

# Tackling poverty amongst unpaid carers

Carer Poverty Commission  
Northern Ireland 2023 – 2025



## Carer Poverty Commission Northern Ireland

The Carer Poverty Commission was established to better understand the causes of poverty among Northern Ireland's unpaid carer population and deliver the fresh thinking needed to address it.

Led by Carers NI, the Commission had two important goals:

- Examine the scale and drivers of poverty among unpaid carers in Northern Ireland; and
- Design new policy recommendations for the Stormont Assembly and Executive to help root out that poverty wherever it exists.

## Carers NI

Carers NI is Northern Ireland's membership body for unpaid carers. We're here to listen, and 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.

## Acknowledgments

The work of the Carer Poverty Commission was funded by the Carers Support Fund, delivered by the Community Foundation NI and supported by the Department of Health. We are very grateful for their support.

We would like to thank WPI economics, especially lead researcher, Julia Wyjadlowska, for their expertise and ideas.

We would also like to thank the Carer Poverty Commission steering group for their advice and guidance throughout the project

**Further information can be obtained from**

[carersuk.org/ni/news-and-campaigns/carers-poverty-commission](https://carersuk.org/ni/news-and-campaigns/carers-poverty-commission)

Or by emailing [info@carersni.org](mailto:info@carersni.org)

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# Foreword

**Helen Barnard**

Chair, Carer Poverty Commission Northern Ireland



Unpaid carers make an enormous contribution to society, but too often this comes at an appalling personal cost. Many feel isolated and unseen, sacrificing their own wellbeing and health, and their current and future financial security in order to provide care for the person they are looking after. While saving the Northern Ireland Executive £5.8 billion per year in equivalent care costs, 1 in 4 unpaid carers live in poverty.

The Carer Poverty Commission Northern Ireland came together to examine the scale and drivers of poverty among unpaid carers in Northern Ireland and to provide fresh thinking and practical policy solutions to address it. The Commission has brought together an incredible range of expertise and experience to guide this work, drawing on the lived experience of carers, research and policy expertise and the experience and insights of community groups and civil society. We are especially grateful to all the unpaid carers who shared their experiences and expertise to guide the Commission's work throughout the last two years.

The Commission has carried out detailed and rigorous research and analysis, examining the full range of drivers and solutions to poverty among unpaid carers. We have found that there is far too little support for carers to remain in the workplace, that the social security system is failing to provide even a basic level of protection from severe hardship and that the social care and childcare systems are leaving unpaid carers without the support they urgently need.

Our work has shown beyond doubt that there is an urgent need for action, that we have the policy tools to hand, and that adopting the Commission's recommendations would bring enormous benefits not only to carers themselves, but to Northern Ireland's economy, businesses and the public purse.

The Northern Ireland Executive must act now, starting by incorporating the Commission's recommendations into the forthcoming Employment Rights Bill, and proposed Anti-Poverty Strategy and making support for unpaid carers a priority within the Northern Ireland Executive. We have the opportunity now to right these wrongs and set a course to a future where carers are valued and their contribution is properly recognised rather than being rewarded with poverty and the sacrifice of their own health.

A handwritten signature in black ink that reads "HJ Barnard".

**Helen Barnard**

Chair, Carer Poverty Commission Northern Ireland

# Introduction

**Richard Meade**

Director, Carers NI



Poverty should always be unacceptable. The fact that so many unpaid carers in Northern Ireland are currently living in poverty with few avenues open to them to escape is a tragedy. We must see urgent action now to address this.

Unpaid carers are the backbone of our health and social care system. Without them it would collapse, not in months, weeks or days, but in hours, such is the level of support that they provide.

That is why Carers NI worked so hard to establish the Carer Poverty Commission NI and tasked it with exploring not only the drivers of poverty for unpaid carers, but also to look at what could make a difference in lifting many of them out of poverty. We believe that investing in unpaid carers and supporting them out of poverty is not only the morally right thing to do, but it will also be good for society. It will help grow Northern Ireland's economy, increase the workforce, reduce pressures on health and social care services, and improve the health and wellbeing of unpaid carers as well.

The work of the Carer Poverty Commission has shown the Executive a way forward to tackle the level of poverty facing unpaid carers, and we hope that urgent action will be taken within this mandate to implement the recommendations made by the Commission.

