Consortium for the Regional Support for Women in Disadvantaged and Rural Areas

Response to: Carer's Allowance Call for Evidence

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Prepared by: Siobhán Harding
Women's Support Network
Email: policy@wsn.org.uk

Women's Regional Consortium: Working to Support Women in Rural Communities and Disadvantaged Urban Areas

1. Introduction

1.1 This response has been undertaken collaboratively by the members of the Consortium for the Regional Support for Women in Disadvantaged and Rural Areas (hereafter, either the Women's Regional Consortium or simply the Consortium), which is funded by the Department for Communities and the Department of Agriculture, Environment and Rural Affairs.

1.2 The Women's Regional Consortium consists of seven established women's sector organisations that are committed to working in partnership with each other, government, statutory organisations and women's organisations, centres and groups in disadvantaged and rural areas, to ensure that organisations working for women are given the best possible support in the work they do in tackling disadvantage and social exclusion.[1] The seven groups are as follows:

- ♀ Training for Women Network (TWN) – Project lead
- ♀ Women's Resource and Development Agency (WRDA)
- ♀ Women's Support Network (WSN)
- ♀ Northern Ireland's Rural Women's Network (NIRWN)
- ♀ Women's TEC
- ♀ Women's Centre Derry
- ♀ Foyle Women's Information Network (FWIN)

1.3 The Consortium is the established link and strategic partner between government and statutory agencies and women in disadvantaged and rural areas, including all groups, centres and organisations delivering essential frontline services, advice and

[1] Sections 1.2-1.3 represent the official description of the Consortium's work, as agreed and authored by its seven partner organisations.

support. The Consortium ensures that there is a continuous two-way flow of information between government and the sector. It also ensures that organisations/centres and groups are made aware of consultations, government planning and policy implementation. In turn, the Consortium ascertains the views, needs and aspirations of women in disadvantaged and rural areas and takes these views forward to influence policy development and future government planning, which ultimately results in the empowerment of local women in disadvantaged and rurally isolated communities.

1.4 The Women's Regional Consortium appreciates the opportunity to respond to the Department for Work and Pensions Call for Evidence on Carer's Allowance. This is particularly the case given that care is a gendered issue which impacts disproportionately on women who are the main providers of both paid and unpaid care work.

1.5 Throughout this response the Consortium has sought to ensure the voices of women are represented. We believe that it is essential for policy makers and Government to listen to the voices of the women and for whom caring has such significance in their lives. We have attempted to include throughout this response some of what local women have said in relation to Carer's Allowance.

1.6 We wish to endorse the response made by Carers NI, The Carer's Coalition and by the Women's Policy Group (WPG) on which the Women's Regional Consortium is represented.

2.0 General comments

Census figures show that in Northern Ireland approximately 12% of people are providing some form of unpaid care (222,000 people).[2] Research by Carers NI and the Centre for Care estimates that these carers save the Northern Ireland economy £5.8 billion in care costs each year – representing £16 million per day, or £0.7 million per hour.[3]

There are a number of characteristics of the Northern Ireland economy which make addressing the issue of caring an important issue here. This includes the fact that caring is still very much seen to be "*women's work*" and in more traditional, patriarchal societies like Northern Ireland it often falls to women to provide this care.

Northern Ireland has a large rural population with more than a third of the population (36%) living in rural areas.[4] Research by the Northern Ireland Rural Women's Network (NIRWN) shows that rural women are under increasing pressure from the economic climate: *"Historic underfunding of rural women's activities and underinvestment in rural areas; centralisation of service support; lack of infrastructure, and the burden of caring responsibilities is leaving rural women experiencing more poverty and social isolation than ever before."*[5]

In addition, Northern Ireland is a small business economy. In NI, 89% of registered businesses are micro-businesses (less than 10 employees), 5% have 10-19 employees, 3% have 20-49 employees and 2% have 50-249. NI is dominated by a small business population with just 0.4% of businesses having 250+ employees.[6] It

