

Poverty and financial hardship of unpaid carers in Wales

A WPI Economics Report for Carers Wales

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Introduction: The Welsh context

This report explores the extent and drivers of unpaid carer poverty in Wales. It is a complementary release to the main Combatting Carer Poverty report covering England, Scotland and Wales.

According to Census 2021, in total, there were at least 311,000 carers in Wales, of which 8,200 were young carers. In Wales, as in other parts of the UK, women were more likely to be unpaid carers than men – 12% of women in Wales are carers compared with 9% of men.¹ Around half of carers in Wales are in employment (over 144,000 carers) – 10% of the total number of people in employment. Many are combining employment with high levels of care: over 25,000 people in paid employment are also providing over 50 hours of care per week.²

Research by the University of Sheffield has estimated that the financial value of care in Wales amounts to around £10.6 billion per year – a value that exceeds direct health services funding in Wales by more than 25%.³

The Senedd has a more limited scope of powers than the Northern Ireland Assembly and Scottish Parliament. However, it does have powers to make laws in a number of areas that are critical to the lives of unpaid carers, such as most aspects of health and social care, housing, education, local transport, and social services.

This means that social security support for unpaid carers through Carer's Allowance is a reserved issue with the UK Government. However, although the Welsh Government has been unable to make changes to Carer's Allowance, the Welsh Government funds the Carers Support Fund to provide additional services and grant funding to support unpaid carers who are experiencing financial hardship. The Fund was initially established in October 2020 as a response to the COVID-19 pandemic but was extended in 2022 until 2025 in light of the ongoing cost of living crisis. In total, the Fund will have provided £6.9m of support to unpaid carers between 2020-2025.⁴

There are an estimated

100,000

unpaid carers living in poverty in Wales



The **poverty** rate for unpaid carers is

30%

higher than for those who did not provide unpaid care



The **deep poverty** rate for unpaid carers is

50%

higher than for those who did not provide unpaid care



Policy recommendations

The analysis in this report shows that poverty amongst unpaid carers in the UK is a complex issue driven by a range of different factors. In turn, the responses that might be effective in tackling poverty amongst unpaid carers need to address this range of issues. Below, we present a roadmap of policy options designed to combat poverty in unpaid carers in Wales.

Within the next year

- The Welsh Government should commit to the production of an Action and Implementation Plan for unpaid carers, addressing the findings and recommendations of the 2023 Welsh Government-commissioned Evaluation of the Social Services and Well-being (Wales) Act 2014.**⁵ There have been longstanding concerns that current implementation of the Act often falls below unpaid carers' expectations, with their legally set-out rights – to a Carer's Needs Assessment, information and advice, wellbeing and a life alongside caring – not being met.⁶ The Action and Implementation Plan must focus on the gap between the Act's intentions and the current deliverables within the capacity of Welsh Government and local authorities. The Plan should also show how the Welsh Government intends to close the gap between the implementation of the Act and the reality for unpaid carers to ensure that their rights enshrined in the Act are upheld.
- The Welsh Government should reconsider its proposals to increase the maximum weekly charge of £100 for non-residential care and support services to as much as £125.** We are deeply concerned that the Welsh Government's proposals to increase these charges will push more carers into financial distress. Though the fees are charged to the person in need of care and support services, they will have an impact on the financial position of the family unit, such as the spouse or partner caring for them. Even when carers are not in the same household as the person they care for, the carer may feel they have to take on a greater share of financial costs to plug gaps and sustain the finances of their loved one. Someone paying for the care services they receive may also choose to scale back these services to reduce their outgoings, leading to unpaid carers having to step in and provide more care, potentially reducing even further their ability to maintain a job and an income alongside caring.
- The Welsh Government should provide long-term funding certainty for the Carers Support Fund beyond 2025.** The £4.5 million support Fund enables unpaid carers to access small grants and financial advice and information.⁷ The Fund has been successful in reaching out to carers, some of whom have been reached for the very first time.⁸
- The Welsh Government should provide long-term funding certainty for the Short Breaks Fund beyond 2025 and ensure that all unpaid carers have access to a break from their caring responsibilities, as set out as a statutory right under the Social Services and Well-being (Wales) Act 2014.** Research shows that carer breaks can be an effective way of reducing the pressure felt by unpaid carers, reducing chronic stress and feelings of isolation, and improving emotional wellbeing.⁹ The £9m Short Break Fund is expected to deliver 30,000 short breaks for unpaid carers until 2025.¹⁰ Any expansion of the expansion of the Fund beyond 2025 will depend upon the Welsh Government ensuring that there is enough appropriate respite care to facilitate this.





