



**The National Unpaid Carers Union and
Forum**

***The Emerging Care Crisis: Lessons
from the United States and
Implications for the United Kingdom***

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Executive Summary

The United States is entering a historic caregiving crisis as its baby-boomer generation turns 80. A recent MarketWatch investigation warns that the country faces “**an inflection point as more older adults require care — with no infrastructure or system to provide it**” (MarketWatch, 2026).

The United Kingdom is on the **same demographic trajectory**, but with **even weaker social-care capacity, lower financial support, and greater reliance on unpaid carers**.

This report outlines:

- The key findings of the U.S. analysis
- How these findings map directly onto the UK
- The economic, social, and health consequences for British carers
- Why the UK is at risk of “sleepwalking into disaster”
- NUCUF’s recommendations for urgent national action

Unpaid carers are already the **Backbone of the Nation**, sustaining a collapsing care system. Without immediate structural reform, the UK will face a crisis deeper and more damaging than the one now unfolding in the United States.

1. The U.S. Warning: A System at Breaking Point

The MarketWatch article provides a detailed account of the U.S. eldercare crisis. Key findings include:

1.1 Ageing population and rising disability

“At age 80 rates of disability rise... By age 85, conditions like dementia and osteoporosis are common.”

1.2 Caregiving as an unexpected second job

“The caregiving burden... depletes them physically, mentally and financially.”

1.3 Workforce disruption

“Caregivers miss work... They’re not able to take promotions... It’s kind of a plague.”

1.4 Economic devastation

Women lose an estimated **\$324,044** in lifetime earnings due to caregiving interruptions.

1.5 A system unprepared

“People are kind of sleepwalking into disaster... The current model is not working now.”

These findings are not unique to the United States. They are a **mirror** of the UK’s current and future reality.

2. The UK Context: A Parallel Crisis, With Less Support

2.1 Demographic pressures

The UK’s baby boomers (born 1946–64) are now **62–80**. By 2035, the UK’s 85+ population will **double**. Dementia cases will reach **1.6 million** by 2040.

The U.S. is sounding the alarm. The UK has not.

2.2 Unpaid carers as the default care system

The U.S. article notes that families are forced to absorb care because formal systems cannot cope.

The UK is in an even worse position:

- 5.7 million unpaid carers
- 1 in 3 forced to reduce hours or quit work
- Unpaid carers save the UK **£162 billion per year** — more than the NHS England budget

The UK’s social-care system is already dependent on unpaid labour.

2.3 Financial impact: Carer’s Allowance remains inadequate

The U.S. article highlights the economic devastation of caregiving.

In the UK:

- Carer’s Allowance (2026/27): **£86.45 per week**
- Equivalent to **£12.35 per day**
- Far below the cost of living
- Far below the value of the labour provided
- Far below international standards

Carers lose **£114,000** in lifetime earnings on average.

2.4 Emotional and physical toll

The U.S. article describes caregiving as:

“It’s 24/7 and it never goes away — it never shuts off.”

UK carers report:

- 72% mental health decline
- 61% physical health decline
- Chronic isolation
- Sleep deprivation
- Loss of identity and social connection

The crisis is identical — but UK support is weaker.

2.5 Structural collapse of UK care provision

The U.S. article warns of a system “not working now”.

In the UK:

- 152,000 social-care vacancies
- Care homes closing faster than opening
- Local authority budgets collapsing
- NHS relying on unpaid carers to plug gaps

The UK is **more fragile** than the U.S. system described.

3. Press-Ready Statement on Carer’s Allowance (£86.45)

Despite the 2026/27 increase, Carer’s Allowance now stands at **£86.45 per week** — still far below the financial reality of 24-hour care. Unpaid carers routinely provide the equivalent of full-time or double-full-time labour, yet receive less than £13 a day in support. This leaves carers facing impossible choices: reduce work, fall into debt, or sacrifice their own health to keep loved ones safe. NUCUF argues that £86.45 is not a meaningful income, not a living allowance, and not a recognition of the essential role carers play in sustaining the UK’s collapsing care system.

4. Backbone of the Nation: The Core Message for the Commission

“The U.S. is warning that caregiving has become the ‘unexpected job’ for millions. Here in the UK, unpaid carers already *are* the backbone of the nation — holding up a care system that would collapse without them. Yet they receive just £86.45 a week for work that is 24/7, emotionally draining, physically exhausting, and economically devastating.

NUCUF urges the Casey Commission to recognise, protect, and value the people who keep this country standing.”

5. NUCUF Recommendations to the Casey Commission

5.1 Financial Reform

- Raise Carer’s Allowance to a **liveable rate**
- Remove the earnings cliff-edge
- Introduce a **Carer’s Pension Credit Guarantee**

5.2 Employment Rights

- Statutory **paid care leave**
- Flexible working as a **day one right**
- Anti-discrimination protections for carers

5.3 Respite and Support

- A statutory **minimum respite entitlement**
- National Carers’ Wellbeing Hubs
- Mental-health support for carers

5.4 Structural Reform

- A **Carers’ Commissioner for England**
- National Carers Strategy reinstated
- Integration of NHS and social-care planning with carer involvement

Conclusion

The United States is issuing a clear warning: ageing populations without adequate care infrastructure create national crises. The UK is on the same path — but further behind in preparation and more dependent on unpaid labour.

Unpaid carers are the **Backbone of the Nation**. Without urgent action, the UK will face a humanitarian, economic, and social-care disaster.

NUCUF urges the Casey Commission to act decisively.