For over two years the Commission has produced new research and insight into poverty and unpaid care, as well as developed evidence-based recommendations. All of the Commission's work and activity has been informed and supported by unpaid carers who have kindly shared their experiences, which makes compelling testimony for change.

As the Commission draws to a close this Spring, we are launching this summary report to bring together this body of evidence and research into an easily accessible publication, which we hope will continue to inform policymakers and influence decisions around how we tackle poverty and better support the over 220,000 unpaid carers in Northern Ireland.

A handwritten signature in dark ink, appearing to read 'Richard Meade'.

**Richard Meade**  
Director, Carers NI



# Reports

The Carer Poverty Commission NI produced six reports.

These reports contain qualitative and quantitative evidence showing the scale and drivers of poverty amongst unpaid carers in Northern Ireland. They also demonstrate the significant positive effect of policies to support unpaid carers in employment and via the social security system clearly showing how this is not only beneficial to individual carers but to wider society, government, business and the economy.



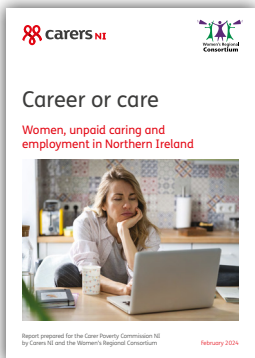
The experiences of poverty among unpaid carers in Northern Ireland



Policy measures to tackle poverty among unpaid carers in Northern Ireland



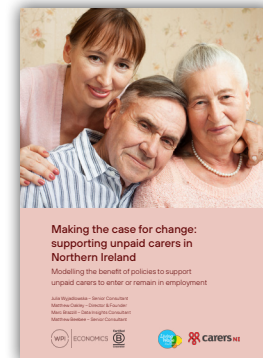
Young carers experiences of poverty in Northern Ireland



Career or care: Women, unpaid caring and employment in Northern Ireland



Policies to address unpaid carer poverty: an evidence review

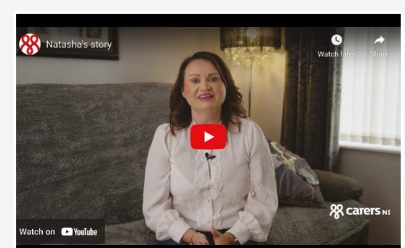


Making the case for change: supporting unpaid carers in Northern Ireland

The reports are available at: [carersuk.org/ni/news-and-campaigns/carers-poverty-commission](https://carersuk.org/ni/news-and-campaigns/carers-poverty-commission)

## Carers' stories

Alongside the experiences of unpaid carers which informed the work and reports four carers shared, in short films, how caring has impacted their financial situations and their employment opportunities. Watch the stories at: [carersuk.org/ni/news-and-campaigns/carers-poverty-commission/carers-stories](https://carersuk.org/ni/news-and-campaigns/carers-poverty-commission/carers-stories)



# Key recommendations

The Northern Ireland Executive, employers across Northern Ireland and other stakeholders should recognise and value the immense contribution unpaid carers make to society and introduce policy, legislation and support to tackle the shocking levels of poverty.

## Social security

**The Northern Ireland Executive should take the following actions:**

- Introduce an interim Carer's Allowance Supplement scheme similar to the one introduced in Scotland (a targeted payment of £293.50 twice a year for carers receiving Carer's Allowance which is not counted as income when calculating other means tested benefits or in other calculations of income).
- Undertake a full review of the value and eligibility criteria of Carer's Allowance with a view to:
  - » increasing the level of Carer's Allowance to £120 per week
  - » raising the Carer's Allowance earnings threshold to the equivalent of 21 hours per week at the National Living Wage and introducing a taper that is similar to Universal Credit
  - » 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.
- Introduce a work allowance for unpaid carers within Universal Credit. This will enable unpaid carers to earn a certain amount before their award is reduced, similarly to those with responsibilities for a child or with a disability/health condition.
- Introduce a monthly Carers Essentials Payment to help carers to better afford the inescapable higher costs of caring they face for the likes of transport, food, energy and clothing (including school uniforms).
- Introduce a Young Carer Payment – a twice-yearly payment to give young carers extra financial resources for the social and leisure activities they often miss out on and a much-deserved recognition of the caring roles they perform. A similar scheme has been successfully introduced in Scotland.
- Introduce a Young Carer Educational Activities Grant to provide (confidential and discreet) support for families who may be struggling to afford the likes of school trips or extra-curricular activities for students with caring roles.
- Cut waiting times for social security and other support for carers who may move in and out of employment frequently.