- **The Welsh Government should introduce more housing support for unpaid carers:**

- » Ensure that Carer's Needs Assessments fully and more consistently capture carer's housing needs and include a plan for addressing different housing situations carers could be at risk of or dealing with. Many unpaid carers and the people they care for are often not housed in a suitable manner to live in accordance with the Social Services and Wellbeing (Wales) Act 2014. Our research also identified issues with housing affordability as an important problem many carers are struggling with. Unaffordability of mortgages and fear over losing their homes was a major cause of worry amongst carers we interviewed. At the same time, data shows those in rented accommodation (where housing costs are often the highest) have a relatively high risk of poverty.¹¹
- » Urgent action is needed by the Welsh Government to address this issue and avoid homelessness amongst carers. Unpaid carers should be included as a priority group in need of targeted prevention for homelessness as set out in the Welsh Government's 2023 White Paper on Ending Homelessness.¹² This should either be as a standalone group or as extensions of the existing groups outlined in the White Paper as most at risk of homelessness given the vital nature of unpaid carers in providing support to some of these groups.

- **The Welsh Government should make Carer's Allowance a qualifying benefit for the home energy efficiency improvements provided by the Warm Homes Nest scheme and other Welsh Government-funded energy efficiency schemes. In addition, carer-related benefits should not be counted as income when assessing someone's income for the Warm Homes Nest scheme – as is currently the case with disability-related benefits.**¹³ Unpaid carers face additional energy costs in order to meet the needs of those they care for. For carers in Wales, an additional consideration is that Wales has some of the oldest housing stock in Europe. As a result, the retrofitting cost to improve the energy efficiency of homes in Wales may be higher in Wales than the UK average.¹⁴
- **The Welsh Government should commit to the production of statutory guidance for healthcare professionals in having due regard for unpaid carers, supporting their identification and wellbeing across NHS settings.** Guidance should support NHS professionals in identifying and supporting unpaid carers as an integral part of treatment for cared-for people, increasing the likelihood that carers will be able to effectively care for their loved ones at home. This should be informed by the learning of the Welsh Government-funded Carer Aware project¹⁵ and be co-produced with unpaid carers and healthcare professionals.
- **The Welsh Government should make representation to the UK Government, calling for:**
 - » DWP to begin a review of the current support provided to unpaid carers through the social security system. This review should aim to report by the end of 2025 at the latest. This review should consider Carer's Allowance, Carer Element within Universal Credit, Carer Addition to pensions, and Carer Premium to legacy benefits. In addition to the adequacy of the financial support provided by these benefits, the review should also consider eligibility criteria and processes for claiming. We recommend that this review considers setting different thresholds of support based on the number of people the carer is providing care for.
 - » DWP to increase the value of Carer Element, Carer Premium and Carer Addition by £11.10 per week. Our research clearly shows that unpaid carers in receipt of social security benefits are at a very high risk of poverty – more than three times higher than the general population. Our modelling shows that increasing Carer Element by £11.10 / week could reduce the number of carers in poverty by 20,000 and the number in deep poverty by 40,000 at the cost of £500 million a year.¹⁶

» DWP to set out clear options to reform Carer's Allowance eligibility criteria:

- **Increase the Carer's Allowance earnings limit to 21 hours at National Living Wage (£240.42/ week) and peg it to National Living Wage increases.** Over time, the increases in the level of earnings threshold for Carer's Allowance (£151 per week as of 2023/24) have not kept pace with National Living Wage increases. This means carers can work relatively fewer hours now compared to five years ago to stay below the threshold (currently, it is a maximum of 13 hours and 12 minutes at the National Living Wage; down from just under 15 hours in 2019).¹⁷ This discourages carers from employment, causes stress and hardship, and leaves them vulnerable to accidentally accruing overpayments in the event they become ineligible for Carer's Allowance. Although Carer's Allowance can only be claimed by people of working age, only 16% of Carer's Allowance claimants were currently in paid work, while seven in ten (72%) were not in paid employment – a drastic drop from the 52% of claimants who were in paid employment before they started caring.¹⁸ Increasing the limit to 21 hours a week and pegging it to future National Living Wage would give carers peace of mind and encourage unpaid carers to take up paid employment.

- **Prevent the accumulation of Carer's Allowance overpayments.** Unpaid carers have a responsibility to inform DWP about any change in circumstances, such as crossing the earnings threshold of £151 per week. If they fail to do so, and the benefits do not stop, overpayments begin to accrue – and eventually have to be paid back to DWP.¹⁹ Many carers are unaware that they are being overpaid until the sum they have to repay becomes very large. This is made worse by the fact that increases to the earnings thresholds are lagging behind National Living Wage increases, meaning some carers who work the same number of hours earning the National Living Wage suddenly become ineligible for Carer's Allowance.²⁰ Currently, the UK Government is seeking to recover £250 million from 135,000 carers across the UK, 68% of whom are women.²¹

DWP has been aware of this issue following a 2017-2019 Work and Pension's Select Committee inquiry into overpayments of Carer's Allowance. The inquiry recommended a host of measures to stop the accumulation

of overpayments, including reforms within DWP to address backlogs in the checking process caused by prolonged staff shortages and issues with their internal systems, and criticises the lack of firm internal targets for how quickly the reports about changes in circumstances should be processed.²²

- **Take proactive steps to remove the Carer's Allowance cliff edge.** The current design of Carer's Allowance creates perverse incentives – the benefit payments stop suddenly once earnings cross the £151 per week threshold, such that a carer can work more hours but still be worse off as a result of losing their CA entitlement. This discourages carers from increasing their earnings and hours of work.

- **Remove the 21-hour study rule.** Currently, those who claim Carer's Allowance cannot be in full-time education (more than 21 hours a week). This rule is counterproductive, as it makes it more difficult for unpaid carers to (re) join the labour market and develop skills for a successful career. This is especially harmful to younger unpaid carers, particularly given that jobs which require more education tend to be more flexible and thus carer-friendly. This has already been implemented in Scotland by the Scottish Government – which has devolved powers over some aspects of social security, unlike the Welsh Government – as part of their replacement of Carer's Allowance with Carer Support Payment.





Within the next 2-3 years

- **The Welsh Government should make representation to the UK Government calling for:**

- » **DWP to deliver the outcomes of the review of the current support provided to unpaid carers through the social security system.**

Our microsimulation modelling shows that small to medium increases in the level of Carer's Allowance (uprating to £11.10 / week and £81.90 / week) have minimal impact on poverty. This is likely caused by the fact that Carer's Allowance is regarded as income when calculating other benefit entitlements. This means that, for those in receipt of other means-tested benefits (those who are likely to be the most vulnerable), any increases in Carer's Allowance will affect wider benefit entitlements. As such, we believe that a more fundamental review of Carer's Allowance is required.

- » **DWP to raise Carer Addition, Carer Element and Carer Premium to £81.90 / week – the same level as Carer's Allowance.** An uplift of Carer Addition to the same level could reduce the number of people living in poverty and deep poverty by 20,000 at the cost of £300 million. An uplift of Carer Element to £81.90 / week would reduce the overall number of people in deep poverty by 140,000 and the overall number of people in poverty by 110,000, at the cost of £1.8 billion a year.

