caring journey. However, as we developed the digital resource and came to implement it, we

focused on reaching any working age people who could be affected by any caring situation in the future. In promoting the resource through our Employers for Carers network and through our volunteers, we also reached a considerable number of carers in the early stages of caring and a smaller number of people who had been caring for many years.

A detailed Marketing Plan for promotion of the resource to working age people can be found in Appendix A. We initially aimed to have 1,500 people testing the resource, but this was then scaled down to 350 people. As we were not targeting current or former carers, we could not distribute the prototype resource to Carers UK’s 42,000 members but had to reach working age people through our employer network and through other routes (e.g. paid for recruitment through an agency). One of the issues we faced in working with employers was that, despite expressions of interest from several of those approached, we were often reliant on them cascading the invitation internally within their workplaces. This process, and the subsequent testing of the resource by individual employees, therefore proved to be challenging to achieve within the relatively short time available for this activity. The target groups were as follows:

<b>Target group</b>	<b>Target users</b>
Carers UK employer partner organisations	135
Carers UK members/volunteers	45
Other working age people (not Carers UK members)	170
<b>Total</b>	<b>350</b>

**Table 5.** Target users from each audience group

## 2.5 Staff turnover

During the life of the project all four teams involved in delivery of the resource and the evaluation have experienced staff turnover. This did affect the number of working age people we were able to reach during the testing phase and prompted us to ask for a two month extension for submission of the final evaluation report.

### **3. Overview of the evaluation approach**

#### **3.1 Evaluation questions**

Carers UK's evaluation, intended to add to existing research, aimed to address the following research question:

'Does a better understanding of the impacts of caring on their finances help working-age people in employment to make better decisions regarding how they plan for life events, like caring?'

Additionally, we also sought to answer the following three sub-questions:

- Does using our digital tool help working age carers and those at risk of withdrawing from work due to caring to engage with their money and better understand the key issues for them?
- Does using our digital tool increase readiness to take actions that will improve their financial capability?
- Does using the digital tool change users' confidence and mind-set regarding their money and future plans?

In addressing these questions we are also seeking to address one of the evidence gaps identified by FinCap, that of linking changes in financial capability and behaviour with 'understanding of one's own financial situation'.

#### **3.2 Evaluation methodology overview**

Our outcome and process evaluation methodology drew on the Fincap Adult Outcomes Framework and involved the following phases and activities<sup>5</sup>:

---

<sup>5</sup> [FinCap Adult Outcomes Framework](#)

Fincap outcomes	Evaluation phase	Evaluation activities
<ul style="list-style-type: none"> <li>• Managing and preparing for life events</li> <li>• Managing money well day-to-day</li> <li>• Adaptability</li> <li>• Financial confidence</li> <li>• Financial engagement</li> <li>• Insurance</li> <li>• Knowledge of how to access advice</li> <li>• Internet engagement</li> <li>• Savings vehicles and pensions</li> <li>• Credit and problem debt</li> </ul>	1. Testing of initial prototype resource with an advisory group of HR professionals	Simple questionnaire to gather qualitative feedback on user experiences
		Feedback considered and used to improve resource
	2. Testing of final prototype resource with working age people	Pre and post survey for users of <i>Thinking Ahead</i> resource
		2-3 month follow-up survey to assess whether actions taken
		Semi-structured interviews

**Table 6.** Evaluation phases and activities

This methodology was developed with our external evaluation partner NPC (New Philanthropy Capital) as part of our evaluation plan.

### 3.3 Quantitative analysis

Three surveys were used to assess the impact of the tool on people’s knowledge and behaviours regarding their personal finances and the cost of caring (see Appendix B for survey questions). Almost all of the questions in the survey were taken from the Financial Capability Adults Outcomes Framework.

The first survey was administered at the start of the resource (i.e. immediately before completing it) and asked people for:

- information about their current financial behaviours—for example, who else people talk to about their finances, savings habits, use of credit etc.
- self-assessment of their knowledge about the costs of caring
- self-assessment of their current understanding of their own financial situation
- whether people had made plans for how they might fund care when they got older

A post-resource survey was administered at the end of the resource (i.e. immediately after completing it) and asked people for:

- self-assessment of their knowledge about the costs of caring (same questions as pre-survey)
- self-assessment of their current understanding of their own financial situation (same question as pre-survey)
- which actions they planned to take in the coming months regarding their finances

- whether users had identified risks about their financial situations that they hadn't previously considered
- whether users would recommend the resource to a friend (also known as the 'net promoter score')
- open question about what users found most helpful and what more could be added to the tool
- demographic data (including caring status and employment status)

A follow up survey, administered 2-3 months after users completed the resource, was sent to users by email and asked people for:

- information about actions they had taken since completing the resource and actions they planned to take in the coming months
- self-assessment of their current understanding of their own financial situation (same questions as pre and post-survey)
- whether people had made plans for how they might fund care when they got older (same as pre-survey question)
- information about their current financial behaviours—for example, who else people talk to about their finances, savings habits, use of credit etc. (same as pre-survey questions)
- self-assessment of their knowledge about the costs of caring (same questions as pre and post surveys)
- open feedback on whether the resource had prompted actions in thought or behaviour

### **3.4 Qualitative analysis**

In February 2018, after the 2-3 month follow-up survey responses had been received, phone interviews were conducted with 12 users who completed the resource. The purpose of these interviews was to find out more about whether users thought the resource helped them understand their financial situation or change their behaviours, and gather feedback on how the resource could be improved.

### **3.5 Changes to evaluation methodology**

We originally intended to include a comparison group of working age people who would answer the same evaluation questions but not access the *Thinking Ahead* resource. However, given the considerable challenges we had in engaging working age people in the testing phase, all of our efforts went into activities aimed at increasing the number of people taking part in the initial testing and the follow-up survey.

## 4. Key Findings: Outcome Evaluation

Data was gathered from pre, post and follow-up surveys, plus a series of semi-structured interviews. The data was then passed to our external evaluator NPC (New Philanthropy Capital) who conducted a detailed analysis. A summary of the findings is provided below and detailed charts from the analysis can be found in Appendix C.

### 4.1 Response rates

Response rates to the pre-tool survey were strongest. 251 responses were received, which is 17% of those to whom the tool was marketed. 133 users went on to complete the post-tool survey, 53% of those who completed the pre-survey questionnaire. As the people completing the post-tool survey were drawn from the people who completed the pre-tool survey, it was expected that we would have some drop-off in completion rates. The margin of error for the post-survey is around 8%, at a 95% confidence level.

The total number of responses to the 2-3 month follow up survey was low, as the people asked to complete the follow-up survey were drawn from those who completed the post-tool survey and a further drop-off in response rates was therefore expected. Only 30 responses were received, and of these, 20 had also completed the pre-resource survey, 24 had also completed the post-resource survey, and 13 had completed all three surveys. As such, NPC were unable to draw any statistically valid conclusions from comparing the behaviours and knowledge of people before completing the resource and 2-3 months later, due to lack of data. Analysis of the 2-3 month follow-up resource is described in this report, but is not statistically robust. Around 100 people initially indicated that they would be willing to take part in interviews, but as the interviews took place a few months later (when some users would have been likely to have forgotten about their experience of using the resource), NPC were only able to undertake 12 of these.

Details of planned and actual responses rates can be seen in the table below:

Evaluation activity	Original targets	Revised targets (Nov 2017)	Actual responses
Users starting financial tool (including pre-resource survey)	1,500	350	251
Users completing financial tool (including post-resource survey)	1,000	200	133
Users completing follow-up survey	150	N/A	30
Users taking part in semi-structured interviews	25	N/A	12

**Table 7.** Users participating in each stage of the evaluation

## **4.2 Demographics**

The majority of respondents to the pre-resource survey (90%) are in work, either full-time (77%) or part-time (13%). However, respondents were quite evenly split between carers and non-carers (52% and 48%, respectively). There was therefore a disproportionately high percentage of carers in the sample, as we know that 11% of the UK workforce are currently caring. This is likely to be because respondents saw that the Thinking Ahead resource was being tested by Carers UK and would be perceived to be more relevant to carers. Of those not currently caring, 20% of respondents expected to be caring in the next 5-10 years. See Appendix D for a detailed analysis of respondent demographics.

More respondents were female (69%) than male, and respondents were broadly split across the age categories, with most (79%) between 26 and 55 years old. The majority of respondents (80%) were white British. Given that 52% of these in employment were currently caring, it is likely that a significant proportion would be classified as 'squeezed' according to the MAS segments.

