

Unpaid carers, poverty and the cost of living crisis in Northern Ireland

Policy solutions white paper



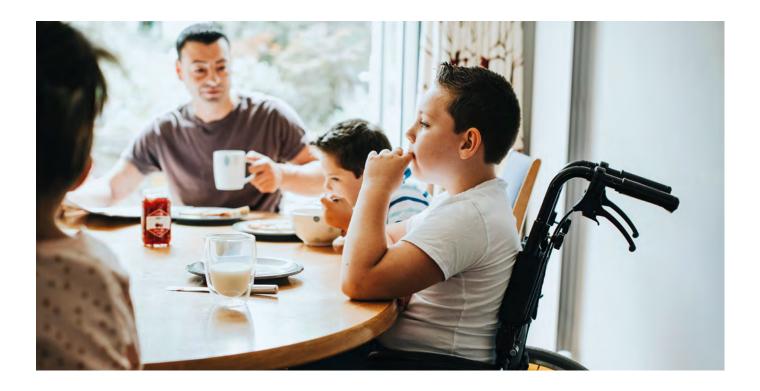
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Introduction

While the cost of living crisis is affecting households of all shapes and sizes across Northern Ireland, one of the groups suffering the greatest impact is our unpaid carer population.



Tens of thousands of carers in Northern Ireland do not have enough money to cover their monthly expenses or afford a decent standard of living. They are managing the constant stress borne out of poverty, with all the associated effects on their mental wellbeing and physical health.

These pressures have undoubtedly increased as living costs have grown, but sadly, financial strain is nothing new to our carer population. In 2019, before COVID-19, global energy market shifts or rising inflation, 40% of carers in Northern Ireland said they were struggling to make ends meet – relying on credit cards, raiding their savings and using food banks to get by.¹

With limited opportunities to go to work and inadequate welfare support, carers struggle with the immense and inescapable extra costs attached to caring for a sick or disabled family member or friend. This often includes large electricity costs to run the medical equipment they need at home, higher heating bills to keep them

warm, greater spending on food due to their nutritional needs, and the extra transport costs of taking them to and from health appointments.

It is clear that while carers have suffered disproportionately during the cost of living crisis, it has only compounded a much longer term trend.

As Northern Ireland's population gets older, and the prevalence of disability and life-limiting illnesses grow, more and more people are expected to take on unpaid caring roles in the future. Without action, too many will continue to have an existence defined by financial hardship and poverty.

It does not need to be this way. As this white paper makes clear, the solutions exist to eliminate the scourge of carer poverty and give our carers the financial stability and quality of life they deserve. But this will only be achieved with decisive, coordinated policy change from across Government and beyond.

¹ Carers NI (2019). State of Caring 2019: A snapshot of unpaid care in Northern Ireland.

Methodology

This paper is based primarily on the findings and recommendations from a roundtable policy discussion that focused on the cost of living crisis and the drivers of financial hardship and poverty among unpaid carers in Northern Ireland. The event was held in the NI Assembly in June 2022. Along with unpaid carers from across Northern Ireland, there were contributions from over 20 organisations representing:

- Carers across the age spectrum from child and young adult carers to carers of pension age and beyond
- Parent carers
- Carers of people with mental ill-health, physical disabilities and life-limiting illnesses
- Fuel poverty campaigners
- Food bank providers; and more.

The pages that follow provide an overview of the key themes and recommendations discussed during the roundtable event, supplemented with wider research. The event was held under Chatham House rules, therefore neither the names of the stakeholders who participated, or the organisations they represent, are disclosed.

We do not profess this paper to be an exhaustive account of all the financial challenges facing unpaid carers in Northern Ireland. We do, however, hope it can shine a spotlight on the impact of the cost of living crisis on the local carer population and act as a catalyst for new policy interventions to protect carers in Northern Ireland from the hardship and poverty that so many are experiencing.

What is an unpaid carer?

An unpaid family member, partner or friend who helps a person with daily activities who wouldn't be able to manage if they didn't have help.