## Employment

### The Northern Ireland Executive should take the following actions:

- Work with relevant bodies to raise awareness of carers' existing rights within the workplace, as well as the benefits of flexibility for unpaid carers.
- Introduce statutory paid carer's leave (initially for five days but moving to ten over time) that is separate and additional to holiday entitlement, paid fully by government at the employee's full wage. This leave should be available to all employees who are providing or arranging care for someone with a long-term care need and should cover people for a wide range of caring situations.
- Legislate for the right to request flexible working as a day one right for all.
- Develop tailored employability programmes to support and retrain carers who wish to return to employment after a caring role has ended or reduced.
- Introduce an employer accreditation scheme for organisations in Northern Ireland to demonstrate that they are carer friendly, similar to the Carer Positive scheme established in Scotland.

### Employers should take the following actions:

- Engage with carers and carer organisations to introduce carer-friendly policies and more supportive workplace cultures for carers.
- Raise awareness of unpaid caring within the workplace, including sources of advice, information and support for carers.
- Identify and support staff with caring roles – including through line manager training on recognition and support of unpaid carers and young carers entering the labour market for the first time.
- If the proposed employer accreditation scheme above is introduced, then all employers should work toward securing it. If not, or in the interim, employers should look to adopt Carers UK's Carer Confident benchmark, run by Employers for Carers, to move towards becoming a carer friendly employer.
- Develop work placements and training schemes to support young adult carers to enter the labour market and those carers returning to work.

## Additional

### The Northern Ireland Executive and other stakeholders should take the following actions:

- Northern Ireland needs a new Carers Strategy to replace the 2006 plan.
- Introduce legislation to enshrine unpaid caring as a specific protected characteristic under equality law.
- Improve support for carers to access further and higher education through financial support, such as bursaries and increased availability of part time and online courses.
- Reform the social care system to provide reliable, consistent, high-quality replacement and support care, including domiciliary care, respite, day services and services for young adults with special needs.
- Deliver a fit for purpose, affordable and accessible childcare system across the whole of Northern Ireland including appropriate childcare for children with special needs (both during term time and in school holidays).
- Improve recognition and support for young carers in school.
- Increase funding for social and emotional wellbeing activities provided by the voluntary and community sector for carers (including young carers).
- Offer concessionary rates for carers and the people they care for at community centres, leisure centres and cultural attractions.
- Protect the health and wellbeing of carers by ensuring that all that are entitled to a carers assessment get them quickly, and that sufficient support is provided to meet their identified needs.



# Key findings



## Unpaid carers in Northern Ireland

An unpaid carer is a person, often a family member, friend or neighbour, who looks after someone who is ill, disabled or older and is not paid to do so.

There are over 220,000 people providing unpaid care in Northern Ireland, representing 1 in 8 of the population.<sup>1</sup>

These unpaid carers are a diverse population, encompassing child and young adult carers through to carers of pension age. They include over 180,000 carers of working age and over 2,500 carers aged under 15.<sup>2</sup>

For some, their caring role will be life long, for others it will be a sudden, perhaps unexpected, role change. The intensity of care provided can vary both in duration and support needed. For some it is a few hours per week but for others it can be round the clock care. Nearly 1 in 3 (31%) carers in Northern

Ireland provide care for more than 50+ hours per week.<sup>3</sup> Some carers are also providing care for more than one person.