## **4.3 Changes in knowledge about the costs of caring after using the tool**

Users were asked to rate their own knowledge on a variety of issues around the costs of caring from 1-10, where 1 is low and 10 is high. The tables in the appendix set out the changes in people's self-reported knowledge levels before and immediately after completing the resource (i.e. by comparing responses in the matched sample of pre and post resource surveys completed). Positive numbers show an increase in self-reported knowledge, negative numbers show a decrease.

However, in all cases, far more people saw a positive rather than negative difference in their self-reported knowledge across all areas here, following their use of the resource. For carers specifically, this was also the case.

The highest proportion of people (82%) felt their knowledge improved in relation to costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence. As the tables below demonstrate, unsurprisingly the knowledge gain for current and former carers was not as great as for all respondents, given that carers could be expected to have already gained a significant amount of knowledge about the costs of equipment, technology and adaptations from the experience of looking after someone.

Costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence													
Point difference between pre and post	-2	-1	0	1	2	3	4	5	6	7	8	9	Total
No. respondents	2	7	14	17	17	18	19	18	11	2	3	2	<b>130</b>
%	2%	5%	11%	13%	13%	14%	15%	14%	8%	2%	2%	2%	
Average difference between pre and post:	2.9												
Total respondents seeing positive difference	107	82%											
Total respondents seeing a negative difference	9	7%											

**Table 8.** Changes in reported knowledge of the costs of equipment, technology and adaptations following use of the *Thinking Ahead* resource (all respondents)

Costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence													
Point difference between pre and post	-2	-1	0	1	2	3	4	5	6	7	8	9	Total
No. respondents	1	5	12	8	7	8	6	7	6	0	2	1	<b>63</b>
%	2%	8%	19%	13%	11%	13%	10%	11%	10%	0%	3%	2%	
Average difference between pre and post:	2.5												
Total respondents seeing positive difference	45	71%											
Total respondents seeing a negative difference	6	10%											

**Table 9.** Changes in reported knowledge of the costs of equipment, technology and adaptations following use of the *Thinking Ahead* resource (current or former carers)

The area where fewest people felt their knowledge improved (68%) and the most (14%) felt there was a reduction in their knowledge was in relation to the impact of caring on savings and debt (see tables below). There was little difference in the knowledge changes in the overall cohort and current and former carers specifically.

Impact of caring on savings and debt (all respondents)													
Point difference between pre and post	-2	-1	0	1	2	3	4	5	6	7	8	9	Total
No. respondents	7	11	22	12	13	16	8	10	9	10	7	0	125
% of respondents	6%	9%	18%	10%	10%	13%	6%	8%	7%	8%	6%	0%	
Average difference between pre and post:	2.6												
Total respondents seeing positive difference	85	68%											
Total respondents seeing a negative difference	18	14%											

**Table 10.** Changes in reported knowledge of savings and debt following use of the *Thinking Ahead* resource (all respondents)

Impact of caring on savings and debt (current and former carers)													
Point difference between pre and post	-2	-1	0	1	2	3	4	5	6	7	8	9	Total
No. respondents	2	7	11	10	8	4	2	4	4	5	4	0	61
% of respondents	3%	11%	18%	16%	13%	7%	3%	7%	7%	8%	7%	0%	
Average difference between pre and post:	2.4												
Total respondents seeing positive difference	41.	67%											
Total respondents seeing a negative difference	9.0	15%											

**Table 11.** Changes in reported knowledge of savings and debt following use of the *Thinking Ahead* resource (current and former carers)

Ideally, NPC would have compared people's self-reported knowledge in the 2-3 month follow up to these results. However, the very low number of people who responded to all 3 surveys means no meaningful analysis could be completed.

#### **4.4 Has the resource made a difference to people's understanding of their own financial situation?**

The questions relating to a user's financial situation related to whether they understood their day to day management of money, whether they had sufficient savings and pension, and whether they had any problem debt. There was roughly an even split between those who reported an increase (31%) and decrease (27%) in their self-reported understanding of their financial situation in the post resource survey (compared to the pre-survey).

A high proportion of respondents (42%) saw no change in their understanding of their financial situation following their use of the resource. However, in the follow-up interviews, one respondent said she 'found [the resource] very helpful in helping her to think about her finances and current situation'.

#### **4.5 Taking action after completing the resource**

Having completed the *Thinking Ahead* resource, most people (75%) did not plan to seek specific advice and guidance on their finances, particularly those with higher financial confidence. More positively, of those people who did not currently save regularly, 60% were planning to save regularly after using the resource.

Based on the 30 responses received in the 2-3 month follow-up survey,, while some respondents had taken actions since completing the tool, around half of respondents had taken no actions at all since completing the resource. However, the limited number of responses to the follow up survey means that these findings should be treated with caution.

<b>What actions have you taken since completing the Thinking Ahead resource / do you plan to take in coming months?</b>	<b>Actions taken since completing resource (# respondents)</b>	<b>Actions you plan to take in coming months (# respondents)</b>
Actively sought financial products, advice and guidance	4	8
Spoken to my employer about how I can better balance work and care	7	N/A
Taken steps to reduce my financial risk	4	11
Taken steps to reduce or avoid debt	6	7
Taken steps to save regularly	6	12
I don't plan to take any steps as a result of using the tool	9	5
Other	4	0

**Table 12.** Actions taken following completion of the Thinking Ahead resource

Based on the limited data available, comparison of actions planned (in post survey) compared to reported action taken (in 2-3 month follow up) show very few people did what they planned. There were more people who undertook actions they didn't plan to, but this was counter-balanced by people who planned to act but didn't. Without knowing what people would have done had they not accessed the resource, it is difficult to make an assessment of whether those that did act (whether or not they planned to) did so because of the resource.

<b>Actions planned vs actions completed</b>	<b># Planned but didn't act:</b>	<b># Didn't plan but did act:</b>	<b># Did what they planned:</b>
Actively seek advice and guidance on my finances	3	3	1
Speak to my employer about how I can better balance work and care	7	2	0
Take steps to reduce my financial risk	2	5	0
Take steps to reduce or avoid debt	4	4	2
Take steps to save regularly	4	7	2
I don't plan to take any steps as a result of using the tool	6	10	0
Other (please tell us more)	3	3	0

**Table 13.** Actions completed compared with actions planned

#### 4.6 Changes in behaviour after completing the resource

The area of analysis that NPC could not usefully expand on is a comparison of behaviours before and 2-3 months after completing the resource, due to low response rates.

#### 4.7 Net Promoter Score

The post-tool survey asked users about the likelihood that they would recommend the resource to a relative or friend, where 1 is low and 10 is high. This allows us to calculate the resource's net promoter score (NPS), which is used widely in commercial settings to assess consumer satisfaction. Responses are segmented into 'promoters' (9-10), 'passive' (7-8) and 'detractors' (1-6). To calculate the 'net promoter score', the percentage of detractors is subtracted from the percentage of promoters.

Promoters	43	33%
Passives	54	42%
Detractors	32	25%

**Table 14.** Net Promoter Score results

The NPS for the *Thinking Ahead* resource pilot is therefore +8. There aren't widely available NPS benchmarks available for the third sector, and while it's helpful that the NPS value is positive, this indicates there is more work to do to improve the tool.

Qualitative feedback from the interviews indicates that the 25% of people who were 'detractors' may not have wanted to recommend the resource because it didn't go far enough in pushing them to take action.

#### 4.8 Feedback from semi-structured interviews

Twelve interviews were conducted with people who participated in the testing of the *Thinking Ahead* prototype resource. Overall, this group were favourably disposed to the resource, though most had suggestions for improvements. While the interviews only reached a small sample of users, some helpful feedback was received on the experience of using the resource and how it influenced user behaviour. Several practical suggestions were also received relating to increasing the impact of the resource.

#### Experiences of using the resource

Generally, people were positive about the user experience itself, saying the resource was frictionless and easy to use. The language was also clear and lacking in jargon.

## **Impact of the resource in prompting behaviour change**

Feedback received in the interviews indicate that the resource was most useful in prompting users to think about the potential future costs of caring. For example, one user said the resource made him think a bit more carefully about his own retirement and pension, while another said it was useful for helping him to consider the implications of caring for elderly parents at a later stage. Several users of the resource said that they hadn't thought about the cost of care in any great detail, particularly on issues such as the cost of residential care, and so were glad to have the prompt.

The resource also proved helpful for working age people who already had experience of caring. One user said that *Thinking Ahead* 'helped her to get organised again' and have a rethink after her father broke his hip. She'd been a carer for 10 years after he had a stroke but this new incident gave her reason to understand what she needed to be doing to cope long term.