This could be someone who is seriously ill, disabled or who needs extra help as they grow older.

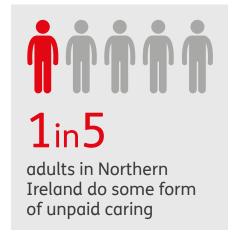


Key facts

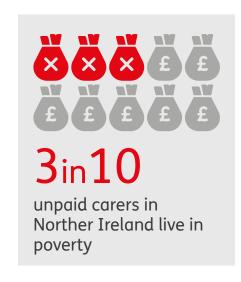
Northern Ireland's unpaid carer population.

- There are now more than 290,000 unpaid carers in Northern Ireland.² This includes carers across the age spectrum, from child and young adult carers through to parent carers and carers in older age groups.
- It is estimated that one in five adults here now have some form of unpaid caring role, with women making up close to two thirds of the local carer population.³
- Unpaid carers provide care for family members, friends and loved ones with learning disabilities, chronic diseases, life-limiting illnesses, mental illhealth and more. Their caring experiences range from round-the-clock, 24/7 care, to helping out for a few hours a week with tasks like preparing meals or collecting prescriptions.
- Before the COVID-19 pandemic, the care provided by unpaid carers in Northern Ireland was worth £4.6bn per year.⁴
- This only increased during the pandemic as many social care services were disrupted and reduced, and research in November 2020 estimated that the value of care provided by carers in Northern Ireland during the pandemic was £19m per day – equating to a staggering £6.93bn for a full year.⁵
- We all have a 50:50 chance of providing unpaid care to someone by the time we are aged 50,6 so the size of Northern Ireland's unpaid carer population is only likely to continue growing in the years ahead.
- Research shows that just under three in ten carers in Northern Ireland live in poverty. This is 8 points higher than those without caring responsibilities and is the highest rate of carer poverty anywhere in the UK.⁷

There are more than 290,000 unpaid carers in Northern Ireland

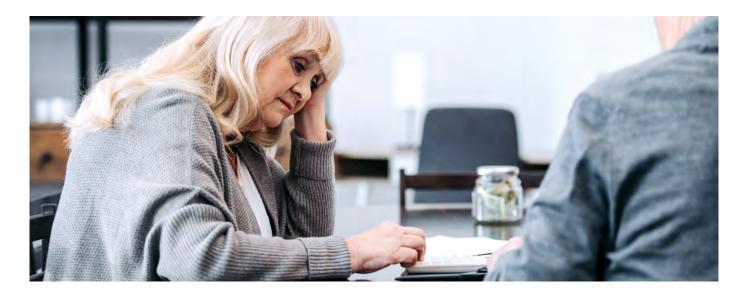






- 2 Carers Week research report 2022.
- Department for Communities (2021). Family Resources Survey report 2019-20.
- 4 Buckner, L and Yeandle, S (2015). Valuing carers: The rising value of carers' support.
- 5 Carers UK (2020). Unseen and undervalued: The value of unpaid care during the COVID-19 pandemic.
- 6 Zhang, Y et al (2019). Will I care? The likelihood of being a carer in adult life.
- 7 Joseph Rowntree Foundation (2022). Poverty in Northern Ireland 2022.

Protecting unpaid carers from poverty: Insights and recommendations from policy experts in Northern Ireland



The pages that follow provide an overview of the key themes discussed during the roundtable event with carers and policy experts from across Northern Ireland (hereafter referred to as 'expert stakeholders').

The discussion examined the major drivers of poverty and financial hardship for unpaid carers and the policy solutions required to address these challenges.

48,500

people in Northern Ireland were receiving Carer's Allowance as of February 2022



Repairing tears in the social security safety net

It was widely acknowledged by our expert stakeholders that Northern Ireland's social security system is failing to provide the safety net that unpaid carers need. While an entire paper could be dedicated to fixing the welfare system, our focus was mainly on challenges linked to Carer's Allowance, the main carer benefit.