Within the next 3-5 years

- **The Welsh should make representations to the UK Government calling for DWP to deliver the outcomes of the review of carer benefits, eligibility criteria and processes.**
- **The Welsh Government should ensure more support for carers is provided from NHS Wales and social services, continuing at pace with its commitment to deliver a National Care Service for Wales within the next decade.²³** The National Care Service for Wales should ensure there is adequate funding for all carers and those they support to access high-quality social care services when they need them. Research overwhelmingly shows that access to paid-for care is the most significant way to improve unpaid carers' ability to work and wellbeing.²⁴ Access to paid-for care allows unpaid carers opportunities to remain in employment or find work, which helps protect carers against poverty. Paid-for care allows carers to relax and find time to take care of their own health and wellbeing, which can pay great dividends in the long run.²⁵

Extent of poverty amongst unpaid carers in Wales

In this section, we discuss the extent of poverty amongst unpaid carers in Wales.

Key findings:

- An estimated 100,000 unpaid carers live in poverty in Wales.
- In 2021/22, the poverty rate was 30% higher for unpaid carers compared to those who did not provide care (26% vs 20%).
- Nearly 1 in 10 unpaid carers (9%) live in deep poverty in Wales. The rate of deep poverty amongst unpaid carers (9%) is 50% higher than amongst the rest of the population (6%).

Overwhelmingly, research shows that unpaid carers are more at risk of poverty than the rest of the population.^{26,27} One of the major drivers of this is that long hours of unpaid care make it difficult for carers to stay in employment. The 2023 State of Caring in Wales survey found that over half (57%) of unpaid carers who had stopped working or reduced their hours at work to care said they had done so because of the stress of juggling work and care.²⁸

The loss of income from paid work means many carers experience financial hardship, and the benefit system is inadequate in safeguarding them against poverty. Carer's Allowance, the main unpaid care benefit, is one of the lowest benefits of its kind at £81.90 per week as of April 2024.²⁹ During the COVID-19 Pandemic, the Welsh Government sought to recognise the role of unpaid carers – and the low level of financial support they received – by introducing the Carers Support Fund. The Fund has been extended until 2025.³⁰

In addition to low incomes, unpaid carers face additional costs. The additional costs of caring are difficult to disaggregate from the costs of disability. For the purposes of this research, we developed an estimate of the minimal marginal costs of care based on the number of hours spent caring, based on findings from the caring and family finances inquiry.³¹ Our detailed method can be found in Appendix A of the main report.

All poverty estimates here show the Social Metrics Commission poverty, which takes into account incomes as well as inescapable costs of childcare, housing, and disability with an addition of marginal costs of care.

Table 1 shows that the poverty rates for carers and non-carers in Wales for 2021/22. In 2021/22, 26% of unpaid carers lived in poverty. The rate of poverty amongst unpaid carers was much higher than amongst people who did not provide unpaid care. Compared to the UK average, the poverty rate in Wales is slightly lower. We estimate that there are 100,000 unpaid carers living in poverty in Wales.

Table 1: Poverty rate in carers and non-carers in Wales, 2021/22

Non-carer poverty rate	Unpaid carer poverty rate*
20%	26%*

* Please note that due to small sample sizes, the rates for unpaid carers in Wales are indicative.

Table 2 shows that deep poverty amongst unpaid carers in Wales is 50% higher than for those who did not provide unpaid care.

Table 2: Deep poverty rate in carers and non-carers in Wales between 2016/17 and 2021/22

Non-carer deep poverty rate	Unpaid carer deep poverty rate*
6%	9%*

* Please note that due to small sample sizes, the rates for unpaid carers in Wales are indicative.