[2] Support for Unpaid Carers in Northern Ireland: a preliminary consideration, NI Assembly Research and Information Service Briefing Paper, April 2024 https://www.niassembly.gov.uk/globalassets/documents/raise/publications/2022-2027/2024/economy/0824.pdf
[3] Valuing Carers 2021 Northern Ireland, Carers NI and the Centre for Care, November 2023 https://www.carersuk.org/reports/the-economic-value-of-unpaid-care-in-northern-ireland/
[4] Key Rural Issues, Northern Ireland 2025, Department of Agriculture, Environment and Rural Affairs, https://www.daera-ni.gov.uk/sites/default/files/2026-05/26.27.022%20Key%20Rural%20Issues%202025.pdf
[5] Rural Women's Manifesto, NIRWN, September 2015 https://www.nirwn.org/wp-content/uploads/2016/12/NIRWN-Rural-Womens-Manifesto.pdf
[6] Enterprise Dashboard, Ulster University Economic Policy Centre, June 2025 https://www.ulster.ac.uk/__data/assets/pdf_file/0007/1741516/User-Briefing-Issue-2-June-2025-Accessible.pdf

can be more difficult for small businesses to provide flexible working opportunities and to provide enhanced leave for carers as they can experience more problems with disruption to their business.

3.0 Call for Evidence questions

1. **<u>Section 1: About you / experience -</u> Which of the following best describes you?** *(Select one)*

This section asks for some information about you. This will help us understand who is responding to the Call for Evidence.

- ☐ Carer receiving Carer's Allowance
- ☐ Carer not receiving Carer's Allowance
- ☐ Person receiving care
- ☒ **Organisation / representative body – The Women's Regional Consortium NI**

<u>Section 2: Modern patterns of paid work</u>

Where carers have fluctuating earnings, the Department currently looks to see if a pattern of earnings can be found which allows the earnings to be averaged over a number of weeks. The period used can vary depending on individual circumstances. We know that the current rules can be difficult to understand, particularly where earnings vary, and we want to understand how we can improve the way this is explained and applied.

We are interested in what improvements, if any, could better support carers whose earnings fluctuate. This includes considering how the system balances **predictability** (being able to understand in advance how earnings will be treated) and **flexibility** (reflecting individual circumstances).

2. **How well do you understand the current rules on how earnings might affect people's Carer's Allowance?**

☐ Very well

☐ Somewhat well

☐ Neutral

☒ **Somewhat poorly**

☐ Not well at all

3. **How could the system be improved to better support carers with fluctuating earnings? Should the Department look to put in place more predictable ways of averaging earnings or keep the current approach?**

We agree with our colleagues in Carers NI who believe that the system must be predictable, clear and transparent.

Complexities within the social security system can put people off from applying for what they are rightfully entitled to. An inability to understand how earnings might affect Carer's Allowance could contribute to under claiming of the benefit and therefore to increased rates of carer poverty which is already a significant problem in Northern Ireland.

The rules on how earnings affect Carer's Allowance are complex and without access to specialist advice services it can be difficult for those providing unpaid care to understand. In addition, many carers are so busy providing care to their loved ones, it is difficult to find the time to properly understand how these rules work.

The current system has been in place for many years and during this time the world of work has changed considerably. The growth of fluctuating earnings has been driven by shifts in the modern job market including rises in temporary and zero-hours contracts, flexible working and an increasing number of jobs in hospitality, retail, arts and recreation where hours change weekly. The system has not evolved to support carers who are often employed in these sectors due to the need to balance work with caring responsibilities. It is therefore time for more predictable ways of averaging earnings which better support carers with fluctuating earnings and remove some of the stress and anxiety carers experience with this system.

We support Carers NI who have advocated for the DWP to introduce clear, published averaging rules, including worked examples and an online earnings calculator. We echo the Carers NI view that carers should have simple guidance written in plain English around the rules which should be widely available and accessible. We also want to see the DWP work in partnership with the Community and Voluntary sector to ensure this advice is readily available to carers to help them understand and navigate the process.

4. Would averaging earnings over short, fixed periods help carers? **For example, always averaging earnings over a period of 8 weeks or 16 weeks. If yes, what might be the best period of weeks?**

Yes, we believe that averaging earnings over a shorter fixed period would help carers and lower the risk of overpayments. We support Carers NI who have advocated for a fixed period of four weeks to help provide the best balance between predictability and flexibility. We believe that longer fixed blocks of 8 or 16 weeks could delay vital support if a carer's income drops rapidly.

Using short, fixed periods to average earnings helps to smooth out any spikes in income and prevents a single instance of higher pay from instantly disqualifying a carer from Carer's Allowance. It helps those on irregular working hours to manage unpredictable hours better and stops them losing access to Carer's Allowance for longer periods of time.

