



Women's Experiences of the Cost-of-Living Crisis in Northern Ireland: *Unpaid Care*



Context

According to the 2021 Census, there are over 220,000 people providing unpaid care in Northern Ireland and there is substantial evidence of poor outcomes for unpaid carers, who are predominantly women. Carers NI have highlighted that unpaid carers save the public purse in Northern Ireland £4.6 billion in care costs annually but that this often comes at the expense of their own health, finances and social welfare.

Providing care is often unpredictable and hard to plan for financially as well as coming with increased costs which can greatly impact on carer's financial wellbeing. This leaves carer's financial situations even more vulnerable to the Cost-of-Living Crisis. Research from Carers NI found that fewer than one in three carers said they could afford their bills without struggling financially and nearly a quarter (23%) were cutting back on essentials like food and heating to help them cope. Overall, 67% of carers said the increased cost of living was having a negative impact on their physical and/or mental health. Figures from the Carer Poverty Commission show that 25% of carers in Northern Ireland are living in poverty, significantly more than the non-carer population (16%) and higher than the poverty rate for carers in the rest of the UK (23%).

Carer's Allowance remains one of the lowest benefits in the benefit system at only £76.75 per week and figures show that 69% of those who receive Carer's Allowance are women. Carers NI research shows that those receiving Carer's Allowance were much more likely to be struggling to make ends meet (48%) than carers overall (27%) and much less likely to feel they could manage their monthly costs (16%) than carers overall (30%).

You can read the full research paper "Women's Experiences of the Cost-of-Living Crisis in Northern Ireland" here: <https://bit.ly/44UPleX>

Findings

Women are more likely to provide unpaid care and the Cost-of-Living Crisis has increased the financial pressure for many of these women:

- Around 28% of the women who took part in this research provided unpaid care and it was clear that increased costs had put them under financial strain.
- Many reported struggling to make ends meet in their caring role making it difficult to keep them and the person they care for warm and fed well enough.
- Many of the women reported noticing the impact of rising prices on the cost of travel to medical appointments either in their own car or on public transport.
- Rising costs also impacted on what activities women were able to do with the person they care for.
- Rising costs for essentials including food, energy and transport caused significant anxiety and stress for carers.

Recommendations

We support the Carers NI recommendations including:

- Introducing a Carer's Allowance Supplement Scheme to enhance the value of Carer's Allowance and extending it to young carers who are currently ineligible for Carer's Allowance.
- Extending the eligibility for Carer's Allowance to those in full-time education and those receiving State Pension and making additional payments for those caring for more than one person.
- Improving Carer's Allowance by increasing it in line with the actual rate of inflation, 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 (NLW) and ensuring that it continues to rise with NLW increases.
- Ensuring any future Energy Payment Support Scheme payments are extended to those in receipt of Carer's Allowance.
- Introducing a new Carer Essentials Payment to make it easier for carers to meet the high/unavoidable extra costs they face due to their loved one's illness/disability.
- Making available additional hardship funding for unpaid carers, including, for example, ring-fencing part of the Finance Support Service's Discretionary Fund and providing these as grants.

Quotes from Participants

My child has a heart condition and his immune system is low. I need to be able to keep the house warm for him and I also notice the costs of transport and food shopping for his care.

I care for my mother who is 84 and immobile. Her heating has had to be on more and it is taking way more money for gas than it used to trying to keep her warm enough. She has a hospital bed (she needs it because it's adjustable), a hoist, an electric cushion to stop her getting bedsores. All these extra electric things are running as well all day every day. Her electricity has really soared not just in terms of how much it is used but in the cost of it as well which is crazy. I'm trying to take her out an odd time for a wee break and change of scene but the money's just not there for it any more.

My son has a serious brain condition, he's in a wheelchair and has spinal, brain and kidney problems. We're filling our car up two or three times a week to travel to his hospital and care appointments. That broke things for us, the first time we have ever been in debt. It destroyed us. Nobody recognises this and we don't get any help for any of it. We have him every other weekend and the heat in the house has to be on 24/7 it's not easy. As far as food we only eat off the bargain shelves that's it.

If you have to go for appointments increased prices have a big impact. Just recently my daughter was diagnosed with diabetes and kidney problems and she will have to get a transplant. The cost of fuel is an impact for us to be travelling backwards and forwards to the hospital. It's the cost of getting there and the car parking.

I notice the impact on my caring role through the costs of travel to and from appointments. There are things I could personally do without such as internet I don't need it but because of equipment that's needed that sends information to the hospital I have to have it. So without that broadband connection that wouldn't happen and it's using electricity as well. There's no help for that. Added to this are the increased costs of petrol for hospital appointments.

I'm a full time carer for my daddy who lives with me. He's 79. The way we're living I feel it's affecting our family because you're stressed out all the time over things. The overthinking is terrible, worry, worry, worry about the costs of everything.

I'm a carer for my husband and he has to be kept warm it doesn't matter what, I have to keep the heat on. He has a very low immune system and I have to make sure he's kept warm and fed well. The cold weather brings him down. We had to have the heating on 24/7 regardless of the price. We had to have 3 fills of oil during the Winter - £900 a time. There are things you just have to do.

There are times I would be changing the bed every other day due to my husband's sweating. In terms of your electricity costs I just have to go with it. These are the things that other people don't realise when you're a carer. You're doing without other things to pay for the things you have to pay for.

I'm noticing the cost of transport. The prices of the buses went up and you notice it for appointments. Gas is a big one for heating the house. Food as well – constantly buying food. I have two children with autism and its only certain foods they'll eat. I can't even go for cheaper brands in certain things.

It's the cost of getting to the hospital and the prices you have to pay when you're there if they need to eat something – snacks, etc.

My son is autistic and I have to buy more things for him. He's still bed wetting too so I'm having to keep scrubbing the same mattress and I'm not able to buy a new one. I'd rather buy a new one but with the Cost-of-Living increases I can't just go and buy one. I'm putting puppy pads down on it. Then there's the washing and trying to get it dried and I can't afford the tumble dryer. He loves to chew his clothes too so I'm obviously constantly having to wash them.

It's taking that much for the basics now. I'm trying to buy in things to give my mum who I care for some variety and choice but even with that I'm having to be cautious what I'm buying as the money's just not there.

My elderly parents live with me, my mother is paralysed and I have to have the heat on constantly as she is always freezing – this has had a massive impact on my gas bill.