Feedback from the follow-up survey indicated that the *Thinking Ahead* resource was less successful in prompting behaviour change. This was backed up by some comments made in the interviews. For example, one user said he didn't feel there was a huge impetus to act after the tool and that it probably didn't go far enough to prompt him. Another user said it would have been helpful to have received a follow-up email a couple of weeks after completing the resource as a prompt for further action.

The interviews did, however, provide some encouraging signs that a minority of users were prompted to take action to prepare for the future costs of caring. These ranged from simply having a conversation with parents about what the future might hold to completing a survey to assess what level of pension they were likely to receive. More significantly, one user said the resource prompted her to apply for Attendance Allowance, getting in touch with Age UK who assisted her with the application.

## **Suggestions for improving the resource**

One recurring theme was a request for the resource to link to relevant resources which the users might not be aware of. If the *Thinking Ahead* resource was successful in raising awareness of certain issues, it could reinforce this with some carefully chosen links or references. One respondent suggested that the resource include some useful links to government sites and charities. They did say that when they became a carer it took them a long time to become aware of the kinds of support and benefits available. They thought that a lot of this information (tax exemption for instance) is not easily accessible. The final page of the resource includes a link to Carers UK's UpFront guide which connects users with relevant pages of the Carers UK website, but the prototype does not include any links to external sources information and support.

One respondent said that, having dropped out of university to care for a loved one, the resource didn't seem to have much information for them as they didn't consider themselves a 'working age' adult. Their financial needs were very different, for example, around opportunities to save. Although the resource was targeted at working age people, consideration could be given to making it relevant for other groups who access it online.

As outlined above, several people thought that if the resource had a bigger shock value it might make people consider the issues more seriously. A few statistics about the likelihood of care or the unexpected impact it can have, perhaps at the top of each page, could do a lot to contextualise the questions. This might be particularly helpful for those not familiar with caring (i.e. those people whom the resource is aimed at). One person said they would like to have been challenged more in their belief that questions around caring do not/would not apply to them. Another said 'the fear wasn't put into me' and would have been shocked by a statistic that, say, tells you that X% of people each year become carers due to unexpected life events.

## 5. Key Findings: Process Evaluation

### 5.1 Delivery of the project

A project team involving the following staff from several Carers UK teams was responsible for the planning and delivery of the *Thinking Ahead* resource project.

Name	Job title	Project role
Eddy Graham	Head of Advice and Information	Design and content for resource; expertise on carers' rights and benefits
Emily Holzhausen	Director of Policy and Public Affairs	Project sponsor; Senior Management Team representative
Jennifer Kelly	Senior Information and Advice Officer	Design and content for resource; expertise on carers' rights and benefits
Steve Peebles	Product Manager	Design of resource; commissioning and managing relationship with IT developer; coordinating issue log including any IT issues
Michael Shann	Head of Membership and Volunteering	Project management; commissioning and managing relationship with external evaluator; reporting to MAS and its Evaluation and Learning Partner; production of final report
Katherine Wilson	Head of Business Development and Innovation	Recruitment of working age people to test the resource; forming and liaising with HR advisory group; reporting to MAS and its Evaluation and Learning Partner

**Table 15.** Project team roles

### 5.2 What went well in delivery of the project?

- We had a highly skilled and cohesive project team
- In drawing on our existing knowledge and expertise, we were able to provide the content for the *Thinking Ahead* resource relatively quickly (see Appendix E)
- Our existing relationship with an external IT developer enabled quick and effective design of the resource

- Our relationships with EfC (Employers for Carers) members meant that we were able to draw on an insightful advisory group of HR professionals who provided valuable feedback on the initial prototype before it was launched to a larger group of working age people
- Our existing relationship with NPC enabled us to develop an effective evaluation methodology for measuring the impact of the resource
- Our relationships with EfC and Carer Positive employers, plus our network of members, volunteers and staff, gave us access to many more working age people than we would otherwise have been able to reach, though numbers participating in testing the prototype were still significantly lower than expected

### **5.3 What were the key challenges in delivery of the project?**

- Although respondents said the *Thinking Ahead* resource was easy to use and navigate, the login process for the resource had more steps than we would have liked and was confusing to some people who tried to test it– this will not be a problem when *Thinking Ahead* is integrated into the Digital Resource for Carers
- Having a pre and post resource survey meant that the resource took at least 30 minutes to complete (including around 10 minutes for the surveys) which put off some potential users – unfortunately there was not an option to save your answers so the resource needed to be completed in one sitting.
- Although we had a comprehensive marketing plan (see Appendix A), the number of people testing the resource, completing the surveys and being interviewed was less than we had planned at the beginning of the project (see below) – this has meant that it has not been possible to draw firm conclusions from analysis of the pre, post and follow-up data
- All of the teams represented on the project team experienced staff turnover during the course of the project – this put additional responsibilities on remaining staff but (thanks to some flexibility from MAS) we have been able to complete the project within the revised timescale (two months later than originally planned)

### **5.4 Defining the success of the *Thinking Ahead* resource**

Although the number of pre, post and follow-up survey responses was significantly below what we originally envisaged, we did receive a considerable number of positive comments from people who used the resource. This feedback has provided valuable insights into the user experience and this qualitative evidence has been a key factor in our decision to integrate *Thinking Ahead* into our Digital Resource for Carers.

Below is a selection of responses to the open question in the post-resource survey on what people found most helpful about the resource. These responses are from people who are not yet caring and from people who are current or former carers and have made suggestions from the perspective of what they would have found helpful when they were starting on their caring journeys.

### **Language and functionality**

'It was clear and well organised and I could find out more about specific topics without having to read through everything - some of which might not have been relevant to me.'

'Easy to navigate topics and broken down into understandable categories.'

'The language is very informative yet easy to understand and straight to the point. The layout is really attractive and so is the amount of information on each page. I like that you can see how many slides you have read/have left to read too.'

'The wording of the questions actually made you think: "Do I have enough saved?", "Am I spending well?" which has been useful.'

'An easy to understand first stop resource that points on to other helpful websites/ organisations.'

### **Tone**

'It was not too formal - it felt like it was being informative and proactive as opposed to being a lecture on things you should be doing. Also, it was realistic. It helped that it actually detailed examples of things that could happen, as well as providing useful information as to how to avoid it. This kind of resource where everything is in one place is definitely a gap in the market and I do think that it will prove so useful for people who are under the pressures of caring. Not everybody wants to speak on the phone so it is good that the information is online.'

### **Content**

'The resource is simple and very informative. Even though I work in the voluntary sector/ caring profession, some of the statistics still shocked me and it made me think about my own future.'

'Useful links and local guidance provided.'

'The fact there were references to and details for places/sources of support.'

'Guidance on entitlements to leave and flexible support from employee and state benefit support available and how and what that is.'

'Information about the cost of caring and equipment.'

'It covers lots of relevant information in one place. I've never seen this kind of resource before.'

'Having some typical figures for things like care homes - far too many financial guides refuse to commit to any figures.'

### **Benefits**

'The clarification about what is means tested and what isn't and, also, where to go to get extra information.'

'Clear explanation of the benefits available plus an indication of entitlement criteria.'

### **Balancing work and care**

'How to request flexible working - I wasn't aware that there are only some circumstances in which an employer can refuse this.'

'The impact caring for someone would have when working. The importance of saving.'

'I think I knew most of the information contained within this tool but it was useful to have a rundown of what is available should things change. At the moment I am managing caring for my elderly grandma, running a household with a small child and working full time but it does feel like a struggle sometimes.'

'I found the section about returning to work most helpful.'

### **Managing and preparing for life events**

'It gave me a good indication of all the financial problems that might arise if I have to start caring and provided practical steps I can take to mitigate any impact.'

'It's nicely laid out, and useful if I had suddenly found myself in a situation with caring responsibilities.'

'I've recently been dealing with a family member who has moved into residential care. I found it very helpful to get a bit of background knowledge about other options for family in poor health.'

'Understanding the hidden costs (i.e. Utility and food bills will go up when caring).'

## **5.5 Feedback on how the resource could be improved**

From the beginning of the project, it was always our intention to integrate the *Thinking Ahead* resource into our DRC (Digital Resource for Carers). The functionality of the prototype model was quite limited and some users found the logging in process quite confusing, but in testing this model we were able to obtain some valuable feedback on how we could improve the resource before integrating it into our DRC at the end of the project.

We received a considerable amount of positive feedback on the resource, the following quote being quite typical.

'I think this was just right and I'm honoured to have been of any help because it surely helped me understand and take note of my next steps.'

In the post-resource survey we also received the following suggestions for how the resource could be improved.