5. The Department is exploring options for replacing the current Carer's Allowance weekly cliff-edge earnings limit with an earnings taper. At the moment, Carer's Allowance payments stop if earnings go above the weekly limit. One possible alternative would be for the amount of Carer's Allowance to reduce gradually as

earnings rise above a set amount, rather than stopping in full as now. This is known as an earnings taper.

There are different ways this could work. Decisions would need to be made on the rate of any taper and the level of earnings it is applied to, whilst maintaining value for the taxpayer.

If Carer's Allowance were reduced gradually as earnings increase (an earnings taper), which approach would you prefer?

☐ Allowing people to earn more before Carer's Allowance starts to reduce, but then reducing it more quickly
☐ Starting to reduce Carer's Allowance at a lower level of earnings, but reducing it more gradually
☒ **Other**

We know from our work with women providing unpaid care the hardship and poverty caused by the cliff edge of the earnings limit and we want to see it removed. We echo the concerns of Carers NI that it is a deterrent to work and discourages many unpaid carers from taking on extra work or accepting the pay rises they are rightfully entitled to. We agree with Carers NI that in designing an alternative to the cliff edge DWP need to uphold two key principles – that carers should not be placed in poverty and that the system should ensure that carers are able to remain in the workforce and not discourage them from work.

The Women's Regional Consortium do not agree with either of the options outlined by the DWP and suggest that the current earnings limit should be kept and instead combined with reducing earnings more gradually using the withdrawal rate of 55% as used in Universal Credit. The poverty rate for carers in Northern Ireland is 28.3% – a rate which is higher than the poverty rate for carers in the rest of the UK (23.6%) and considerably higher than poverty rates amongst adults in Northern Ireland who do not have caring roles (17.4%).[7] Government should provide more support for these families who are making significant savings to the health service as a result of their caring work and taking this option would help to reduce poverty for these carers and their families as well as improving their ability to work. We also believe that aligning the taper rates between Carer's Allowance and Universal Credit would help to simplify the system for carers claiming both benefits.

We would like to see the DWP carry out some further modelling around the different taper options. Ultimately, we agree with Carers NI that the level at which the taper is set should be co-designed with carers so that it is informed by carers real life experiences and impacts.

6. **What should matter most when designing any changes to how earnings affect Carer's Allowance?** Please rank in priority order what is most important to you.

1 - Being simple and easy to understand
2 - Being predictable (knowing in advance how earnings affect payments)
3 - Reducing the risk of overpayments
4 - Allowing flexibility for different circumstances

We do not agree with this option being included in this list - **Keeping the system affordable** – as we believe this means the emphasis will not be on the needs and rights of carers.

Unpaid carers who are outside the workforce are frequently termed as 'inactive' yet these carers contribute billions of pounds a year to the local economy as highlighted by Carers NI research[8] which found:

[7] Policy measures to tackle poverty among unpaid carers in Northern Ireland, A WPI Economics report for the Carer Poverty Commission NI, October 2023 https://wpieconomics.com/wp-content/uploads/2023/10/CPC-Report-Web.pdf
[8] Valuing Carers 2021 Northern Ireland, Carers NI, November 2023 https://www.carersuk.org/media/irkn5e00/valuing-carers-northern-ireland.pdf

- People providing unpaid care for sick or disabled family members and friends are saving Northern Ireland's health service £5.8 billion in care costs each year – representing £16 million per day, or £0.7 million per hour.
- The value of unpaid care in Northern Ireland has grown by over 40% during the last decade – significantly higher than the equivalent rise in England (30%) and Wales (17%) during the same period.
- In total, unpaid carers in Northern Ireland are saving the equivalent of 80% of the Department of Health's entire day-to-day spending budget for 2023-24.

Keeping the system simple and providing greater predictability will help carers to understand how work and earnings affect their entitlements and help them to make informed decisions about work.

7. **What factors should determine where an earnings taper starts and ends? For example, should it start at the Carer's Allowance earnings limit (currently £204) or below or above it? How much do you think someone could earn alongside caring before a taper ends?**

Like our colleagues in Carers NI the Women's Regional Consortium supports the introduction of an earnings taper to replace the current cliff edge earnings limit. It is important that any new taper system should support carers to remain in paid work, improve their financial circumstances and reduce overpayments.