Unpaid caring also has a gendered dimension, with women making up 59% of all carers and those carers of working age.<sup>4</sup>

1 in 8

people in Northern Ireland are providing unpaid care



<sup>1</sup> NISRA. Census 2021

<sup>2</sup> Ibid

<sup>3</sup> Ibid

<sup>4</sup> Ibid

## Poverty rates and the drivers of poverty amongst unpaid carers

Research from the Carer Poverty Commission shows that over 1 in 4 unpaid carers (28%) live in poverty in Northern Ireland, higher than the poverty rate in non-carers (17%) and higher than the poverty rate amongst carers in the rest of the UK (24%).<sup>5</sup>

The Commission's research found the main drivers of poverty amongst unpaid carers to be:

- the inescapable extra costs of caring (transport, electricity and heating, toiletries and clothing, special food and therapies plus additional care paid for over and above that provided by social services and other support services)
- inadequate social security support
- barriers to entering or remaining in employment
- the nature of the care (with more demanding care needs, such as caring for longer hours, caring for people with complex needs and sandwich caring,<sup>6</sup> increasing the risk of poverty)
- the type of housing (renting carers face high rents and insecure tenancies, leaving them vulnerable to eviction, homelessness and poverty).

The effects of these drivers can be clearly seen when looking at variations in the experience of different groups of carers.

Over half of carers who are not in paid work (55%) are living in poverty. This highlights the inadequate protection provided by the social security system for carers who find themselves unable to balance paid work with their caring responsibilities.

Nearly 1 in 2 carers in receipt of Carer's Allowance (46%) are living in poverty. This shocking statistic shows how far it is falling short and leaving these high intensity carers facing hardship. At the time of this research Carer's Allowance was paid to carers who cared for 35 or more hours a week and earned less than £151 per week (this threshold rose to £196 in April 2025).

Carers who rent are more likely to be in poverty than those who own their own homes. Many renting carers are pulled into poverty by high rents and insecure



tenancies, leaving them vulnerable to eviction and homelessness. Some also find themselves trapped in homes which are unhealthy or are not accessible for disabled people, compounding their experience of poverty and exclusion.

These drivers can interplay and, in some cases, reinforce one another.<sup>7</sup>

Many unpaid carers reported to the commission:<sup>8</sup>

- feeling isolated and lonely as a result of the demands of caring and the poverty they face
- having limited education and learning opportunities
- experiencing poor physical and mental ill health
- having no financial safety net and an inability to cover any unexpected additional expenses. Many felt considerable anxiety and fear about both their current and future financial situation.

“This is my normal....I've always been used, basically, to poverty...That's literally all I've ever known.”

“I'm now just in complete flux, because there is no salary after 27 years so I can care for my mum. So I don't know where I am going to be regards paying for the basic bills, keeping the car on the road.”

“Carers are always one white good appliance away from destitution. And that's always in the back of your head. You don't drive far away in case you get a parking ticket or caught speeding. You don't use your white appliances as much because you're terrified that one day they're just going to give up on you. And there's just so much at stake. It's not just the stress of caring, it's the stress of not being able to afford to replace things if things break.”

– Unpaid carers, Carer Poverty Commission research

<sup>5</sup> Carer Poverty Commission. Policy measures to tackle poverty among unpaid carers in NI. 2023

<sup>6</sup> Looking after two different generations with care needs at the same time e.g. a disabled child and elderly parents

<sup>7</sup> Carer Poverty Commission. Policy measures to tackle poverty among unpaid carers in NI. 2023

<sup>8</sup> Carer Poverty Commission. The experiences of poverty among unpaid carers in NI. 2023



## Women and unpaid caring

Census data shows nearly 60% of unpaid carers are women.<sup>9</sup> Women are more likely to care earlier in life, provide more intense caring and leave the workforce to care.<sup>10,11</sup>

1 in 3 women (34%) with unpaid caring roles responding to Carers NI's State of Caring survey 2023 had given up employment to care. One in 4 (28%) had decreased their hours and 1 in 6 (17%) had taken on a job they were overqualified for or turned down a promotion to fit around caring responsibilities.

Research by the Carer Poverty Commission NI<sup>12</sup> uncovered the significant impact this has on women's careers, finances both now and for the future, and their health and wellbeing. It also revealed the situation faced by many other women striving to juggle their caring role with employment often at significant personal cost.

The women in our research<sup>13</sup> reported exhaustion, stress, anxiety, feeling overwhelmed, a loss of identity when giving up a career, a reduction in income and inability to save or pay into pensions. There was a clear lack of consistency and understanding amongst employers and poor social and workplace supports to help balance a caring role with employment.



