



# **Under Pressure: Caring and the cost of living crisis in Northern Ireland**

## **Introduction**

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Northern Ireland is facing a cost-of-living crisis with soaring energy costs alongside rising prices of goods and services including basics like food. These rising costs will impact on everyone throughout Northern Ireland but we are particularly concerned about the impact on unpaid carers.

Caring already comes with additional costs that can significantly impact carers financial situation. Carers' have less financial resilience; caring is unpredictable and therefore very hard to plan for financially.

They face additional costs from equipment and care costs. Our recent research found almost two thirds (63%)<sup>1</sup> of carers are spending their own money on care or support services or on products for the person they care for.

Alongside this, carers often have to spend a larger proportion of their income on energy costs to keep the person they care for warm and manage their condition, higher food bills due to the nutritional requirements to support the person they are caring for, and having higher transport costs because the person they care has reduced mobility.

On top of this, lower income households spend a larger proportion than average on energy and food and will therefore be relatively more affected by increases in prices.

The online survey was carried out in February 2022 and 103 carers Northern Ireland responded. As not all respondents completed every question in the survey, a number of the figures given in this briefing, are based upon responses from fewer than 103 carers.

## **Rising costs**

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We asked carers how their financial situation has changed over the last 6 months. Over two thirds (67%) of carers said their financial situation had got worse. Nearly all carers (96%) reported that their energy bills have increased. 85% of carers are also spending more on food and drink and 67% are spending more on cleaning products.

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<sup>1</sup> Carers UK (2021), State of Caring 2021

Carers have also seen increases in the cost of products and services they need for the person they are caring for. With 46% spending more on supplies to keep the person safe such as PPE, 34% spending more on supplies such as incontinence pads, and 17% spending more on equipment such as adaptations or medical devices. Nearly two thirds 65% of carers said they has seen the cost of care services increase.

## **Carers current finances**

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We asked carers about their current financial situation and worryingly 47% of carers said they were unable to afford their monthly expenses. Carers told us what steps they were taking to manage their finances, 59% were cutting back on heating, and 6% had already fallen into arrears with their energy bills. 41% of carers were using their savings to manage their monthly expenses.

## **Worries about the future**

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We asked carers how they felt about the expected increases in the cost of living. Nearly two thirds (64%) of carers did not feel confident that they would be able to manage their monthly expenses in 6 months' time.

Carers also told us that they are increasingly worried about how they were going to continue to manage in the face of rising costs. The vast majority 89% were worried or extremely worried about how they will manage their monthly expense if costs keep increasing.

81% of carers said they felt stressed and anxious when thinking about their finances. Carers told us they were also worried about what steps they would need to take to manage their current finances. 84% were worried they would have to cut back on heating, and over 4 in 10 (41%) were worried they would have to use a foodbank.

## **Impact of rising energy costs**

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62% of carers were worried that the increases in energy bills would lead to significant financial hardship. Worryingly, 48% of carers thought the increases in energy bills would negatively affect their health or the health of the person they care for, and 44% thought they would not be able to heat their home to a safe level.

## **Recommendations**

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Without additional support, many unpaid carers will face a significant impact on their finances. More unpaid carers will be pushed into poverty, and many carers already in poverty will struggle and face even further financial hardship. With no sign of these financial pressures easing in the short to medium term the consequences will have a lasting impact on carers' finances and quality of life.

Whilst there are actions that can and should be taken by the Governments of UK and Northern Ireland, we recognise that much greater and broader response is needed by, for example, energy companies, supermarkets, transport providers and more to alleviate the

wider costs of living. We call on these providers to consider how they can, individually and collectively, help to reduce costs for unpaid carers.

However, there remains a clear role for the Northern Ireland Executive to ensure carers are supported at this extremely difficult time. The Executive should:

- As part of the welfare mitigations review, introduce a Carer's Allowance Supplement for carers in receipt of Carer's Allowance, similar to that delivered in Scotland. In advance of such a payment being established provide an interim payment to carers.
- Extend the Energy Payment Support Scheme to individuals in receipt of Carer's Allowance and ensure that information is provided to all carers about other schemes such as the Emergency Fuel Payment Scheme and accessing advice.
- Seek to improve Carer's Allowance in the short-term including:
  - increasing Carer's Allowance in line with current inflation predictions for April 2022. Carer's Allowance is set to rise by only 3.1% in April 2022, while inflation (CPI) is expected to reach 7.25%.
  - increasing the qualifying earnings limit for claiming Carer's Allowance to ensure that carers are able to work at least 16 hours at National Living Wage and ensure that it continues to rise with NLW increases. This should be an interim step to reform of Carer's Allowance to align instead with the Real Living Wage
- Make available additional hardship funding for unpaid carers, including, for example, ringfencing part of the Finance Support Service's Discretionary Fund and providing these as grants.
- Ensure unpaid carers and those they care for continue to receive access to free Covid-19 tests. This includes unpaid carers where the person they are caring for now resides in residential care.

### **Strategic actions and investment:**

- To support carers facing hardship in the short, medium and long term, develop a Carer Poverty Strategy detailing how the Northern Ireland Executive and partners will seek to reduce poverty amongst carers.

This should look at all aspect of poverty amongst carers and identify measures within the Executive's powers to reduce this. This could include exploring a Minimum Income Standard for carers and extending free bus travel to unpaid carers.

- We support the Executive's reform of Adult Social Care and call for this to urgently deliver a new Carers Strategy and the appointment a Carers Champion to drive forward improved support and build financial resilience for carers.

- Introduce a carer discount card, similar to or in partnership with the Blue Light Card (which is available to NHS and social care staff, including volunteers of some organisations).
- During the COVID-19 pandemic, there has often been a rise in needs of the person being cared for and in the needs of carers, particularly facing an impact on their physical and mental health. Sufficient funding is needed to invest in both social care and in a new Carers Strategy to:
  - - continue essential services providing capacity and sustainability of the care sector
    - enable services that directly support carers to meet demand
    - enable carers to have a break from caring so that they have the confidence that good-quality services will be available when they need them.

## Contacts

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