As of February 2022, over 48,500 people in Northern Ireland were receiving Carer's Allowance.⁸ It is among the lowest benefits of its kind – representing less than £2 per hour for a minimum of 35 hours unpaid care per week, and rising by the equivalent of just 4p per hour for some carers when benefits were uprated in April 2022.

Carer's Allowance is not available to many older carers in receipt of State Pension. Our expert stakeholders highlighted that this denies older people recognition as carers and ignores the fact that many have significantly smaller pension pots to fall back on due to the impact of unpaid caring on their ability to work in earlier life.

Overall, nearly half (46%) of people in Northern Ireland who receive Carer's Allowance say they struggle to make ends meet, with over a quarter (27%) experiencing debt.⁹

While policymakers would argue that Carer's Allowance is not designed as an income or pension replacement, the strict earnings threshold has a punitive impact on earning potential for those carers who try to juggle work and caring (see page 9 for more on this theme). Just one penny earnt over the weekly threshold (currently £132) means a carer losing their entire Carer's Allowance payment. It is one of the harshest cliff edges in the entire welfare system – jarring with the mantra of making work pay and leaving many carers struggling to get by.

Our expert stakeholders agreed that lessons should be learnt from the Scottish approach to carer benefits. In particular, there was support for introducing a Carer's Allowance Supplement (CAS) scheme in Northern Ireland.

The Scottish CAS is a twice-yearly payment worth a combined total of nearly £500 for those in receipt of Carer's Allowance.¹⁰ The CAS has been shown to help carers in Scotland to pay for essential household expenses that they would otherwise have struggled to afford, relieve money worries, enable carers to pay off debts and improve carers' mental health and wellbeing.¹¹ The CAS is also disregarded for means-tested benefits and tax credits, so it doesn't have an adverse impact on eligibility for wider social security support.

Elsewhere, our expert stakeholders discussed other potential improvements to the Carer's Allowance system, including:

- Additional payments for people who care for more than one person.
- Removing State Pension from the overlapping benefit rules so that more older carers can receive Carer's Allowance.
- Raising the Carer's Allowance earnings threshold to the equivalent of 16 hours per week at the Real Living Wage.
- Introducing a taper to the earnings threshold to allow carers to keep part of their payments as they earn more.

46%

of people in Northern Ireland who receive Carer's Allowance say they struggle to make ends meet





Many of these changes have already been proposed in Scotland as part of the reform of Carer's Allowance there. 12

Carers NI would also be in favour of allowing those in education to receive Carer's Allowance and, if the person being cared for dies, of extending Carer's Allowance payments from eight weeks to six months post-bereavement.

Finally, outside of Carer's Allowance, our expert stakeholders discussed the cycle of debt that is often created when carers move onto Universal Credit (UC) and have to pay back historic benefit overpayments, typically tax credits.

Research has shown that the way these overpayments are clawed back can push people into poverty and destitution.¹³ It was agreed that greater consideration is needed around how historic benefit overpayments are managed among the carer population, to prevent carers being put on the back foot financially from the beginning of their UC journey.

Carers NI would be supportive of writing-off this type of historic benefit debt when it is built up through no fault on a carer's part.

- 9 Carers NI (2022). State of Caring 2021: A snapshot of unpaid care in Northern Ireland.
- 10 In 2022, the two payments were £245.70 each.
- 11 Scottish Government (2020). Carer's Allowance Supplement: Evaluation.
- 12 For more information see: https://www.gov.scot/publications/scottish-carers-assistance-consultation/pages/1/.
- 13 Trussell Trust (2022). Debt to government, deductions and destitution: Qualitative research report.

Keeping the lights on

Skyrocketing energy bills have perhaps been the most high profile manifestation of the wider cost of living crisis. In Northern Ireland, the Home Energy Index (a composite index of gas, electricity and home heating oil prices) reached a historic high in May 2022 and rose by nearly 12 points between May and June 2022 alone. Average energy bills are now hundreds of pounds more each year, and Northern Ireland may be particularly vulnerable, relative to other jurisdictions, due to our high reliance on home heating oil.