### **Improved functionality**

'It'd be useful to have a search function, or index to look up specific questions.'

'An app format or small info cards make information easier to digest.'

### **Preparing for major life events**

'More tips about how to make sure I am in a good situation when I reach the age where I might need care myself.'

### **Information for all types of caring situation**

'The resource seemed to be very much about caring for elderly parents - my big concern is what support may be available in the future for my disabled child, including whether there is anything we can do as parents to make long-term provision for him after our deaths.'

'Making the information more adequate for young carers - young people can care for the elderly and disabled too.'

### **Nation specific information**

'As there are differences between benefits and social care in England and Scotland it would be helpful to have broken this down a bit more for each.'

'Make the resource area specific: I find it really annoying when I look at certain benefits and then realise that these only pertain to south of the border and Wales.'

### **Budgeting**

'A tool to help add up the costs that the individual using the tool faces e.g. their predicted increased utility bill costs, plus the cost of all of the equipment they need to adapt their house etc. so they get a feel for the annual cost of caring and can turn this into a budgeting plan.'

'A budget calculator would have been helpful.'

'Advice on money saving that breaks things down and teaches you skills such as budgeting, etc.'

### **Benefits information'**

'More information about benefits and who may qualify for them.'

'It might be useful to have links to other useful resources that go into more depth about benefits eligibility, speaking to income maximization and how you can go about applying.'

### **Savings**

'Some examples of good savings schemes would be good.'

### **Debt**

'Some pointers with regards free debt advice or free independent advice would be good. e.g. StepChange.'

### **Carers breaks**

'I didn't spot any mention of potential paid respite or a sum of money towards a break for the carer from social services.'

### **Contacting a financial adviser**

'Could include some details of ethical, respected financial advisers that people could contact.'

'Have a detailed strategic plan to save and discuss with friends and financial advisers.'

### **Signposting**

'Signposting for carers with complex financial queries.'

### **Other**

'Alongside this need to raise awareness of the fact that the state can't afford to provide everything to everyone - you need to take personal responsibility. Don't think that's made clear.'

'Maybe the inclusion of a 'timeline' within some of the statistics mentioned i.e. of the impacts and variables already mentioned, how many people are affected in the first 6 months/year since becoming a carer.'

'Perhaps a reminder that honest answers would be helpful in terms of the recommendations given.'

Most of the above suggestions are feasible and have been considered by the project team when planning improvements to the resource. The only suggestion which may be difficult to incorporate technically is the budget calculator, but this will be discussed with the developer.

## **5.4 Planned improvements to the Thinking Ahead resource**

Carers UK's project team have considered the feedback from the post-resource survey and the semi-structured interviews and prepared a brief for our external IT developer detailing the improvements we would like to be made to the resource. A summary of these improvements is as follows:

- i. Integration into the Digital Resource for Carers with a single login for all of the modules (the DRC has been purchased by over 30 local authorities and commercial organisations and is promoted to employee carers and other employees who may be caring in the future)
- ii. Making the resource available as a standalone tool on the Carers UK website and promoting this on our social media
- iii. Introducing interactive elements to the resource to enable signposting to other resources that would be beneficial to individual circumstances
- iv. Introducing sound and animation to make the content more engaging
- v. Make the resource more relevant to younger carers
- vi. Make some of the content more challenging to make it clear that caring could happen to anyone and can have a significant impact on household finances
- vii. Consider how more users of the resource can be prompted to take actions
- viii. Explore the possibility of including a budget calculator
- ix. Consider how the resource can be easily accessed by socially isolated and economically disadvantaged groups
- x. Provide information on how to find an ethical, good value for money financial adviser
- xi. Explore the possibility of using a search function
- xii. Provide more in-depth content in some sections (e.g. on benefits and respite care)

## **6. Limitations of the evaluation and future evaluation**

### **6.1 Limitations of the overall evaluation approach**

As we approach the end of the project, we think that the evaluative approach adopted (pre, post and follow-up surveys, plus semi-structured interviews) was the correct one. However, in retrospect, we feel that we were over-ambitious in estimating that 1,500 people would begin the resource and 1,000 would complete it. When we set these targets we hadn't yet developed the resource, and if we'd known how long it would take to complete it (including the pre and post surveys), as well as the technical challenges we faced, we would have set much lower targets. Given the challenges of recruiting sufficient working age people to test the resource, (as we knew, for example, when engaging employers that we would be reliant on them cascading such information internally within their workplace), if we were to run the project again we would invest more funds up front to make the login process smoother, as we feel that this turned away some people.

The limitations of the evaluation are primarily due to the relatively low numbers of people completing the follow-up survey and the lack of a comparison group. Initially we had also intended to have a control group who would be asked to complete the pre and post-tool questionnaires but would not use the resource. Given the challenges in recruiting people to complete the resource, all of our efforts went into increasing these numbers and we were not able to also recruit a control group. An explanation of the consequences of these limitations for drawing conclusions about the effectiveness of the resource is provided below.

### **6.2 Answering the overall research question**

Our evaluation methodology was designed to answer the following research question:

'Does a better understanding of the impacts of caring on their finances help working-age people in employment to make better decisions regarding how they plan for life events, like caring?'

The lack of quantitative data from the follow-up survey means that it is not possible to give a statistically valid answer to the question. However, the considerable amount of positive feedback we received to the qualitative questions in the immediate post-resource survey indicates that the resource did 'help' working age people to think about the future costs of caring and would in time help them to make better decisions relating to planning for major life events such as caring.

### **6.3 Limitations of the surveys**

The surveys were designed to look for changes in people's knowledge and behaviours as a result of using the resource.

Questions in the pre and post-tool surveys asking people to rate their own knowledge of the costs of caring were intended to assess whether people's knowledge improved as a result of using the resource, and by how much. This measure is limited by the fact we were asking people to assess their own levels of knowledge (i.e. it is a subjective assessment). There is a risk that people overestimated their own levels of knowledge before completing the resource because they 'don't know what they don't know'. It is also possible that people rate their knowledge lower after completing the resource, if completing the resource highlights gaps in their knowledge they were previously unaware of.

An alternative approach would be to test people's knowledge levels objectively (i.e. ask them to complete a test that measures their knowledge before and after completing the tool). However this approach is more time consuming for users which is why we adopted subjective measures instead.

The question asking people to assess their own understanding of their financial situation is one where we might expect to see a decline in scores after completing the resource. The *Thinking Ahead* resource itself is not intended to increase users' knowledge of their personal financial situation, but does highlight a range of factors related to this. Therefore by completing the resource, users might realise that they know less than they thought about their own financial situation, spurring them to take action, which was one of the intended outcomes of the resource.

Question responses in the pre-resource survey about people's financial behaviours provide a snapshot of users. These questions were repeated in the 2-3 month follow up survey to assess whether users had changed behaviours after completing the resource. Comparing responses to what people said they would do after completing the resource (in the post-survey) to actions they had actually taken (in the 2-3 month follow up survey) was intended to indicate how likely it is that intentions translate into action.

Open questions about the resource and the net promoter score (asked in the post-survey), alongside the phone interviews, sought more detailed feedback which is being used to inform further improvements to the resource.

#### **6.4 Transferability of the evaluation approach**

The evaluation approach was a fairly common one and so could be easily transferred to other projects. Being able to draw on the FinCap Adult Outcomes Framework made the process of identifying indicators for our Theory of Change outcomes relatively easy, as did the identification of questions for our three surveys.

#### **6.5 Continuation of the evaluation**

Carers UK has asked to be considered for further funding from MAS for continued evaluation of our *Thinking Ahead* resource. When the resource is integrated into our Digital Resource for Carers we will have access to high quality analytics to assess how it is used. The DRC is currently being used by around 30 local authorities and commercial organisations and so there is considerable potential for measuring its future impact with working age people.