We agree with Carers NI that in determining where a taper should begin that DWP need to reframe how unpaid carers are seen and valued in our society. As we have already outlined these unpaid carers are saving the health service billions of pounds each year and essentially propping up a health and social care system that would collapse without them. This is at significant sacrifice to the carers themselves. Many are living in poverty, struggling to balance work and care, working reduced hours or in jobs they are over qualified for in order to get the flexibility they need to balance work and care as well as coping with all the stress and anxiety that comes with their caring role. Therefore, we believe that the taper should not begin below the current earnings threshold which should be maintained at a minimum.

We agree with Carers NI that there is a strong case for allowing carers to earn more before tapering begins. This would acknowledge that providing unpaid care significantly restricts the ability to work and earn while at the same time creating additional costs. Allowing carers to earn more would help to address the higher rates of carer poverty and support more carers into paid work.

As we have previously outlined, we believe the taper should align with the taper used in Universal Credit which helps to simplify the system across these benefits.

Decisions on where the taper starts and ends and the rate at which it is set must be evidence based. It is therefore important that Government model and publish the impact of various taper options on different groups of carers.

8. **How should the Department communicate an earnings taper? What would help people understand how a gradual reduction in Carer's Allowance payment would affect them in practice?**

It is vital that timely communication by the DWP is provided to carers and that this information is clear and simple and provides practical examples. Many unpaid carers are trying to balance their caring responsibilities with work and do not have the time or capacity to understand complex information.

Government should work to test their communications around the earnings taper with carers before implementation to determine whether their guidance is easy to understand and covers the information they need. Their feedback should be taken on board if further work is needed to simplify and amend the communications.

We also support the call by Carers NI for the DWP to provide practical support including worked examples covering common scenarios, an online calculator and accessible communications for those carers who are digitally excluded or who have additional communication needs.

The Women's Regional Consortium want to see Government work in partnership with trusted organisations in the Community and Voluntary Sector to assist with communications around these changes as these organisations are often best placed to reach those who are the most marginalised. This should include carers groups and representative organisations, advice and information providers and Women's Centres.

9. Around two-thirds of people receiving Carer's Allowance also receive Universal Credit. This can include additional support for carers through a carer addition. Where someone receives both benefits, Carer's Allowance is taken into account as income, meaning the amount of Universal Credit is increased by the carer addition but then reduced by the income from Carer's Allowance.

Carer's Allowance gives rise to a more generous National Insurance contribution than Universal Credit, but Universal Credit is paid at a higher rate than Carer's Allowance and has more generous treatment of earnings.

Carer's Allowance is an individual benefit which ignores capital or income other than earnings, whereas Universal Credit is a means-tested household benefit.

The Department is considering how best the two systems can work together in the future so that it is easier to understand.

How should the Department ensure that the support for unpaid carers through Carer's Allowance and Universal Credit works more effectively together for those who receive both?

Carers in Northern Ireland have repeatedly told Carers NI that the interaction between Carer's Allowance and Universal Credit is confusing and difficult to understand. The two benefits currently operate as separate systems with different rules and reporting requirements adding to the complexity for carers. Therefore, we agree with Carers NI who have called for better integration and a more joined-up approach between the two systems. Providing clearer information and guidance to carers about the two benefits and how they interact would help carers make informed decisions and reduce avoidable errors.

We also support the call by Carers NI to align National Insurance Credits. Carers receiving the Universal Credit Carer Element should receive the same Class 1 National Insurance credits as those receiving Carer's Allowance.

Section 3: Payment issues and other sources of support

Currently, 60% of Carer's Allowance recipients are paid weekly in advance, whilst 40% are paid one week in advance and three weeks in arrears. Paying four weeks in arrears would allow more time for changes of circumstances to be reported and processed. This could help reduce overpayments. It would also allow the Department to make best use of earnings data from His Majesty's Revenue and Customs.

10. **What would be the benefits and disadvantages of paying Carer's Allowance four weeks in arrears?**

Paying Carer's Allowance four weeks in arrears would bring Carer's Allowance in line with other payments, give carers more time to report changes of circumstances and reduce the risk of overpayments. However, for those carers currently relying on more frequent payments this may cause budgeting issues. If a decision is made to move to four-weekly payments safeguards must be put in place to ensure that carers are not driven into financial hardship, poverty and debt as a result. This should include clear advance communication of the change, transitional protection so that no carer loses income during the change, support for carers experiencing financial hardship and ongoing monitoring of the impact.