Unpaid carers are certainly feeling the squeeze as electricity and heating bills rise. In February 2022, 96% of carers who responded to a Carers NI survey told us that their energy bills had increased during the previous six months, while nearly 60% were cutting back on heating to help manage their monthly expenses. Worryingly, nearly half (44%) of carers who responded were concerned that they wouldn't be able to heat their homes to a safe level because of the growing cost.¹⁵

It is also important to recognise that even before energy bills began to rise so significantly, many unpaid carers were already spending more of their income on heating and electricity than average households due to the needs of the person they care for. They may feel the cold more due to their deteriorating health, requiring the heating to be on for longer, or use electrical equipment like stair lifts or hospital-style beds due to mobility issues or disability.

96% ++++++

of respondents to our February 2022 survey said their energy bills had increased in the previous six months

of carers were concerned they wouldn't be able to heat their homes safely because of growing costs



Many carers have therefore been facing a perfect storm where above-average heating and electricity costs have been compounded by an increasingly expensive energy market.

Our expert stakeholders discussed a menu of policy options to help unpaid carers in Northern Ireland cope with rising energy bills. They recommended:

- Dedicated heating support payments for households with an unpaid carer, paid in addition to any existing schemes they may receive (eg Winter Fuel Payments).
- New powers for GPs to 'prescribe' community-based energy support programmes for unpaid carers, similar to social prescribing schemes.
- Fast track access to Disabled Facilitates Grants to help households with disabled people and their carers pay for energy efficiency improvements in their home.
- Greater rollout of oil clubs¹⁶ across Northern Ireland and awareness raising measures to ensure unpaid carers know how to join the schemes in their area.
- Adding unpaid carers to the list of groups, which usually includes pensioners and disabled people, who are offered special support and advice from energy suppliers and regulators.
- The introduction of a fuel poverty target and a new Fuel Poverty Strategy for Northern Ireland, co-designed and produced with key at-risk groups, including unpaid carers.
- 14 Consumer Council Northern Ireland. Home Energy Index.
- 15 Carers NI (2022). Under pressure: Caring and the cost of living crisis in Northern Ireland.
- Oil clubs bring people in a defined area together to make collective, bulk orders of home heating oil. As it is bought in bulk, the oil costs less per litre and the subsequent savings are spread across club members. For more information see: https://www.nihe.gov.uk/Community/NI-Energy-Advice/Oil-Buying-Clubs.

Helping more carers into decent, secure work

For many people, getting by during the cost of living crisis has been difficult enough even with a regular, full-time salary. The situation is even worse for many unpaid carers, who experience significant barriers to entering, or staying in, the labour market.

The latest available data suggests that 43% of unpaid carers in Northern Ireland are in full-time or part-time work, nearly 20 percentage points lower than the general population.¹⁷ This is hardly surprising. As our expert stakeholders discussed, most people would find it difficult to provide practical, personal and emotional support for a sick or disabled person, manage their appointments, maintain the home they live in and go to work all at the same time.

This balancing act has only become more challenging as replacement care and the likes of day centres – crucial services that gave many carers the time they needed to go to work – have been severely disrupted or closed since the beginning of the COVID-19 pandemic.

Faced with this scenario, many unpaid carers are either forced to leave the labour market entirely or reduce their working hours. Carers NI estimates that in 2019 nearly 130,000 people in Northern Ireland did so due to the demands of unpaid caring. Others take on the enormous extra pressure of juggling work and caring at the same time.

These outcomes can have severe effects on carers' finances, wellbeing and quality of life. It is unlikely to be a coincidence that, according to analysis from the Joseph Rowntree Foundation, working-age carers in Northern Ireland who provide high amounts of unpaid care every week not only have lower employment rates but are also the most likely to be living in poverty.¹⁹

43%

of unpaid carers in Northern Ireland are in full-time or part-time work





There is a particular gendered element to caring that must be considered. As noted earlier, women make up the majority of the unpaid carer population, and evidence suggests that women in Northern Ireland are more likely to be pushed out of the labour market due to unpaid or domestic work or caring responsibilities. The greater burden of unpaid caring on women therefore affects not only employment patterns but, as a result, the ability to earn and future pension income.²⁰