Table 3: Numbers of unpaid carers in poverty in England, Scotland and Wales, 2021/22, rounded to the nearest 100,000

ENGLAND	WALES	SCOTLAND	ENGLAND & WALES
Number of unpaid carers in poverty	Number of unpaid carers in poverty*	Number of unpaid carers in poverty*	Number of unpaid carers in poverty
1,000,000	100,000	100,000	1,100,000

*Please note that due to small sample sizes, the numbers for Wales and Scotland are indicative.

Tables 1 to 3 source: WPI Economics analysis of Family Resources Survey, 2016/17 – 2021/22. Please note years show the final year of data pooled over three years. 2020/21 data is not included due to small sample sizes caused by data collection issues during the COVID-19 pandemic.

Drivers of poverty

The section above showed that unpaid carers are a particularly vulnerable group with high poverty rates. In this section, we use existing evidence and original qualitative and quantitative research conducted for this report to explore drivers of poverty in unpaid carers from a qualitative and quantitative perspective.

We explore:

- Difficulty staying in paid work.
- High costs and high housing costs.
- Lack of support and access to formal care services.
- Inadequacy of social security.



Difficulty staying in paid work

Many carers in Wales have had to give up their jobs to take on caring responsibilities, leading to a loss of income.³² For example, one of the carers we interviewed mentioned that she had imagined that she would be an engineer and financially comfortable, but due to her caring responsibilities, she was unable to work, and her income was so low that she was unable to afford suitable housing. In addition, the impact of her caring role had meant she had had to leave her job due to her own ill health and the inability to take more than two periods of sickness a year, highlighting the lack of flexibility and understanding many carers face from employers. Similarly, a number of carers in Wales mentioned that they do not see themselves being able to return to work until their caring role either comes to an end or the intensity of care needed eases.

In addition, this inability to work means that carers are unable to save for retirement, leaving them concerned about being financially vulnerable in their old age. One carer mentioned that she had to give up her job with the NHS because she was struggling to cope with everything at home and working. Through her NHS role she had access to a good pension scheme, which she was no longer able to contribute towards. She explained that if she had still been working, she would have had double the income and her pension from the NHS would have been more than enough to live on and top up the state pension.

The perspective of this carer highlights that a significant number of NHS workers are also providing unpaid care – around a third (32%) according to Carers UK analysis of the NHS staff survey.³³ At a time when NHS recruitment and retention is presenting a significant challenge, it is important that NHS staff with unpaid caring responsibilities feel able and supported to combine their two vital roles.

A recent analysis of the 2016/17 National Survey of Wales found that there were positive benefits for unpaid carers remaining in paid employment where they can, with those in employment reported higher mental wellbeing than those who were out of work.³⁴

High costs and high housing costs

Carers also face increased costs, such as higher heating, electricity, petrol, and food bills, which further exacerbate their financial struggles. It was clear that the cost-of-living crisis has hit carers particularly hard, with many struggling to afford basic necessities such as food, heating and travel costs.³⁵ In Wales, given its more rural geography and inadequate public transport infrastructure for rural areas, carers have to use the car more often to attend hospital appointments and run errands related to their caring role, leading to higher petrol costs.³⁶

As in the rest of the UK, unpaid carers in Wales struggle with the rising costs of housing. There is an increasing need for carers to find housing within the private rental sector in recent years, and in Wales, private rental prices rose 7% in the 12 months to January 2024 – more than the rise in England and Scotland across the same period.³⁷

Lack of support and access to formal care services

In Wales, the Social Services and Wellbeing (Wales) Act 2014 established a renewed basis of unpaid carers' legal rights in Wales, and in particular, focused on improving the wellbeing outcomes and support for unpaid carers. However, in the decade since its introduction, there has been poor implementation of the Act's provisions and challenges with a lack of support continue to exist, with many Welsh carers continuing to report feeling exhausted and overwhelmed, and the constant pressure can take a toll on their mental health.³⁸

Unpaid carers in Wales have very limited opportunities to socialise and take care of their own wellbeing due to their caring responsibilities. This can be due to a lack of time or the financial difficulties they face. The places where carers can take the person they care for are sometimes limited, and many carers can't or don't want to arrange for other people to step in and allow the carer the time to rest. This often leads to a strong sense of isolation and loneliness.³⁹

Some carers we have spoken to were able to find support in community groups. However, the extent of their social life is almost entirely determined by the nature of their caring role.