11. Carer’s Allowance is available to students on part-time courses of less than 21 hours a week. Full-time students who are providing care of 35 hours or more a week are supported through the student finance systems in England and Wales. This creates a distinction between those studying below and above this threshold.

How can we best identify and support unpaid carers to combine study with their caring responsibilities where they can? How does the 21-hour influence decisions around study?

We support Carers NI and Carers UK who have campaigned for many years for reform of the 21-hour study rule and who want to see it abolished. Evidence from young carers and young adult carers shows that the current rules can force them to choose between education and financial support. It is simply not fair to force students who are caring to have to make difficult choices to either continue with their studies or drop out just to be able to get financial support. Government should learn from Scotland who have scrapped this rule demonstrating that it can be abolished to benefit carers.

Young carers are significantly more likely to be NEETs (Not in Education, Employment or Training) therefore removing unnecessary barriers to study would help to support wider Government objectives to reduce the number of NEETs and to encourage participation and opportunity.

Section 4: Wider views on experience of Carer’s Allowance

12. **We recognise that people may have wider views on Carer's Allowance and the way it works. Are there other aspects of Carer's Allowance that you think it would be helpful for the Department to understand?**

The Inadequacy of Carer's Allowance and Carer Poverty

Carer's Allowance remains the lowest benefit of its kind at just £86.45 per week (2026/27 rates). Part of the eligibility for Carer's Allowance is an earnings limit of just £204 a week. To be eligible for Carer's Allowance, a person must be providing at least 35 hours of care and, if in paid work, have earnings after deductions of no more than £196 per week (2025/26), rising to £204 a week in 2026/27. This equates to just £2.47 per hour of care provided.

These low values in terms of payment and earnings means that many carers struggle to make ends meet. Many organisations including Carers NI[9] have been calling for some time for the value of Carer's Allowance to be increased and for the earnings limit for claiming Carer's Allowance to be raised to ensure those juggling work and care on low pay also receive support.

Research into Carer Poverty in Northern Ireland shows that the poverty rate for carers in Northern Ireland is 28.3% – a rate which is higher than the poverty rate for carers in the rest of the UK (23.6%) and considerably higher than poverty rates amongst adults in Northern Ireland who do not have caring roles (17.4%).[10] A report by the Joseph Rowntree Foundation found that poverty rates are highest among people receiving Carer's Allowance, reaching a rate of 54%. As outlined by JRF the high poverty rate is expected to some extent, given the Carer's Allowance earnings rules, but it still shows that the benefit level is often too low to avoid poverty.[11]

Many carers have higher household bills due to the requirements for maintaining a warmer home and associated utilities as well as the costs of food and medical/health supplies. Yet, Carer's Allowance takes no account of these additional costs leaving carers to struggle to find the money elsewhere or having

[9] Tackling poverty amongst unpaid carers, Carer Poverty Commission Northern Ireland 2023 – 2025, April 2025
https://www.carersuk.org/media/rjiboesm/carers-ni-carer-poverty-commission-final-report-2025.pdf
[10] Policy measures to tackle poverty among unpaid carers in Northern Ireland, A WPI Economics report for the Carer Poverty Commission NI, October 2023
https://wpieconomics.com/wp-content/uploads/2023/10/CPC-Report-Web.pdf
[11] Poverty in Northern Ireland 2025, Joseph Rowntree Foundation, December 2025
https://www.jrf.org.uk/poverty-in-northern-ireland-2025

to go without. Despite their enormous contribution to society, too many carers continue to struggle financially often with serious repercussions for their mental and physical wellbeing.

Some people who provide unpaid care, provide that care for more than one person. Due to nature of certain disabilities and the level of care needs some people need two carers sometimes providing care 24/7 to help with personal care, administering medications, etc. However, only person is entitled to claim Carer's Allowance for caring for the same person. This is grossly unfair given the low level of Carer's Allowance and the intensity of care required for people with the most significant care needs.

The Carer Poverty Commission has made a number of recommendations for the Northern Ireland Executive[12] in relation to social security and Carer's Allowance as follows and we support these calls:

- 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.

[12] Tackling poverty amongst unpaid carers Carer Poverty Commission Northern Ireland 2023 – 2025, Carer Poverty Commission, April 2025
https://www.carersuk.org/media/rjiboesm/carers-ni-carer-poverty-commission-final-report-2025.pdf

- 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.

