



State of Caring 2023

The impact of caring on finances in Northern Ireland
October 2023



About this research

Carers NI carried out an online survey between June and August 2023. A total of 1,024 unpaid carers responded to the survey. As not all respondents completed every question in the survey, a number of the figures given in this report are based upon responses from fewer than 700 people.

Of respondents to the survey:

- 81% identified as female and 18% identified as male
- 2% are aged 25-34, 13% are aged 35-44, 27% are aged 45-54, 35% are aged 55-64, and 23% are aged 65+
- 28% have a disability
- 47% are in some form of employment and 24% are retired
- 2% have been caring for less than a year, 23% have been caring for 1-4 years, 25% have been caring for 5-9 years, 16% have been caring for 10-14 years, and 33% have been caring for 15 years or more
- 17% provide 1-19 hours of care per week, 23% provide 20-49 hours of care per week, 14% provide 50-89 hours of care per week, and 46% provide 90 or more hours of care per week
- 70% care for one person, 22% care for two people, 6% care for three people and 2% care for four or more people.

Thanks

Carers NI would like to thank each and every carer who contributed to this survey, from those who helped us develop and test the survey to every single person who took the trouble and time to tell us about their experiences. Your experiences will be used to help build a society that recognises and supports carers more.

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Financial hardship

Our survey underlines the shocking levels of hardship unpaid carers face in Northern Ireland, as pre-existing caring costs and sky-high bills for the likes of energy and food continue to have a severe combined impact on carers.

Nearly **1 in 3 carers (30%)** said they are struggling to make ends meet, up slightly from last year (27%) and likely an underestimate due to the stigma associated with experiencing poverty and the fact that our survey was conducted before the winter months, when more people struggle with higher energy costs.

Although the survey was conducted before winter, 1 in 10 carers still reported that they can't afford their utility bills.

Elsewhere, more than **1 in 5 carers (21%)** said they are struggling to afford the cost of food, an increase from 2022 (16%) and undoubtedly driven by the high levels of food price inflation witnessed during recent months.

- *“I am at breaking point due to the abject poverty I am forced to live in while caring for my parent, who has dementia. My debts are increasing at an alarming rate as my quality of life continues to decrease. I feel depressed... I have been abandoned.”*

In the face of this financial pressure, it is very concerning that so few carers know where to turn for help. Our survey found that nearly 1 in 3 carers (32%) don't know where to go for help with their finances, and even more don't know where to seek help with their energy bills (35%).

Information about welfare support was a bigger problem still, with nearly half (44%) of carers saying they aren't aware of what benefits they are entitled to.

Coping mechanisms



Our survey highlighted that many carers are having to make impossible decisions to survive the financial strain they're living in. Most shockingly, nearly **1 in 3 (31%)** said they are **cutting back on essentials like food and heating to get by** – a notable rise from last year (23%) and reflective of the increased impact of the cost of living crisis during the last 12 months.

- *“Yesterday I had breakfast cereal for three meals, so that my cared-for person could have their required lunches for the week.”*
- *“I’ve cut back on using heating oil, as it got so expensive.”*
- *“Food is much more expensive. I don’t drive, so can’t access the cheaper supermarkets or bulk buy. We have to pay for private weekly physio sessions at £65 per session, and we may have to stop these beneficial sessions if things don’t improve.”*

Elsewhere, 32% of carers said they are relying on credit cards – some to dangerous levels (see testimony below) – and 23% are using their bank account overdraft. One in 20 have fallen into arrears with their utility bills and 1 in 25 with their rent or mortgage, with 16% of carers saying they were in debt due to caring – higher than the rest of the UK.

- *“I have borrowed money to a level that will affect me until old age and it will affect my kids’ quality of life. It is an absolute shame and disgrace.”*
- *“I ran up £26,000 on credit cards.”*

A majority (54%) of carers said they'd had to use their savings to get by, and many expressed their dread at what the future holds once this short-term solution runs out.

- *"I am managing at present by constantly dipping into our savings, but things will get worse when our savings run out."*
- *"I am using up my savings, with very little income coming in, so when my savings run out, I won't be able to manage."*

The financial pressure facing carers is also making it next-to-impossible for them to save for the future, with more than two-thirds (68%) saying they are worried about their ability to save and plan ahead.

- *"I am managing every month just about. But now there is no money to put away to save, so realistically, if my washing machine broke down, I don't have money to pay for a new one."*
- *"I am just about making ends meet, but there is nothing left at the end of the month."*