An important issue to consider is the lack of affordable and accessible childcare for carers in Northern Ireland, particularly parent carers of sick or disabled children. Over 40% of parents are having to regularly use the likes of overdrafts, credit cards and payday loans to cover childcare costs, and more than 70% of parents of disabled children say there is insufficient childcare provision in their area, making it difficult for them to go to work.²¹

While supporting more carers to enter work and stay there is dependent on numerous factors, our expert stakeholders discussed the importance of flexible working options. This would give carers more freedom in their working arrangements and relieve some of the pressure when they are trying to juggle work and caring.

Again, the importance of flexible working for carers has a gendered element, as evidence suggests that women with unpaid caring roles in Northern Ireland are having to choose jobs and grades below their capability because of the lack of flexible working options in the roles they are qualified for.²² This may result in them taking on lower-paid roles, sometimes more than one, just to get by.

- 17 Department for Communities (2021). Family Resources Survey report 2019-20.
- 18 Carers UK (2019). Juggling work and unpaid care: A growing issue.
- 19 Department for Communities (2022). Benefits statistics summary February 2022: Carer's Allowance.
- 20 Department for Communities (2020). Gender Equality Strategy Expert Advisor Panel report: Research thematic areas, key findings and recommendations.
- 21 Employers for Childcare (2021). Northern Ireland childcare survey 2021.
- Department for Communities (2020). Gender Equality Strategy Expert Advisor Panel report: Research thematic areas, key findings and recommendations.

Carers NI believes that the right to flexible working arrangements should be available as a day one right to people of all employment statuses.

Linked to this, our expert stakeholders highlighted the difficulty in fully addressing carer poverty, and supporting more carers into work, without a robust and accessible Childcare Strategy. Current provision, as highlighted above, is not fit for purpose, causes huge financial pressure and makes it even harder for carers to work.

Paid carer's leave from work, set at a minimum of five days per year, is also a popular option among carers. They say it would make it easier for them to juggle work and care, supporting them to stay in work for longer and maintain vital household income.²³

This policy would also bring benefits to employers, who face significant costs associated with absence, lost productivity and recruitment whenever their staff's ability to work is impacted by caring responsibilities.

Overall, evidence suggests that the impact of staff turnover, absence and stress as a result of juggling work and caring unsupported could be costing UK businesses over £3.5bn every year.²⁴ In that context, paid carer's leave makes moral, business and economic sense.



²³ Carers UK (2020). Carers UK's response to the BEIS consultation on Carer's Leave.

²⁴ Ibid.

Ending food insecurity

While rising grocery and food price inflation is causing more and more people to tighten their belts, unpaid carers have been grappling with food insecurity for a long time.

In 2017, 26% of unpaid carers in Northern Ireland said they were cutting back on essentials like food in order to survive financially,²⁵ rising to a staggering 42% in 2019.²⁶

UK-wide data shows that one in five households receiving Carers Allowance report living in food insecurity – nearly three times the rate of the general population (7%).²⁷

The situation has undoubtedly deteriorated in the face of the cost of living crisis. In February 2022, 85% of carers in Northern Ireland said they were spending more on food and drink, and more than 40% worried that, if living costs kept rising – as they have done – they'd be forced to use a foodbank.²⁸

Living in a state of food insecurity can have major detrimental effects on a carer's health and wellbeing, adding to the enormous pressure, stress and anxiety many experience as a result of their caring role.

The recommendations throughout this paper, which share the collective goal of putting more money in carers' pockets, will contribute to ending food insecurity among the carer population. Another relevant idea discussed by our expert stakeholders was the urgent need for minimum living standards for unpaid carers in Northern Ireland.

They argued that the social security system, in particular, is only facilitating the most basic level of sustenance, and this is borne out, among numerous other ways, by the data above on food insecurity among recipients of Carer's Allowance.

Expert stakeholders agreed that the right to minimum living standards should be enshrined in a Bill of Rights for Northern Ireland, so that no unpaid carer is ever forced to skip meals or live in a state of food insecurity.