1 in 3     
women with unpaid caring roles had given up employment to care



“I ended up having to take redundancy because they wouldn't accommodate my caring needs along with work. I initially asked if I could reduce my hours from 32 hours/week to two and a half days and they said no. Then I asked for hybrid working and they said no to that. Then I asked for a career break and they said no to that too. In the end the redundancy package came up and I had no choice but to take it.”

“It's the energy levels, I feel like I'm in a state of exhaustion all the time. Juggling appointments, endless appointments, arranging transport and all the other bits and pieces around work.”

– Unpaid carers, Carer Poverty Commission Research

<sup>9</sup> NISRA. Census 2021

<sup>10</sup> Will I care? (2019). Carers UK. <https://www.carersuk.org/media/warllcph/carersrightsdaynov19final-2.pdf>

<sup>11</sup> Lost Connections: supporting carers in the workplace. Vodafone (2021) <https://newscentre.vodafone.co.uk/app/uploads/2021/03/Lost-Connections-2021.pdf>

<sup>12</sup> Carer Poverty Commission. Career or care: Women, unpaid caring and employment in Northern Ireland. 2024

<sup>13</sup> Ibid

## Young carers / young adult carers

Many young carers provide similar levels of care as adult carers but receive no recognition or financial compensation. With the additional demands on their time, they often miss out on the social and educational opportunities and experiences enjoyed by their peers. Research carried out by the Carer Poverty Commission NI<sup>15</sup> revealed how poverty can compound this.

Households affected by disability and ill health are often at a heightened risk of poverty and with the current cost of living crisis many families are not able to afford extra educational or social activities for their young carers. The young carers themselves were often aware of the financial pressures facing their families and were noted to have lower expectations from life compared to their peers who lived in better off families and did not have caring responsibilities.

Caring also clearly impacts young people's long term educational and employment prospects, often

leaving young carers facing poverty in adulthood and seeing impacts on their future employment and earnings. This can result in a higher risk of poverty in working age and reduced opportunity to build up a pension, increasing the risk of poverty as a pensioner.

The young carers and their families in our research noted a lack of understanding from wider society about the financial pressures they face and a lack of support to enable them to maximise their opportunities in education, enjoy the wider experiences of their peers and give them a good start to their adulthood and working lives.

**“** *She has had to deal with a lot. Never gets out. No holidays... The financial burden just adds more pressure to a boiling pot.”*

**“** *She [the young carer] wouldn't be long in saying, 'We can't do that this week, we're broke'... The guilt that brings as a parent, hearing that.”*

*Young carers and their families,  
Carer Poverty Commission research*



<sup>15</sup> Carer Poverty Commission. Young carers experiences of poverty in NI. 2023

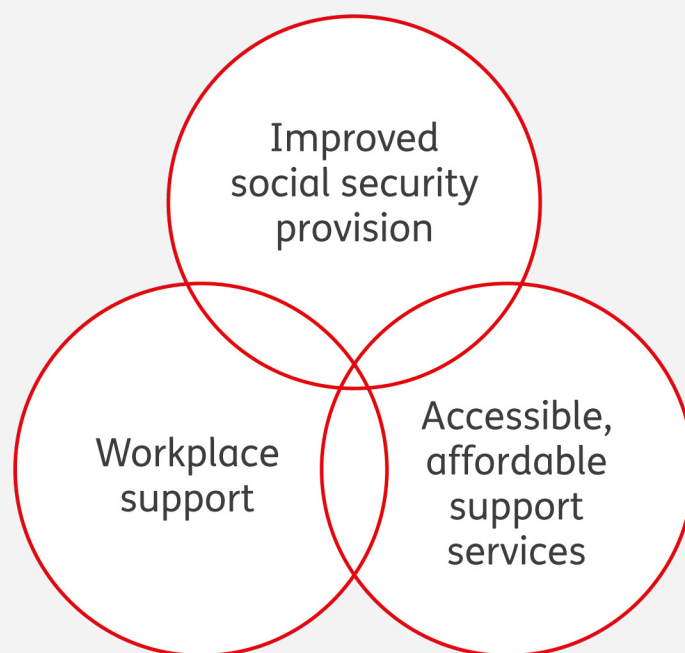


# Action to lift unpaid carers out of poverty

Lifting unpaid carers out of poverty requires a holistic, cross departmental approach to enable carers to better balance employment and caring responsibilities and to support those carers for whom employment is not an option. It needs to be underpinned by clear recognition and value within society of the role and contribution of unpaid carers.