"If you price what it costs for someone to go into care against what carers provide it would be very expensive. The Government are saving billions on this type of care. There really should be a little given back to carers."

"How much do women save the economy? If we priced it the figures would be scary. We need to value this unpaid care."

"The costs of have someone in a nursing home or in prison are extortionate, costing so many thousands. Yet how can they equate that with the level that Carer's Allowance is paid. If it costs that much to look after someone in those settings how come it is not recognised in another?"

"Everyone should be entitled to a basic living allowance whether they are a carer or disabled. The bottom line is that people should have a decent income."

"If you are a pensioner you get nothing for caring you are ruled out of Carers Allowance. It is not only people who are working that are discriminated against. It is not the case that if you turn 65 you are no longer a carer!"

"As a carer you are trying to keep people at home and help the system but you are left with no backup."

"I get Carer's Allowance to care for a family member and any extra amount would be really, really great. It would help with our living expenses. I spend everything I get on benefits on rent, electric, heating and bills. I am never left with anything at the end of the month."

"I am on Carer's Allowance and an increase in the value of it would really help with electricity and oil. I have to put a small amount of money away every week out of my benefits to be able to afford to get oil and any extra money would make a big difference to me."

"I live with my two sisters and I get Carer's Allowance to care for one of my sisters. We spend more on heat, electricity and food. Getting some extra money would really help with our bills and the worry about making ends meet."

"I get Carer's Allowance for my son and I think it is very unfair that it is paid so low. An increase to Carer's Allowance would make a big difference to me."

"I live with my two sisters and I get Carer's Allowance to care for one of my sisters. It takes two people to look after our sister as she needs 24/7 care and can't be left on her own but only one of us can get Carer's Allowance."

"My aunt is paralysed from the neck down. Due to the nature of her disability she requires two full-time carers 24/7 so that they can lift her, provide personal care, administer medication, etc. Despite the fact that she needs two carers only one person can claim Carer's Allowance for looking after her which is very unfair."

(Participants in Women's Regional Consortium Consultation Exercises)

The Gendered Nature of Care

Figures show that women are more likely to provide unpaid care with women making up 59% of all carers and those carers of working age in Northern Ireland.[13] By the time they are aged 46, half of women have been a carer. Men have the same 50:50 chance by age 57 – eleven years later.[14]

[13] Tackling poverty amongst unpaid carers, Carer Poverty Commission Northern Ireland 2023 – 2025, July 2025
https://www.carersuk.org/media/rjiboesm/carers-ni-carer-poverty-commission-final-report-2025.pdf
[14] Will I care? The likelihood of being a carer in adult life, CarersUK, November 2019
http://www.carersuk.org/images/News__campaigns/CarersRightsDay_Nov19_FINAL.pdf

This is reflected in the Carer's Allowance statistics which show that of the 46,020 Carer's Allowance recipients in Northern Ireland in February 2026, 70% are female (32,160) and 30% are male (13,860).[15]

Caring is a feature of many women's lives and typically happens at a younger age for women than men. This means that women are more likely to find themselves in a caring role at an age when they would be expected to be in paid work. Women are also more likely than men to be forced out of the labour market by caring responsibilities. Caring affects their participation in the workforce and ultimately reduces their earnings over their lifetime. This has clear implications for gender equality.

An International Labour Organisation (ILO) report[16] concluded that:

"No substantive progress can be made in achieving gender equality in the labour force before inequalities in unpaid care are first tackled through the effective recognition, reduction and redistribution of unpaid care between women and men, as well as between families and the state."

"The value of care, care work and all the stuff normally done within the home. It is at the root of everything and why women can't participate properly. Caring work is not valued in society and is the bedrock of everything. There is a circular relationship between not valuing care work and undervaluing women. It is undervalued because it is something that women do – there is underlying misogyny."

"There is a need to value what women do. Women are always the add on at the end and it's totally frustrating."

"Caring mostly falls to women, it's a big issue for women."

[15] Benefits Statistics Summary Publication – February 2026, Department for Communities & NISRA, May 2026 https://www.communities-ni.gov.uk/publications/benefits-statistics-summary-publication-accredited-official-statistics-february-2026

[16] Care work and Care Jobs for the Future of Decent Work, International Labour Organization, 2018 https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40dgreports/%40dcomm/%40publ/documents/publication/wcms_633135.pdf

"It is just expected that a daughter will take on a caring role."