85%

of unpaid carers surveyed in February 2022 in Northern Ireland, said they were spending more on food and drink





What are minimum income standards (MIS)?

According to the Joseph Rowntree Foundation, a MIS is the minimum income needed for an acceptable minimum standard of living.

Meeting this means reaching the required income level not just at a given point in time, but achieving security and stability in the longer-term as well.

Better wages, improved financial support for people on low incomes – including through the benefits system – and improvements in the quality and stability of work are all identified as crucial enablers of MIS.^{29/30}

- 25 Carers NI (2017). State of Caring 2017: A snapshot of unpaid care in Northern Ireland.
- 26 Carers NI (2019). State of Caring 2019: A snapshot of unpaid care in Northern Ireland.
- 27 Department for Work and Pensions (2022). Family Resources Survey: Financial year 2020 to 2021.
- 28 Carers NI (2022). Under pressure: Caring and the cost of living crisis in Northern Ireland.
- 29 Joseph Rowntree Foundation (2021). A Minimum Income Standard for the United Kingdom in 2021.
- For further reading on developing minimum income standards, see: https://www.jrf.org.uk/income-benefits/minimum-income-standards.

Supporting young carers

On Census day 2011, 3.5% of the 0-24 year old population in Northern Ireland were estimated to be unpaid carers.³¹ If we apply that prevalence trend to population estimates from the 2021 Census, it means over 20,600 young people here may have an unpaid caring role.³²

Our expert stakeholders highlighted the financial strain facing many households with young carers, and the pressure and responsibility being put on those young people as a result. During the 2021/22 winter period, young carers were among the top five applicants to Action for Children's Crisis Fund, 33 and anecdotal evidence suggests that more and more young carers in Northern Ireland are having to seek help to pay for living expenses like food and heating.

There was a lot of concern among our expert stakeholders about the extent to which these grim scenarios are robbing child and young adult carers of the experiences and life chances enjoyed by their peers. Some are having to pass up education and higher education opportunities because of pressure to get a job and contribute to the household income. After work and caring, they have little time to spend with friends, so miss out on the social activities that are an irreplaceable part of any childhood.

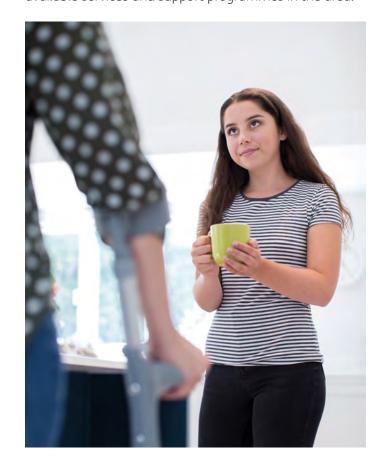
More broadly, having to take on responsibility for household budgets and worry about meeting monthly living expenses are burdens that no young person should have to shoulder. Child and young adult carers are being denied a proper childhood and forced to grow up before their time because of the financial pressures facing them and their families.

While the ultimate goal of any society should be to eliminate the need for children and young people to take on caring roles, our expert stakeholders discussed the more immediate measures that would help young carers to manage financial pressures.

Taking inspiration from Scotland, there was support for the introduction of a Young Carer Grant.

In Scotland, this is an annual payment of £326.65 for people aged 16-18 who are providing unpaid care for an average of 16 hours per week. An evaluation of the programme demonstrated that it can help young carers to take part in opportunities that are the norm for their non-caring peers, give young carers a greater sense of control over their lives and improve their mental wellbeing by reducing stress.³⁴

Our expert stakeholders also argued that more should be done to raise awareness of sources of financial support for young carers in places where they spend their time, particularly schools. A new role was discussed for teachers to identify the students in their classrooms who have caring roles and discreetly signpost them to available services and support programmes in the area.



³¹ Calculated by the Royal College of Pediatrics and Child Health. See: https://stateofchildhealth.rcpch.ac.uk/evidence/family-and-social-environment/young-carers/.