Research by the Carer Poverty Commission NI,<sup>16,17</sup> has shown the key pillars to this approach to be:

- workplace support
- improved social security provision
- accessible, affordable support services, such as social care and childcare for children with additional needs.



<sup>16</sup> Carer Poverty Commission. Policies to address unpaid carer poverty: an evidence review. 2024

<sup>17</sup> Carer Poverty Commission. Making the case for change: supporting unpaid carers in Northern Ireland. 2024

**The Commission's recommendations will bring benefits not just to individual carers and their families but also to businesses, government, and the wider economy.**

Improved social security support would lift thousands of unpaid carers out of poverty.

- A Carer's Allowance supplement (£270 every 6 months) would lift over 3000 carers out of poverty immediately and over 4,000 by 2033.
- A Carer's Essentials payment (to those in receipt of Carer's Allowance) would lift 6,000 carers out of poverty immediately and over 7,500 by 2033. If this payment was given to all unpaid carers in Northern Ireland 23,000 would immediately be lifted out of poverty.
- A Carer's Allowance uplift to £120 per week would immediately lift over 7,000 carers out of poverty and over 9,000 by 2033.

A public petition with over 1,300 signatures calling for the introduction of a Carer's Allowance supplement was handed in to the Communities Minister in June 2024. The Department For Communities has since written to Carers NI January 2025 that "Any future mitigation package of additional measures will need to be agreed by the Executive with the requirement to ensure that budgets remain sustainable over the coming years."

Moreover, better support within the workplace and improved statutory employment rights would enable thousands of unpaid carers to enter or remain in employment significantly improving their financial situation.



**Many of these policies would bring significant benefits to the public purse as well as for carers.**

- Introducing paid carer's leave and flexible working could support over 6,000 carers to remain or return to employment and additionally could increase hours worked by carers by over three million per year.
- This could raise over £103 million in taxes and reduce benefits spending by over £40 million.
- Improved access to social care could support more than 1,800 carers to return to employment.
- This could raise over £21 million in taxes and reduce benefit spending by over £11 million.

Such policies are also beneficial to businesses. Carers leaving employment often results in a loss of valuable and skilled individuals to the labour market. The Carer Policy Commission's research has shown that a policy of paid carer's leave and flexible working could save employers over £27 million through employee retention.

In addition to these monetary savings such policies could also improve the health and wellbeing of carers through better balance of caring and employment, improve the long-term position of carers through improved pension savings and reduce inequality between genders in terms of labour market participation, career progression and pay. Further, it will improve employment rates in a context where Northern Ireland has a significant higher rate of 'economic inactivity' than in the rest of the UK.



## Steering Group

### Chair

**Helen Barnard** Director of Policy, Research and Impact at the Trussell Trust

### Members

<b>Les Allamby</b>	Discretionary Support Commissioner and former Chair of the Independent Review of Welfare Mitigations Northern Ireland
<b>Pat Austin</b>	Northern Ireland Director, National Energy Action
<b>Laura Bennett</b>	Head of Policy and Public Affairs, Carers UK (from 2023 to 2024)
<b>Fiona Collie</b>	Head of Policy and Public Affairs, Carers Scotland
<b>Jonny Currie</b>	Northern Ireland Network Lead, Trussell Trust
<b>Clare Duffy</b>	Policy and Public Affairs Manager, Family Carers Ireland
<b>Orla Fitzsimons</b>	Unpaid carer
<b>Dr Colin Harper</b>	Trustee Carers UK, Honorary Lecturer in Social Policy at Queen's University
<b>Craig Harrison</b>	Public Affairs Manager, Carers NI (from 2022 to 2024)
<b>Paul Livingstone</b>	Partnerships Manager, Christians Against Poverty
<b>Natasha McClelland</b>	Unpaid carer
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## Research partner

**WPI Economics**

**Further information can be obtained from**

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Publication code: NI4145\_0225 © Carers NI, April 2025.

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