"There is still the assumption that it is women who will provide care. If there is care needed it is assumed that women will provide it whether for parents, children or grandchildren. Women are expected to care yet there are not the services there to support them."

"Care always falls to the mother. I had a job share when I had my son but when he was six I had to take a career break as he had that many doctor's appointments. I ended up giving up the job and haven't worked since. It all does fall to the mother."

"Where is the care for mothers? We are all fighting to get stuff to help our children but are coming up against a lack of resources."

"My sister was a carer for my parents and ended up looking after my dad and her own grandchildren. Her GP described her as the 'sandwich generation' whose parents are living longer so women are looking after their own parents as well as their grandchildren. That has just become acceptable yet the services haven't risen to support these women."

"My sons have Asperger's and they are 43 but there is no support available for them. I worry about them every day. It's always the women who have to pick up the pieces."

(Participants at Women's Regional Consortium Consultation Events)

The impact of Caring on the ability to work

Providing unpaid care can affect a carer's ability to work particularly where they are providing increased levels of care. This must be a consideration for Carer's Allowance which should support carers to balance caring and employment where possible.

As highlighted by the Joseph Rowntree Foundation, carers who care for someone 35 hours or more a week are much less likely to be in work than people who are not carers. Just over half of carers caring full-time are not in employment (52%) and just 24% work full-time.[17] According to JRF research, unpaid carers lose an average of

[17] Poverty in Northern Ireland 2025, Joseph Rowntree Foundation, December 2025 https://www.jrf.org.uk/poverty-in-northern-ireland-2025

£414 each month in earnings, rising to £628 per month after 6 years of unpaid care (Jitendra, Woodruff and Thompson, 2023).

Statistics show that many carers are balancing their caring responsibilities with paid work. Of all adult carers, full-time employee/self-employed was the largest group (38% in 2024/25).[18] However, the figures also show that carers were more likely to be economically inactive due to sickness/disability or other reasons than the adult population overall.

Given the disproportionate levels of unpaid caring responsibilities taken on by women and the negative impacts this can have on women's participation in paid work and earnings over their lifetimes this is a gendered issue which must be addressed in order to prevent further embedding of gender inequality.

Joint research by the Women's Regional Consortium and Carers NI[19] on the impact of unpaid care on women's employment showed the following key findings:

- 1 in 3 (34%) women with unpaid caring roles have given up employment to care
- 1 in 4 (28%) women with unpaid caring roles have decreased their working hours because of caring
- 1 in 6 (17%) women with unpaid caring roles have taken on a less qualified job or turned down promotion to fit around their caring responsibilities
- Women "juggle" their caring role and employment often at the detriment of their own career, finances and health and wellbeing
- The financial impact of stopping or reducing employment to provide care is felt by women not only whilst providing the care but also throughout their life course
- Carer's Allowance in terms of monetary value and the low earnings threshold is inadequate to support women to balance caring and employment

[18] Family Resources Survey: Northern Ireland 2024/25, NISRA & DfC, May 2026 https://datavis.nisra.gov.uk/communities/FRS_report_2425.html
[19] Career or Care, Women, Unpaid Caring and Employment in Northern Ireland, February 2024 https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2024/02/Career-or-care-Women-unpaid-caring-and-employment-in-Northern-Ireland.pdf

- Support for carers in employment is often a lottery, dependent on individual employers and line managers
- Inadequacies in wider support services, including social services, healthcare, education and childcare, are stopping women with unpaid caring roles from staying in employment altogether or limiting the amount of work they can do
- For some women employment can be positive in terms of mental health and wellbeing and gives them a break from their caring role
- Women with unpaid caring roles believe that reliable, accessible, affordable support services, a range of flexible working options, carer's leave, and a change to the eligibility criteria for Carer's Allowance would help balance employment and unpaid caring
- A lack of support for carers in the workplace results in a loss of valuable and skilled individuals to the labour market.

Juggling caring with working responsibilities can be a struggle for many carers and in some cases can lead to carers having to reduce their working hours or even give up work as they are unable to balance the two. The statistics outlined above show the importance of providing a supportive working environment to carers. Insufficient support for those providing unpaid care risks losing them to the workforce and the economy as a whole and Government needs to do more to ensure proper support for carers so that they can balance work and care if they wish to do so.

"I show up to my job every week, on time and do my job. Yet I feel like I'm begging for leave in relation to my caring role, it's like I owe them a favour if I am off. That emotional side of it plays a part too."

