State of Caring 2022

This briefing explores the key findings relating to the cost of living crisis from Carers NI’s annual State of Caring survey. The latest survey was carried out between July-September 2022 and was completed by 1,648 unpaid carers across Northern Ireland. The information below includes an overview of the survey data and stories/testimony provided by unpaid carers via open-text responses to the survey. The full survey findings will be published on 08.11.22.

KEY STATS

- There are over 290,000 adults providing unpaid care to a sick or disabled family member or friend in Northern Ireland. [1]
- Fewer than one in 3 carers here (30%) told our State of Caring survey that they could afford their bills without struggling financially – less than half the proportion in 2021 (62%).
- More than one in 10 (11%) couldn’t afford their utility bills and 16% were struggling to afford the cost of food.
- 27% of carers said they were struggling to make ends meet – the second highest proportion in the UK (behind only Wales).
- Nearly one in 4 carers (23%) were cutting back on essentials like food and heating to get by – more than double the proportion last year.
- Nearly 70% of carers said the increased cost of living was having a negative impact on their physical or mental health.

“The cost of food and energy in Northern Ireland has increased so significantly over the last 12-18 months that we are still in shock and trying to readjust. We have had to cut back on pretty much everything. Travel has become almost impossible to the point that I have had to cancel appointments with specialists just because I cannot afford to go to them. If something doesn’t give soon, I am not sure we will survive.”

GROWING FINANCIAL PRESSURES FACING UNPAID CARERS

1. Unpaid carers in Northern Ireland have been one of the groups hardest hit by the cost of living crisis. Even before the price of daily essentials began to rise so steeply, many carers already faced above-average household bills linked to their caring role – often including large electricity costs to run medical equipment in their home; higher heating bills to keep the person they’re looking after warm round-the-clock; greater spending on food due to their nutritional needs; and the extra transport costs of taking them to health appointments.

2. These pre-existing financial pressures have only been compounded as living costs have shot up so drastically. Nearly all carers (95%) told our survey that their energy bills had increased,

---

while 89% were spending more on food and drink, 76% were spending more on transport, and 24% were spending more on housing costs (e.g. rent or mortgage payments).

3. This has left 27% of carers struggling to make ends meet, with 11% unable to afford their utility bills, 16% struggling to afford food costs and the same proportion experiencing debt. Carers who are not in paid employment and relying on Carers Allowance – paid at less than £70 per week, or less than £2 per hour – have been affected even more, with 48% struggling to make ends meet and just 16% feeling that they can manage their monthly costs.

“I have been able to do without heating for the past three months. Now that it’s colder, I don’t know how I will keep warm, as I can’t [afford to] eat, drive, heat the house and use electric. I just don’t know what is going to happen.”

COPING MECHANISMS

4. Carers are deploying unsustainable and damaging practices to help them cope with spiralling living costs. Nearly one in 4 (23%) said they were cutting back on essentials like food or heating – more than double the proportion last year. Small, but notable, numbers said they were using food banks (4%) and falling into housing arrears (3%).

5. Nearly a fifth (18%) of carers were using their bank account overdraft to help them cope, 31% were using their savings and 19% were using credit cards. These behaviours provide only short-term relief, leaving carers with depleted financial resources and greater debt later.

“We haven’t been turning our heating on for around two months now and are only using it for hot water purposes. If it is cold, we’re using blankets. I worry how we will cope in the winter and am actively seeking higher paid jobs. We have absolutely no funds to fall back on in an emergency. I am permanently stressed. Some days I am unable to bring a lunch to work and have skipped meals.”

“I am going without so my kids don’t have too. They think I’m trying to lose a bit of weight as I’ve cut back on my food, but it’s really because it’s more important that they eat.”

“It’s a spiraling monthly situation, where each month we [take on] more debt to cover living costs.”

IMPACT ON CARERS’ HEALTH AND WELLBEING

6. Nearly 70% of carers said that the increased cost of living was having a negative impact on their physical and/or mental health. While 27% of all carers described their mental health as bad or very bad, this shot up to 45% among those who were struggling to make ends meet.

“We are in debt like never before. My children are suffering. My mental health is suffering.”

“All I do is worry. I’ve no idea when, or how, I will ever feel okay.”

“The cost of food and bills is driving me crazy. I wake up at night in a cold sweat.”

7. The cost of living crisis is making it even harder for many carers to take breaks from caring and engage in the social activities that are so important to maintaining their mental wellbeing – with 48% coping by cutting back on hobbies or leisure activities, and 33% cutting back on seeing friends/family.

“Housing costs account for almost 75% of my total income. We are fast turning into hermits – prisoners in what should be a home.”
POLICY RECOMMENDATIONS

To support carers through the cost of living crisis and give them the financial support they need, Carers NI is calling for:

- A one-off emergency carer payment of £700 for every person in receipt of Carers Allowance, providing much-needed short-term relief to support them through the harsh winter months.

- The introduction of a Carers Allowance Supplement scheme, paid at the same rate (close to £500 per year) as the scheme in Scotland. [2]

- Dedicated energy support payments for unpaid carers, in recognition of the above-average energy bills many face as a result of their caring role.

- Root-and-branch reform of the Carers Allowance system, namely:
  - Carers Allowance to be uprated in line with inflation.
  - An increase in the Carers Allowance earnings threshold to the equivalent of 21 hours per week at the National Living Wage.
  - The introduction of a taper to the Carers Allowance earnings threshold, allowing carers to keep part of their payments as they earn more.
  - Additional Carers Allowance payments for those who care for more than one person.
  - Development of a new cross-departmental Fuel Poverty Strategy for Northern Ireland, co-designed and produced with key at-risk groups, including unpaid carers.

- Inflation-level uplifts in other carer, working age and disability benefits.

- Minimum living standards for all unpaid carers, enshrined in a Northern Ireland Bill of Rights.

- Legal entitlement to 5 days paid carer’s leave from work for those juggling work and unpaid caring.

- A day-one right to flexible working arrangements for all unpaid carers.

For more information contact:

Craig Harrison
Policy and Public Affairs Manager
Carers NI
craig.harrison@carersni.org


Page 3 of 3