## **7. Implications and Recommendations for Policy and Practice**

### **7.1 Key learning from the project**

#### **a. Key learning from delivering an online financial tool**

- When testing a prototype tool, it is worth some upfront investment to ensure a smooth login process
- It is essential to be able draw on expert knowledge when producing the content for the tool
- Users appreciate content that provides sufficient detail but is presented clearly and in easy to understand language
- Users appreciate links to more in-depth information, but care needs to be taken in the placing of links that could take people away from the resource
- When testing a prototype tool, the requirement to have a pre and post survey can make the user experience quite long and reduce the number of people taking part in the testing phase

#### **b. Key learning from recruiting working age people to test the resource**

- People in work will have limited time for testing a tool and surveys should therefore be as concise as possible and content should be quick and easy to navigate
- There are some risks involved in depending on a central contact within another organisation to cascade communications and send reminders to ensure a significant take up rate
- Appointing a recruitment agency to reach other working age people can help to boost numbers, but we had a disappointing number of people testing the resource as a result of this investment
- Although the primary target audience was working age people, the fact that the resource was focused on the costs of caring meant that it attracted proportionately more working carers than we know to be in the UK population

#### **c. Key learning from working with partners**

- Partner organisations can provide a valuable link to working age people
- When asking for communications to be cascaded to employees, you do not have control of how or when these communications will be sent

## **7.2 Learning for MAS and the financial capability community**

We believe that the *Thinking Ahead* resource to be an innovative tool that has filled a gap in the market for online financial resources. Although it is difficult to draw firm conclusions on the effectiveness of the resource from the quantitative evaluation data, some of the qualitative evidence from both carers and people who are not yet caring indicates that this is a valuable resource for encouraging working age people to consider the potential costs of caring.

## **7.3 Sustainability of the project and embedding into Carers UK's other online services**

During the spring of 2018 we will be making enhancements to the *Thinking Ahead* resource and integrating it into our DRC (Digital Resource for Carers), which currently has 8 other online modules for carers and people who may become carers in the future. Our external IT developer will be building the resource using the same established digital platform that has been used for the other elements of the DRC (e.g. 'Upfront guide to caring', 'Technology and care') and it will then be easily accessible to the rapidly growing numbers of users of this valuable resource. *Thinking Ahead* will also be hosted on the Carers UK website and we will explore other opportunities for reaching working age people who are not yet caring.

## **7.4 Future development and scaling**

Our external IT developer specialises in creating engaging online content using animation, sound, video and interactive elements. When the enhanced *Thinking Ahead* resource has been integrated into the DRC using some or all of these features, it will then be promoted to public sector and commercial organisations across the UK as part of our established marketing plan.

We have also had initial conversations with Carers UK's Communications team about promoting *Thinking Ahead* as a standalone resource on the Carers UK website. This is likely to take place by the autumn of 2018.

A cost-benefit analysis was not planned as part of the evaluation and for the testing phase of the project the costs would probably be considered to be quite high in relation to the number of people who took actions related to their financial situations as a result of using the resource. However, we are confident that when the final version of the resource is promoted to working age people (which will be easier to use and will not have the questionnaires used in the testing phase), there will be much higher take up by people who are not yet caring and by people new to caring, and that the longer term outcomes compared with the initial investment will be considered to be good value for money.

## 8. Sharing and Learning Activity

### 8.1 Sharing and learning within Carers UK

The following sharing and learning activities have so far taken place within Carers UK:

- The Head of Membership and Volunteering has given regular updates on the *Thinking Ahead* resource at monthly staff meetings.
- Carers UK staff, volunteers and members were also encouraged to test the resource and share it with their networks.
- The *Thinking Ahead* Theory of Change model has been presented to Carers UK managers, the Senior Management Team and Board of Trustees

The following sharing and learning activities are planned for the coming six months:

- Demonstration of *Thinking Ahead* resource at all staff meeting or at 'Lunch and Learn' session
- Demonstration of resource at Board of Trustees meeting
- Promotion of resource to Employers for Carers Leadership Group
- Promotion of *Thinking Ahead* press release to print and online media
- Promotion of resource to Carers UK members and volunteers (e.g. on our online Forum, in our regular volunteer newsletter)
- Feature on *Thinking Ahead* in quarterly Caring magazine

### 8.2 External sharing and learning

The following sharing and learning activities have so far taken place with external organisations and individuals:

- Sharing of prototype resource with HR Advisory Group
- Sharing of prototype resource with Employers for Carers member organisations and Carer Positive (Scotland) organisations
- Sharing of prototype resource with corporate partners (e.g. Nutricia, Specsavers)

When the *Thinking Ahead* resource has been integrated into Carers UK's Digital Resource for Carers and fully tested, we will promote it to the following organisations:

- Employers for Carers member organisations and Carer Positive (Scotland) organisations
- Corporate partners
- Carers UK affiliate organisations
- Local authorities across the UK
- NHS England, Clinical Commissioning Groups, NHS Trusts and other health organisations across the UK
- Digital Health and Care Alliance (DHACA)

- Advisory Board of The Centre for Assistive Technology and Connected Healthcare (CATCH)
- Steering Board of the Digital Healthcare and Healthy Living 2030 Task Force
- The Board of TSA, the industry body for technology enabled care

### **8.3 Impact of sharing and learning activities**

By encouraging staff and volunteers to test the *Thinking Ahead* resource, we were able to boost the number of people taking part in the evaluation of the prototype resource. When the feedback has been incorporated into new enhancements to the resource and it has been incorporated into the Digital Resource for Carers, there will be considerably more potential for reaching working age people across the UK. Although users of the resource we will no longer be required to complete the pre and post resource surveys, we will continue to seek periodic feedback on the user experience of the DRC.

### **8.4 What has worked less well in terms of learning and sharing?**

When we posted a link to the prototype resource on Carers UK's online Forum, we received some negative comments in relation to the login process being quite difficult to negotiate. Although we had tried to make clear that this was a prototype resource and would be improved in future, some members felt that it hadn't been properly designed and was a wasted opportunity. If we were undertaking the project again, we would ensure that the login process was as smooth as possible and would probably not share the resource on our online Forum during the testing phase.

## Appendix A: *Thinking Ahead* resource Marketing Plan

### Target

- 1,500 people starting the resource (revised to 350 following discussion with Louise Scott on 17 Nov)
- 1,000 people completing the resource (revised to 200-250 following discussion with Louise Scott on 17 Nov)

Target audiences	Target respondents	Comms channel	Lead team	When contact?
<b>Carers UK partner/client organisations</b>				
EfC members	80	Email /networking event 19 Oct	BDI	Sep-Dec
Carer Positive employers	20	Email	Carers Scotland	Oct/early Nov
Other corporates	10	Email	Fundraising	Sep/Oct
Nesta and Big Lottery Fund staff	10	Email	Mem & Vol	Nov
NHS England	5	Email	BDI	Oct
Carers UK staff	10	Email	Mem & Vol	Dec
<b>Sub-total</b>	<b>135</b>			
<b>Members and Volunteers</b>				
Workplace Champions and Insight volunteers	20	Email	Mem & Vol	Dec
All volunteers	20	Volunteer newsletter	Mem & Vol	Oct
Forum users who are new to caring	5	Forum announcement	Mem & Vol	Sep-Dec
<b>Sub-total</b>	<b>45</b>			
<b>Working age people (non-members)</b>				
People new to caring	50	Web page + Facebook/Twitter	Comms	Dec
Working age people	120	Paid for recruitment	Comms	Oct/Nov
<b>Sub-total</b>	<b>170</b>			
<b>TOTAL (all audiences)</b>	<b>350</b>			

## Appendix B

### Pre-financial resource questions

1. To what extent do you understand your current financial situation? (scale 1-10)
2. Have you thought about or made any plans about how you might fund any care and support needs as you get older?
  - I've thought about it but haven't done anything specific
  - I haven't really thought about it
  - I don't think there is anything I can do to plan for this now/I can't afford to make any such plans
  - I am saving money which I could use for these kinds of needs(eg insurance, savings, pension, investment, care plan etc)
  - I am buying/have bought a property and would be willing to use its value to pay for care needs in the future
  - I expect my family to help fund any such care
  - Other (please specify)
  - Don't know
3. Do you discuss your household finances openly with any of the following people?  
SELECT ALL THAT APPLY
  - Friends
  - My partner/spouse
  - Parents/Family
  - My children
  - My colleagues
  - Members of my local community
  - Other, please specify
  - I prefer not to talk about my finances with any of these people (SINGLE CODE ONLY)
  - Don't know (SINGLE CODE ONLY)
4. How confident would you feel talking to people who can give you advice about money?
  - Very confident
  - Fairly confident
  - Not very confident
  - Not at all confident
  - Don't know

5. Which, if any, of the following describe what you do to keep track of your money?

CHOOSE ALL THAT APPLY

- Keep a mental note/ a note in my head
- Keep a spending diary, log or spreadsheet
- Keep receipts
- Check your balance
- Compare receipts/spending against your statements
- Check all incomings and outgoings on your statements
- Compare spending between one month and another
- File and retain statements
- Something else
- None of these (SINGLE CODE ONLY)

6. I am prepared to adjust the amount of money I spend on non-essentials if my life changes: 0 (does not sound like me at all) to 10 (sounds a lot like me)

0...10 scale

Don't know

7. A) Do you and your household ever use credit or borrow money to buy food or pay for other necessary items because you have run short of money?