"Paid Carer's Leave would really come in handy for many carers."

"I would like to have my caring responsibility recognised at work and have a feeling that my job is secure."

"I cared for my mum for a number of years. It's hard trying to work full time and provide care. My sister and I took on the caring role but my brother only helped occasionally. Carers came to help. Each time she went into hospital there was a different social worker involved and you had to keep waiting on

information to be transferred. Then when she came out of hospital there were new carers coming in. The system is a complete mess. I was burnt out."

"You're balanced on a knife edge – you never know what's going to happen from one week to the next. If you have to leave in an emergency some employers just think you're too much hassle."

"I would like to be working. It's just having enough hours in the day, it's 24 hours a day. My daughter requires 24/7 care, she's up during the night. She's blind, autistic, non-verbal and has cerebral palsy. It's never knowing when the needs are going to be. One day she's OK then the next day she's unwell. It's just hard work at times."

"At the minute work would add more stress to my life. With my son it's so unpredictable. Some mornings he'll come down and say 'I'm not going to school' and he won't get dressed. I eventually get him in the car then he won't get out of the car at school. I was working in [name of workplace] 18 months ago but before I even dropped him off and got into school I was completely stressed out because it took me half an hour and the principal of his school to get him into school in the mornings."

"My mum got taken into hospital on Tuesday and still hadn't got a bed on Wednesday, so I still had to sit with her. The guys that I work with were ringing me in the hospital saying 'where's my wages?' I'd been in the hospital for 27 hours with no sleep then I had to go home and start sorting the wages to pay people because obviously they're depending on their money."

"I always wanted to be part of something more, to have a paid job, contribute to society, feel independent but unfortunately that was never on the cards for me. My sister's disability is significant and requires full-time care."

"I want to work and if the support is good then I can."
"I know there's a lot of staff really struggling and don't want to admit to caring impacting on their job because they're afraid of being overlooked, not being involved in things, being seen as not pulling their weight or losing their jobs."

"There are so many carers out there in organisations that just grin and bear it and get on with it. I went to a job interview recently and care came into the conversation and I just kept my mouth shut about my caring responsibilities because I thought if I say anything I won't get the job."

"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."

(Participants at Women's Regional Consortium Consultation Exercises)

We also support the calls from Carers NI who have encouraged the Department to:

- **Extend Bereavement Support** – extend the current eight-week run-on of Carer's Allowance following bereavement from eight to twelve weeks.
- **Review Hospital Rules** – to recognise that carers often continue providing substantial care during hospital admissions.
- **Improve Communication and Digital Services** – communications should be timely, clearer and more easily understood and include the development of an online Carer's Allowance account similar to Universal Credit.

In conclusion, we believe that Carer's Allowance needs to be reformed and that Government must consider the wider adequacy, fairness and accessibility of the benefit. Given the critical contribution that unpaid carers make to our society and economy, Carer's Allowance should ensure that carers are not living in poverty, support carers to balance caring and work where possible, recognise the realities of modern caring arrangements and provide greater financial security.

"We are classed as the silent sufferers. Government know we will do the job they have never cared about us, we're just left to do it. Because you love the person you care for you are going to do it anyway and they know that."

"There's not enough financial support or working rights for carers which really disadvantages them."

"I am a carer for my son and they were expecting me to buy all the equipment he needed but it was expensive as I am on benefits. It would be good if parents weren't forced to buy expensive equipment that their children need to help them. If you worked in an office environment they would have to provide you with equipment through health and safety."

"***I am 83 and care for my son who has serious mental health issues for over 20 years. There has never been any support for me other than going to the occasional thing to help with my mood. I could really do with some help in terms of cooking and cleaning but there is nothing out there."***

"You are always having to fight for the things you need to care for someone. You get a different reaction when you ask for things as a woman compared to a man."

"It is just expected that we will continue to provide this care for nothing."

"The country relies on carers. They are not appreciated the way they should be."

"NI lags behind the UK in support for carers. Carers here need more rights."

"Two years ago I had to leave work and become a full time carer for my son who has autism. I felt very lonely when I left the job."

"When you are caring for someone who is not well, you never know what the next day will bring so it's hard to plan in advance."

"All those providing unpaid care – they don't get to participate in society in the same way."

(Participants at Women's Regional Consortium Consultation Events)