Calculated using NI Statistics and Research Agency (2022). Census 2021 population and household estimates for Northern Ireland.

³³ Action for Children (2022). Families in crisis: Insights from the Action for Children Crisis Fund.

³⁴ Scottish Government (2021). Young Carer Grant: Interim evaluation.

Wider themes and issues

Along with the thematic recommendations detailed throughout this paper, our expert stakeholders also highlighted numerous other cross-cutting changes that would help to deliver greater financial support to unpaid carers in Northern Ireland. This included:

- A regional Carers' Register to allow carers to be identified and targeted for financial and welfare support schemes.
- Greater efforts and funding to future-proof the housing stock to help avoid carers having to pay for expensive housing adaptions when the cared for person has mobility or accessibility needs.
- Boosting funding for carer cash grants and increasing this in line with the growth in the number of carers.
- Creation of a new Carer's Information Service, run by each local council, to signpost unpaid carers to all of the sources of financial and welfare support available in their area.
- A public campaign targeted at unpaid carers, to raise awareness of the Department for Communities' Make the Call service.
- A new Unpaid Carer Smartpass providing free or discounted public transport for carers.



Summary of recommendations

This white paper has put forward a suite of policy measures to help reduce poverty among unpaid carers and shield them from the cost of living crisis in Northern Ireland. These recommendations of our expert stakeholders are summarised below.



To better provide the support unpaid carers need through the social security system:

- A Carer's Allowance Supplement scheme.
- Additional Carer's Allowance payments for people who care for more than one person.
- Removing State Pension from the overlapping benefit rules.
- Raising the Carer's Allowance earnings threshold to the equivalent of 16 hours a week at the Real Living Wage.
- Introducing a taper to the Carer's Allowance earnings threshold.
- Greater consideration around how historic benefit overpayments are managed when carers move onto Universal Credit.

To help unpaid carers afford their energy costs:

- Dedicated heating support payments for households with an unpaid carer.
- New powers for GPs to 'prescribe' community-based energy support programmes for unpaid carers.
- Fast-track access to Disabled Facilitates
 Grants to help households with disabled
 people and their carers pay for energy
 efficiency improvements in their home.
- Greater rollout of oil clubs across Northern Ireland and awareness-raising measures to ensure unpaid carers know how to join the schemes in their area.
- Adding unpaid carers to the list of groups who are offered special support and advice from energy suppliers and regulators.
- A fuel poverty target and a new Fuel Poverty Strategy for Northern Ireland, codesigned and produced with key at-risk groups, including unpaid carers.

To support more carers into decent, secure work:

- Flexible working options for unpaid carers in employment.
- A robust Childcare Strategy.

To end food insecurity among unpaid carers:

 Measures to implement minimum living standards for unpaid carers, enshrined in a new Bill of Rights.

To help give young carers greater support:

- A Young Carer Grant.
- Measures to raise awareness of sources of financial support for young carers in places like schools.
- A new role for teachers to identify the students in their classrooms who have caring roles and discreetly signpost them to available services and support programmes in the area.

As part of the other, cross-cutting changes needed to help deliver greater financial support to unpaid carers:

- A regional Carers' Register to allow carers to be identified and targeted for financial and welfare support schemes.
- Greater efforts and funding to futureproof Northern Ireland's housing stock for accessibility requirements.
- Boosting funding for carer cash grants.
- Creation of a new Carer's Information Service, run by each local council, to signpost unpaid carers to all of the sources of financial and welfare support available in their area.
- A public campaign targeted at unpaid carers, to raise awareness of the Department for Communities' Make the Call service.
- A new Unpaid Carer Smartpass for public transport.



Every year over 70,000 people in Northern Ireland become carers, looking after family or friends who are older, disabled or seriously ill.

However caring affects you, we're here.

For information and tailored support, contact the Carers NI Adviceline:

E advice@carersni.org | **T** 028 9043 9843

Carers NI, 58 Howard Street, Belfast BT1 6PJ

T 020 7378 4999 E info@carersuk.org carersni.org











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