CHOOSE ONE ONLY

- Yes, regularly
- Yes, sometimes
- No

B) And which of the following types of credit would you normally use to pay for food or other necessary items?

- Credit or store card
- Overdraft
- Payday loan
- Loan from company that collects payments from your home (e.g. Provident, Greenwoods)
- Loan from a pawnbroker
- Loan from a Credit Union or other community finance organisation
- A loan from a friend or relative.
- Loan from the Social Fund
- Loan from an unlicensed lender who charges interest, sometimes called a loan shark
- Any other type of loan from a bank, building society or finance company e.g. Norton Finance, Blackhorse car finance

- Something else
- Don't know
- Prefer not to say

8. A) Which of these best describes how often you save money?

CHOOSE ONE ONLY

- Every month
- Most months
- Some months, but not others
- Rarely/never
- Don't know

9. Are you currently paying into one or more pensions? This can include an employer or any other type of private pension

CHOOSE ONE ONLY

- Yes
- No
- I am retired so I am not paying into a pension
- Don't know

10. I'd now like you to think about how much your income in retirement will be. PART A

A) Which of these statements best describes your knowledge of how much your income in retirement will be?

CHOOSE ONE ONLY

- I have a good idea of what my income in retirement will be
- I have a fair idea of what my income in retirement will be
- I know vaguely whether I will have enough to live on or not in retirement, but no more than that
- I have no idea of what my income in retirement will be

B) Which of the following best describes your expectations of your income in retirement?

CHOOSE ONE ONLY

- I know it will meet my needs
- I know it won't meet my needs
- I don't know if it will meet my needs or not

11. Do you (and your partner) currently have at least as much money in savings as you get in income each month?

CHOOSE ONE ONLY

- No
- Yes, about 1 month
- Yes, about 2 months
- Yes, three months or more

12. How would you rate your current knowledge of the following? (scale 1-10)

- The costs of caring for a loved one who is older, disabled or seriously ill
- The costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence
- The costs of homecare, day centres, supported/sheltered accommodation and residential care
- The impact of caring on household expenditure (e.g. utility bills, transport costs, food shopping)
- The impact of caring on earnings from paid work
- Managing money, savings and debt

## Immediate post resource questions

1. **Having completed** the financial tool, how would you rate your current knowledge of the following? (scale 1-10)

- The costs of caring for a loved one who is older, disabled or seriously ill
- The costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence
- The costs of homecare, day centres, supported/sheltered accommodation and residential care
- The impact of caring on household expenditure (e.g. utility bills, transport costs, food shopping)
- The impact of caring on earnings from paid work
- Managing money, savings and debt

2. To what extent do you now understand your current financial situation? (scale 1-10)

3. Having completed the financial tool, what actions do you plan to take in the coming months? (please tick all that apply)

- Actively seek financial products, advice and guidance
- Speak to my employer about how I can better balance work and care
- Take steps to reduce my financial risk
- Take steps to reduce or avoid debt
- Take steps to save regularly
- I don't plan to take any steps as a result of using the tool
- Other (please tell us more)

4. Have you identified any risks about your financial situation that you didn't know about before?

No

Yes (please tell us more)

5. How likely is it that you would recommend this financial tool to a friend or colleague?

Scale 1-10

6. What did you find most helpful about the information provided?

7. Can you think of any other information it would have been helpful to receive about managing your finances and planning for the future?

8. How would you describe yourself?

- Not caring (and don't expect to be in next 5-10 years)
- Not caring (and expect to be in next 5-10 years)
- Looking after someone unpaid
- Used to look after someone unpaid
- Person receiving care

9. Which of the following categories best describes your employment status?

- Employed, working full-time
- Employed, working part-time
- Not employed, looking for work
- Not employed, not looking for work
- Retired
- Disabled, not able to work

10. Gender

- Male
- Female
- Prefer to describe myself in another way

11. Which age category do you come under?

- Under 16 years of age
- 16-18
- 19-25
- 26-35
- 36-45
- 46-55
- 56-65
- 66-75
- 76-85
- 86 or over

12. What is your ethnic group?

- White - English/Welsh/Scottish/Northern Irish/British
- White - Irish
- White - Gypsy or Irish Traveller
- White - any other white background (please specify below)
- Mixed/multiple ethnic groups - White and Black Caribbean
- Mixed/multiple ethnic groups - White and Black African
- Mixed/multiple ethnic groups - White and Asian
- Any other Mixed/multiple ethnic background (please specify below)
- Asian/Asian British - Indian
- Asian/Asian British - Pakistani
- Asian/Asian British - Bangladeshi
- Asian/Asian British - Chinese
- Any other Asian background (please specify below)
- Black/Black British - African
- Black/Black British - Caribbean
- Any other Black/African/Caribbean background
- Arab

11. Where do you live?

- England
- Northern Ireland
- Scotland
- Wales

It would be really helpful if we could contact you again in 2-3 months to ask you some follow-up questions on your understanding of your financial situation and on any steps you have taken to improve your financial resilience. To enable us to contact you, please can you provide your contact details below.

Name:

Email address:

Phone number:

It would also be helpful if you could let us know if you would be willing to be interviewed on the phone about your experience of using the financial tool.

- Yes, I would be willing to take part in a telephone interview
- No, I would rather not be interviewed

## ***Thinking Ahead* follow-up survey questions (2-3 month post completing resource)**

1. What actions have you taken since completing the *Thinking Ahead* resource? (please tick all that apply)
  - Actively sought financial products, advice and guidance
  - Spoken to my employer about how I can better balance work and care
  - Taken steps to reduce my financial risk
  - Taken steps to reduce or avoid debt
  - Taken steps to save regularly
  - I don't plan to take any steps as a result of using the tool
  - Other (please tell us more)
  
2. What actions do you plan to take in the coming months? (please tick all that apply)
  - Actively seek financial products, advice and guidance
  - Speak to my employer about how I can better balance work and care
  - Take steps to reduce my financial risk
  - Take steps to reduce or avoid debt
  - Take steps to save regularly
  - I don't plan to take any steps as a result of using the tool
  - Other (please tell us more)
  
3. To what extent do you understand your current financial situation? (scale 1-10)
  
4. Have you thought about or made any plans about how you might fund any care and support needs as you get older?
  - I've thought about it but haven't done anything specific
  - I haven't really thought about it
  - I don't think there is anything I can do to plan for this now/I can't afford to make any such plans
  - I am saving money which I could use for these kinds of needs(eg insurance, savings, pension, investment, care plan etc)
  - I am buying/have bought a property and would be willing to use its value to pay for care needs in the future
  - I expect my family to help fund any such care
  - Other (please specify)
  - Don't know

5. Do you discuss your household finances openly with any of the following people?

SELECT ALL THAT APPLY

- Friends
- My partner/spouse
- Parents/Family
- My children
- My colleagues
- Members of my local community
- Other, please specify
- I prefer not to talk about my finances with any of these people (SINGLE CODE ONLY)
- Don't know (SINGLE CODE ONLY)

6. How confident would you feel talking to people who can give you advice about money?

- Very confident
- Fairly confident
- Not very confident
- Not at all confident
- Don't know

7. Which, if any, of the following describe what you do to keep track of your money?

CHOOSE ALL THAT APPLY

- Keep a mental note/ a note in my head
- Keep a spending diary, log or spreadsheet
- Keep receipts
- Check your balance
- Compare receipts/spending against your statements
- Check all incomings and outgoings on your statements
- Compare spending between one month and another
- File and retain statements
- Something else
- None of these (SINGLE CODE ONLY)

8. I am prepared to adjust the amount of money I spend on non-essentials if my life changes: 0 (does not sound like me at all) to 10 (sounds a lot like me)

0...10 scale

Don't know

9. A) Do you and your household ever use credit or borrow money to buy food or pay for other necessary items because you have run short of money?

CHOOSE ONE ONLY

- Yes, regularly
- Yes, sometimes
- No

- B) And which of the following types of credit would you normally use to pay for food or other necessary items?

- Credit or store card
- Overdraft
- Payday loan
- Loan from company that collects payments from your home (e.g. Provident, Greenwoods)
- Loan from a pawnbroker
- Loan from a Credit Union or other community finance organisation
- A loan from a friend or relative.
- Loan from the Social Fund
- Loan from an unlicensed lender who charges interest, sometimes called a loan shark
- Any other type of loan from a bank, building society or finance company e.g. Norton Finance, Blackhorse car finance
- Something else
- Don't know
- Prefer not to say

10. A) Which of these best describes how often you save money?

CHOOSE ONE ONLY

- Every month
- Most months
- Some months, but not others
- Rarely/never
- Don't know

11. Are you currently paying into one or more pensions? This can include an employer or any other type of private pension

CHOOSE ONE ONLY

- Yes
- No
- I am retired so I am not paying into a pension

12. I'd now like you to think about how much your income in retirement will be. PART A  
A) Which of these statements best describes your knowledge of how much your income in retirement will be?