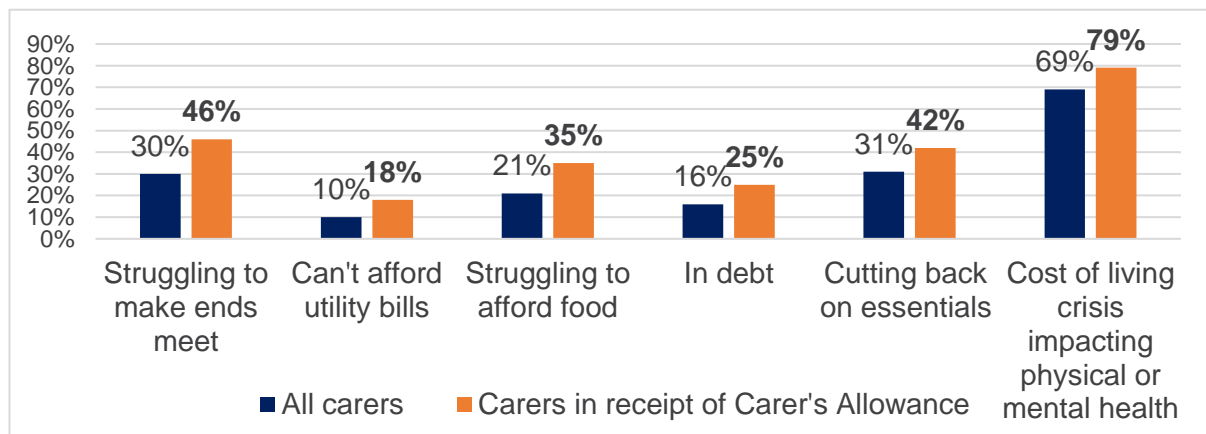
Welfare support



While our survey showed high levels of financial strain among Northern Ireland's unpaid carers as a whole, outcomes were even worse among those in receipt of Carer's Allowance, the main social security benefit for carers. For example, close to **half of Carer's Allowance recipients (46%) are struggling to make ends meet** (vs 30% of all carers); 35% are struggling to afford the cost of food (vs 21% of all carers); and 25% are in debt (vs 16% of all carers).

The trends aren't surprising, given that Carer's Allowance is among the lowest benefit of its kind, worth around £2 per hour for those providing 35 hours of care per week (the minimum needed to qualify for the benefit). That translates to pennies per hour for those caring around the clock, leaving many carers struggling to pay for essential bills.

- *“Out of £76 [per week in Carer's Allowance], I am using £30 to £40 of that a week in electricity.”*



Impact on health and wellbeing

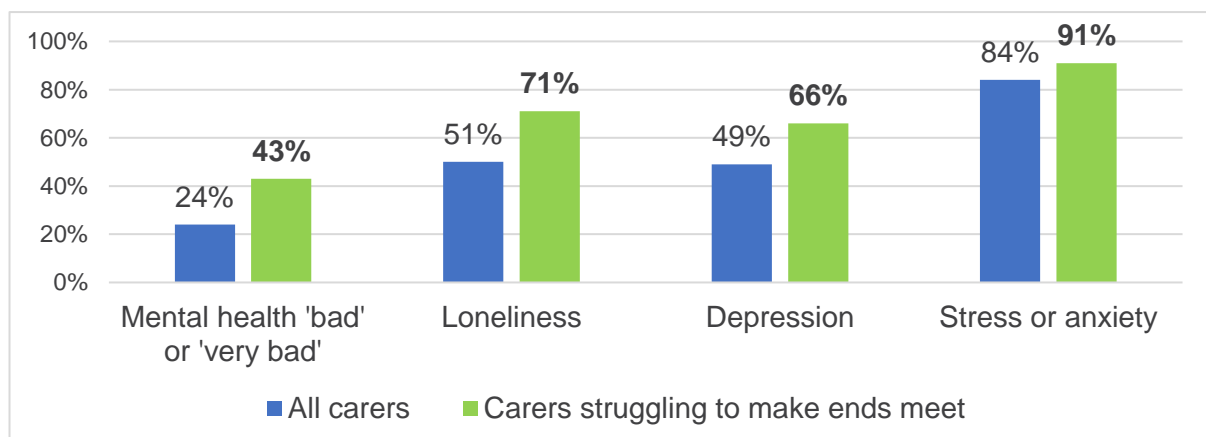


Living in poverty is a major driver of ill-health, and more than two-thirds of carers (69%) said the increased cost of living is having a negative impact on their physical or mental health.

When we look at core metrics of mental ill-health in particular, outcomes in our survey were consistently worse among carers who said they were struggling to make ends meet – with higher levels of stress, anxiety, depression and more.

Elsewhere, large numbers of carers also said that financial pressures had led them to cut back on both hobbies and leisure activities (54%) and seeing friends and family (45%) – reducing their quality of life and driving loneliness and isolation.

- *“It has made me look at everything I do. Is it a need or a want? If it is a need, I have to address it. If it’s a want, forget it.”*



Policy recommendations

Carers NI is calling for a programme of policy measures and practical interventions to help address the financial hardship and poverty impacting so many unpaid carers in Northern Ireland.

For the Northern Ireland Executive and Stormont Assembly

- The introduction of a Carer's Allowance Supplement scheme: Like the scheme in Scotland, this would provide a targeted payment of £270.50 twice a year for carers receiving Carer's Allowance. The Carer's Allowance Supplement should also be delivered to young carers who are ineligible for the standard Carer's Allowance payments.
- Review of the value and eligibility criteria of Carer's Allowance, including:
 - An increase in the Carer's Allowance earning threshold and the introduction of a taper, similar to Universal Credit, to better support carers in work.
 - Reforming overlapping benefit rules to allow more older people to receive Carer's Allowance alongside their State Pension, as well as allowing those in full-time education to access Carer's Allowance.
- Allowing multiple Carer's Allowance payments to recognise the higher costs of caring for more than one person.
- The introduction of a monthly Carer Essentials Payment, worth £25 per week. This would help carers to better afford the inescapable higher costs they are facing for the likes of transport, food, energy and clothing (including school uniforms).
- The introduction of statutory paid carer's leave that is separate to holiday entitlement.

For employers in Northern Ireland

- Greater engagement from employers with carers and carer organisations to introduce carer-friendly policies and more supportive workplace cultures for carers.
- Employers co-designing and implementing work placements and training schemes to support carers to enter the labour market.
- The introduction of flexible working as a day-one right for working carers.

This is the first in a series of reports based on data from the State of Caring 2023 survey in Northern Ireland



Carers NI is Northern Ireland's membership body for unpaid carers. We're here to listen, to give carers expert information and tailored advice. We champion the rights of Northern Ireland's 220,000 carers and support them in finding new ways to manage at home, at work, or in their community. We're here to make life better for carers.

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