Justine's experience

"The system doesn't allow us to work, especially parent carers. I had a really good job, brilliant pension. We were really financially well off. But I had to keep leaving work to go to the school, to go to appointments. I was being called at random, so I was taking a lot of sick days because obviously I didn't have any other way of not being in work. My employers were pretty good, but it gets to a stage where they say 'look, we can't keep doing this'. So I had to give up my job, and then things just declined from there. The system didn't help my son, so now I am totally unable to work. He's here twenty four hours a day, seven days a week and he doesn't leave the house. There is nobody to come in to do things for me, so there's just no way I could work, unless I had an on-line job that actually paid really well. It just wouldn't be financially viable to work."

Diane's experience

"I've just completed my annual budget and I've put in all the increases to the rent, the fuel costs, the gas and electric, the council tax and everything else. I mean all the bills that come in have increased and food has increased. A couple of years ago, I would budget about £400-500 a month for food. That has easily gone up to over £800 a month now, plus petrol. I would budget sort of £120 pound a month for petrol. Now, that's got to go up to £200, if not more, because I'm using the car more. There's more hospital appointments, there's more doctors' appointments, there's more demand on my time. I've got to run here, I've got to run there, because you can't walk anymore, you haven't got the time to walk, you need the car. The cost of living crisis this year is in the news, but we've always been in a cost of living crisis as carers."

Carers feel that they are misunderstood by society and that the UK Government, in particular, do not understand or listen to their struggles. There was a belief that carers are seen as a ‘silent group’ and that, because they do not protest or strike, they go ‘under the radar’.⁴⁰

There were calls for carers to be more clearly involved in the planning stage of policymaking, to provide their input and help shape policies that affect them. One carer mentions that the UK Government could learn from the Swansea [West Glamorgan] Regional Partnership Board, which is getting better at involving carers in the work that they do from the beginning.⁴¹

Such an approach is in the spirit of the Welsh Government’s commitment to co-production, as set out in the Social Services and Well-being (Wales) Act 2014 and 2022 Charter for Unpaid Carers. However, previous research by Carers Wales has found that there is significant variation in the practice of co-production, and a number of challenges exist to effective co-production.⁴²

Inadequacy of social security

Carers we interviewed in Wales agreed that Carer’s Allowance is not enough to compensate for income lost as a result of caring responsibilities, which means many carers struggle to make ends meet. Carers were also disappointed with the way Carer’s Allowance is treated as income and thus traded off against other social security benefits.⁴³ Some carers explained that as a result of the challenges of the social security system, they had to rely on credit cards, food banks, and other forms of financial assistance to get by.

The latest State of Caring in Wales found that Carers in Wales are closer to the point of crisis than carers in the rest of the UK, with more carers in Wales being referred to food banks and debt services than the UK average.⁴⁴