CHOOSE ONE ONLY

- I have a good idea of what my income in retirement will be
- I have a fair idea of what my income in retirement will be
- I know vaguely whether I will have enough to live on or not in retirement, but no more than that
- I have no idea of what my income in retirement will be

- B) Which of the following best describes your expectations of your income in retirement?

CHOOSE ONE ONLY

- I know it will meet my needs
- I know it won't meet my needs
- I don't know if it will meet my needs or not

13. Do you (and your partner) currently have at least as much money in savings as you get in income each month?

CHOOSE ONE ONLY

- No
- Yes, about 1 month
- Yes, about 2 months
- Yes, three months of more

14. How would you rate your current knowledge of the following? (scale 1-10)

- The costs of caring for a loved one who is older, disabled or seriously ill
- The costs of equipment, technology and adaptations to help make someone's home safer, their life easier, and provide independence
- The costs of homecare, day centres, supported/sheltered accommodation and residential care
- The impact of caring on household expenditure (e.g. utility bills, transport costs, food shopping)
- The impact of caring on earnings from paid work
- Managing money, savings and debt

15. Do you have any other feedback on whether our *Thinking Ahead* resource has prompted you to think or act differently in relation to your financial situation in the past few months?

## Questions for semi-structured interviews

### Introduction

Thank you for helping Carers UK to test a new online resource, *Thinking Ahead*, which aims to help working-age adults prepare for the financial impact of looking after someone. We really appreciated the time you took to try out the resource and complete the survey questions.

In the coming months Carers UK are planning to develop *Thinking Ahead* further and make it available to many more people. To enable them to do this it would be really helpful if you could answer a few further questions on how you found the resource. It should only take up to 15 minutes.

Just so that you are aware, your responses will be treated as anonymous but if you'd be happy for Carers UK to use any quotes for a report we'll be putting together, then perhaps we can talk about that at the end of the call.

1. How would you summarise your experience of using the *Thinking Ahead* resource? For example, how easy was it to use? Was the content relevant to you?
2. Did the Thinking Ahead resource help you to understand your financial situation at all? If so, in what way?
3. Has the tool prompted you to take any specific action? For instance, have you made any changes to savings, debt, employment or pensions? What other factors prompted these decisions?
4. In what ways do you think we could improve the Thinking Ahead resource?
5. When we asked how likely it would be that you would recommend the resource to a friend or colleague you gave a score of X out of 10. Please can you tell me more about why you gave this answer?
6. What is your current relationship with Carers UK? In case you weren't already aware, membership of Carers UK is free and enables you to become part of our supportive community and movement for change. It is simple to sign up online or I can take details over the phone if you'd prefer.
7. Do you have any final comments?
8. Are you happy to be quoted on anything you've said today?











### Understanding of financial situation

Difference in respondents' understanding of their financial situation before and after using the tool:													
Point difference between pre and post	-2	-1	0	1	2	3	4	5	6	7	8	9	Total
No. respondents	12	21	53	17	9	6	3	2	1	0	0	0	124
% of respondents	10%	17%	43%	14%	7%	5%	2%	2%	1%	0%	0%	0%	
Average difference between pre and post:	0.3												
Total seeing positive difference	38.0	31%											
Total seeing a negative difference	33.0	27%											

### Taking action

Comparing confidence and behaviour of respondents before using the tool with their planned actions after using the tool, all respondents

#### Whether users plan to actively seek advice and guidance on their finances

##### in the coming months (after tool)

User's levels of confidence about talking to people who can give you advice about money (before tool)								
	Yes	%	No	%	Yes	%	No	%
1 : Very confident	9	7%	14	11%	27	26%	75	74%
2 : Fairly confident	18	14%	61	47%				
3 : Not very confident	5	4%	18	14%				
4 : Not at all confident	1	1%	4	3%				
<b>TOTAL</b>	33	25%	97	75%				

Right hand table looks at percentage of those within the low / high confidence range

**Whether users plan to take steps to save regularly in the coming months  
(after tool)**

How often users save money (before tool)								
	Yes	%	No	%	Yes	%	No	%
1 : Every month	21	16%	38	29%	32	38%	52	62%
2 : Most months	11	8%	14	11%				
3 : Some months, but not others	16	12%	12	9%				
4 : Rarely/never	12	9%	7	5%				
<b>TOTAL</b>	60	46%	71	54%				

Right hand table looks at percentage of those within the low / high savings regularity

## Appendix D: Demographic data on respondents

### Overview of responses

#### Top level figures

Response rates	No.	%	Comments
Number of pre responses	251	17%	of total marketed to
Number of post responses	133	9%	of total marketed to
Total pre + post responses	384	-	
Proportion of post respondents who also gave a pre-response:	131	52%	of total pre responses
Total population targetted through marketing plan	1500	-	

#### Demographics: all post survey respondents

Employment status	Post-Q11	%
1 : Employed, working full-time	99	77%
2 : Employed, working part-time	16	13%
3 : Not employed, looking for work	2	2%
4 : Not employed, not looking for work	8	6%
5 : Retired	2	2%
6 : Disabled, not able to work	1	1%
(blank)		0%
<b>Grand Total</b>	<b>128</b>	<b>100%</b>

Caring status	Post-Q10	%
1 : Not caring (and don't expect to be in next 5-10 years)	36	28%
2 : Not caring (and expect to be in next 5-10 years)	25	20%
3 : Looking after someone unpaid	52	41%
4 : Used to look after someone unpaid	13	10%
5 : Person receiving care	1	1%
(blank)		
<b>Grand Total</b>	<b>127</b>	<b>100%</b>

Gender	Post-Q12	%
1 : Male	39	30%
2 : Female	90	69%
3 : Prefer to describe myself in another way	1	1%
(blank)		
<b>Grand Total</b>	<b>130</b>	<b>100%</b>

<b>Age range</b>	<b>Post Q-13</b>	<b>%</b>
3 : 19-25	8	6%
4 : 26-35	36	28%
5 : 36-45	38	29%
6 : 46-55	28	22%
7 : 56-65	17	13%
8 : 66-75	2	2%
(blank)		
<b>Grand Total</b>	<b>129</b>	<b>100%</b>

<b>Ethnicity</b>	<b>Post Q-14</b>	<b>%</b>
1 : White - English/Welsh/Scottish/Northern Irish/British	102	80%
11 : Asian/Asian British - Bangladeshi	1	1%
12 : Asian/Asian British - Chinese	1	1%
13 : Any other Asian background (please specify below)	2	2%
14 : Black/Black British - African	2	2%
15 : Black/Black British - Caribbean	1	1%
16 : Any other Black/African/Caribbean background	1	1%
2 : White - Irish	1	1%
4 : White - any other white background (please specify below)	6	5%
7 : Mixed/multiple ethnic groups - White and Asian	3	2%
9 : Asian/Asian British - Indian	8	6%
(blank)		
<b>Grand Total</b>	<b>128</b>	<b>100%</b>

## APPENDIX E – Content of *Thinking Ahead* Resource

The prototype *Thinking Ahead* resource has four sections:

- Cost of care and support
- Impact of caring on work
- Impact on household expenditure
- Managing money, saving and debt

Below are a series of screenshots illustrating the content of each section:

### The cost of care and support

5 | 22

There are lots of different types of care and support, some of which can help people to continue living in their own homes, and some of which can give people the help they need in specialist settings.

Care and support can be costly, and while it might be your parent, partner, child, sibling, other relative or friend that needs it, sometimes those looking after the person end up helping with the cost.

It's crucial to ensure the person who needs care and support gets all the help they can with the cost. In this way they (or anyone else including yourself who is helping them with the cost) don't pay more than is needed.

This section highlights the types of care and support you might think of for your family/friends, and what to be aware of to ensure they get all the help they can with the cost of care and support.

18% of carers paid for occasional residential care for the person they are looking after\*

17% have paid for equipment and adaptations\*

13% have paid for technology like alarms or sensors for the person they are looking after\*

## The different types of care and support

6 | 22

Equipment, technology and adaptations can help make someone's home safer, their life easier and provide independence.