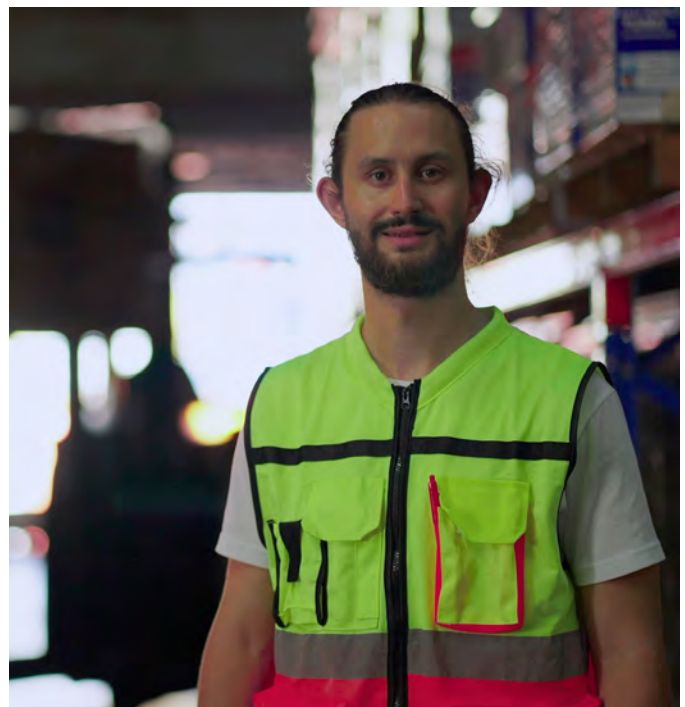
In addition, some carers acknowledged the Welsh Government had attempted to support carers better financially through the Carer Support Fund,⁴⁵ but they themselves had been unable to access this Support Fund due to overlapping benefits rules making them ineligible.

Gaby’s experience

“I’ve just completed my annual budget and “Social life, what’s that? I used to have a pretty good social life. I’d go out with my siblings, I’d go out with my husband, we’d go out with friends. But my youngest child has autism, and my husband had an accident at work which resulted in a bad bit of PTSD, and then the Parkinson’s diagnosis. All of that put my social life on hold. I got to the stage about three years ago now where I really couldn’t cope. I was finding it really, really difficult. What people would call a ‘normal’ social life – going out drinking, going to the cinema, going to the theater – are all things I enjoy doing, but I just can’t. You can’t afford it. Even if you had the friends to go out with, you just couldn’t do it.”

Tim’s experience

“I’ve never not had to work as an unpaid carer because you just can’t live on Carers Allowance. So it’s always been a struggle. And of course the earnings limit really drives you into poverty because you can’t earn enough to live on and pay bills, especially recently with the cost of living crisis last couple of years. So I find the system is really stacked against us in a lot of ways.”



Conclusion

This report explored the extent and drivers of poverty amongst unpaid carers in Wales. Overall, it is clear that poverty rates amongst unpaid carers (26%) are significantly higher than amongst the rest of the population (20%). This difference is even higher for those who care for longer hours. The impacts of this on unpaid carers, those they care for, and their wider family, friends and communities should not be underestimated. There are also significant economic and social costs for all of us.



Tackling poverty amongst unpaid carers in Wales should be a priority for both the Welsh and UK Governments. Doing so would mean putting forward a collaborative programme of reform that can tackle the drivers of poverty amongst unpaid carers identified by this report, including the difficulties in juggling unpaid care with paid work, inadequacies in the social security system, high costs of housing and extra costs of care and a lack of support from the state.

Importantly, this report has shown that, whilst the challenge is significant, something can be done. Throughout the course of this work, we heard a range of policies and approaches that could be implemented to tackle poverty amongst unpaid carers. This report has summarised the most promising of these. If taken forward by government, in partnership with those who work with and for unpaid carers, as well as unpaid carers themselves, we believe that we could see a significant and sustained reduction in poverty amongst unpaid carers in Wales and the rest of the UK.

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Contact



Carers Wales

Carers Wales is part of Carers UK and is a charity set up to help the hundreds of thousands of people in Wales who care unpaid for family or friends. We are a membership organisation of carers, run by carers, for carers and are the Welsh nation office of Carers UK. We provide information and advice about caring alongside practical and emotional support for carers. We also campaign to make life better for carers and work to influence – using carers’ insights and lived experiences – policy makers, employers, and service providers, to help them improve carers’ lives. Carers UK is a registered charity number 246329 (England and Wales).

carersuk.org/wales



abr dn Financial Fairness Trust

abr dn Financial Fairness Trust funds research, policy work and campaigning activities to tackle financial problems and improve living standards for people on low-to-middle incomes in the UK. It is an independent charitable trust registered in Scotland (SC040877).

financialfairness.org.uk



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