- ✓ Examples of equipment: grab sticks, shower benches, raised toilet seats and dressing aids
- ✓ Examples of technology: activity monitors, falls detectors and self-care apps
- ✓ Examples of adaptations: grab rails, stair lifts, ramps and wet rooms

The average cost of a stairlift is approx. £3,500.

Someone may need personal care products or domestic support to help them continue living at home.

- ✓ Examples of personal care products: continence products and extra bedding and clothing
- ✓ Examples of domestic support: help with housework and gardening

The average weekly cost of a cleaner is approx. £7.30 an hour. That's a yearly cost of approx. £760 for two hours a week.

Someone may need homecare, a place at a day centre or residential care in order to get the care and support they need.

The average weekly cost of residential care is approx. £600. That's a yearly cost of approx. £31,200.

## What help might there be?

7 | 22

### Equipment, technology and adaptations

- ✓ the NHS can sometimes loan mobility equipment
- ✓ the council/trust can sometimes help with the cost through assessments or through disabled facilities grants
- ✓ those with certain disabilities or health conditions can get VAT relief on some products

Before making any decisions on equipment, technology and adaptations, seek advice on what products are suitable - the Disabled Living Foundation offer advice and information on products and suppliers.



## What help might there be?

9 | 22

### Homecare, a day centre or residential care

- ✓ the NHS can sometimes help with the cost through NHS Continuing Healthcare
- ✓ the council/trust can sometimes help with the cost through assessments
- ✓ if the person you look after is in a more expensive care home than the council/trust normally contracts with, then even if the council/trust are helping with the cost, there might still be a shortfall. In this scenario top-up fees are sometimes an option

Before making any decisions on homecare, day centres or residential care, seek advice on what options are available. You can search for different care providers in your area on the Which? Care Services Directory and on the website of the relevant social care regulator for your nation: in England this is the Care Quality Commission; in Wales this is the Care and Social Services Inspectorate; in Scotland this is the Care Inspectorate; and in Northern Ireland this is the Regulation and Quality Improvement Authority.

[Click for more info](#)

## The impact of caring on work

10 | 22

Caring can have a significant impact on your career, whether its leaving work altogether, working part time or moving into a lower paid job that fits in better with your caring responsibilities.

1 in 9 people in employment are caring for someone and many of them will have experienced a reduction in earnings, loss of advancement and seen their future pensions affected.

Over 3 million people combine paid work with caring responsibilities.

2.3 million people have given up work to care and around 3 million have reduced hours to care.

**This section highlights some of the key issues for carers in work , the impact on finances and what you can do to reduce the impact of caring on your work.**



## The Employment Penalty

11 | 22

As little as 10 hours a week caring can impact on your work

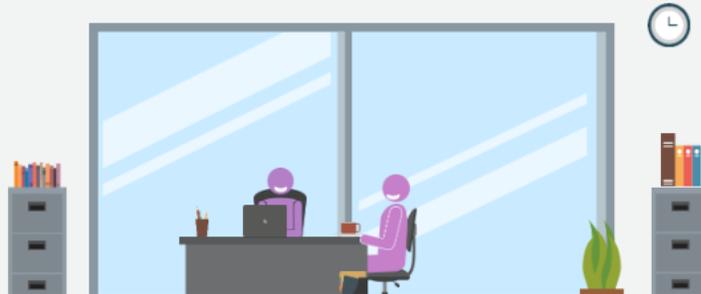
3 million carers have reduced hours at work to care

Advancement/  
Promotion - the peak age for caring is 45 - 65, which overlaps with the peak years of earning

In our survey, 1 in 3 carers had seen a drop in income of £20,000 a year

Working and caring can be particularly problematic if you care for someone at a distance, or also have dependent children to look after

[Click for more info](#)



## What steps can you take to stay in work?

12 | 22

If you are thinking of leaving work to care it is important to consider the impact it could have on your income, quality of life and future pension entitlements.

Take time to explore any options which might make juggling work and care more manageable.

It is your choice whether to tell your employer about your caring role or not, but they might be able to offer you support

Find out if there is a carer's policy or any extra support for carers in your workplace. Check your contract of employment, staff handbook, HR policies or letter of appointment.

### Flexible working

Might help you combine work with your caring role if this is what you want

[Click for more info](#)

### Leave entitlements

Carers can use their rights to leave to help them combine work and care

[Click for more info](#)

### In work benefits

Might be available to top up your earnings if you reduce your hours

[Click for more info](#)

## If you have to give up work

13 | 22

Some carers find it impossible to combine work and caring despite wanting to, whereas others will make a positive decision to leave work and care full time.

If you leave work to care its crucial to find out if you are entitled to any financial support from the benefits system, to avoid financial hardship, running up debts or using up any savings you may have.

### Carer's Allowance

The main benefit for carers.

[Click for more info](#)

### Out of work benefits

There is a confusing maze of benefits available to carers who are out of work.

[Click for more info](#)

### Returning to work

There is help available to support you back into work.

[Click for more info](#)

## Pensions

14 | 22

Not everybody automatically qualifies for a full basic State Pension on reaching retirement age. If you have given up work to care for someone, particularly if you don't claim benefits whilst doing this, it can have a detrimental impact on how much State Pension you receive in the future.

Similarly an interrupted working life can leave you unable to build up a private or occupational pension sufficient to meet your needs in retirement.

How your state retirement pension is calculated changed in April 2016

[Click for more info](#)

Help is available to carers with building up entitlement to state retirement pension

[Click for more info](#)

Private and occupational pensions are an important source of income in retirement for many, but carers often miss out.

[Click for more info](#)

## The impact of caring on household expenditure

15 | 22

Household expenditure such as utility bills, transport costs, buying furniture and white goods and food shopping, can rise sharply as a result of caring, for a variety of reasons. Due to the rise in expenditure, pressures on household budgets can be severe.

**Nearly 50% of carers who responded to our Caring and Family Finances Inquiry were cutting back on essentials like food and heating**

This section highlights some of the reasons why household expenditure might rise when caring, and the things to be aware of to ensure you get all the help you can with these rising costs.

## Why might household expenditure rise?

16 | 22

### Utility bills

- the person you look after might need a warm home
- you might be at home more often so use more utilities
- increased use of appliances

**77% of carers face higher utility bills\***

### Buying furniture and white goods

- increased use of appliances and furniture can lead to wear and tear
- if the person you look after has behavioural issues or poor co-ordination this might result in breakages/damage to furniture and white goods

**67% of carers face higher transport costs\***

### Transport costs

- you might be travelling to and from the home of the person you look after
- you might need to use taxi's or have your own car if public transport isn't an option
- you might need to pay hospital parking charges

### Food shopping

- the person you look after might need special foods or supplements
- convenience foods might seem quicker but can be more expensive

**Nearly 50% of carers spend more on food shopping\***

## What help might there be?

18 | 22

### Transport costs

- Motability Scheme for those on certain disability benefits
- Blue Badge Scheme for those with certain mobility difficulties
- Vehicle tax exemption or reduction for those on certain disability benefits
- Possible local public transport concessions
  - Help with hospital parking
- Help with transport costs through a carer's assessment

[Click for more info](#)

### Buying furniture and white goods

- Grants
- Local schemes from council/trusts
- Budgeting loans

[Click for more info](#)

### Food shopping

- Online shopping might be cost effective
- Tips for eating well on a budget

[Click for more info](#)

## Managing money, saving and debts

19 | 22

The overall costs of caring can be very difficult to manage. For some a loss of income from leaving/reducing work combined with an increase in expenses will eat up savings and push families into debt.

For others, adjusting to new financial realities and trying to manage finances at the same time as caring and perhaps working will stretch them to the very limit.



## Managing money, saving and debts



### Managing money

Many carers have to manage the finances of the person they care for as well as their own.

[Click for more info](#)

### Debt

4 in 10 carers had got into debt as a result of caring, with 1 in 7 having debts of over £10,000.

[Click for more info](#)

### Budgeting

The financial impact of caring can be immediate, so when you take on a caring role you may need to be realistic about your ability to meet your existing commitments. Using a budgeting tool now can help you prepare for future changes. See the resources section for details.

### Saving

Over half of carers who had savings were using them to pay for everyday living costs. Saving is not easy if budgets are tight but help is available, see the resources section for details.

## What help might there be?



### Income maximisation

Make sure you and the person you look after are getting all the benefits and tax credits you are entitled to, and are getting all the help with council tax that you are entitled to, to help with rising household expenditure.

[Click for more info](#)

### Utility bills

Winter Fuel Payment for pensioners  
Cold Weather Payment and Warm Home Discount for those on a low income  
Water Sure for those on a low income  
Shopping around for the best tariffs and getting energy and water efficient

[Click for more info](#)

