

# A welfare system that works for unpaid carers in Northern Ireland

General Election manifesto 2024



General Election manifesto from members of the Coalition of Carers Organisations NI

## The Coalition of Carers Organisations Northern Ireland

The Coalition of Carers Organisations is a collective of community and voluntary sector groups and trade unions that support and advocate for unpaid carers in Northern Ireland. This manifesto is published by the following members: Carers NI, Action for Children, Action Mental Health, Age NI, Angel Eyes, Brain Injury Matters NI, Huntington's Disease Association NI, Marie Curie, Mencap, Motor Neurone Disease Association, NIPSA, Parkinson's UK Northern Ireland, Women's Support Network.

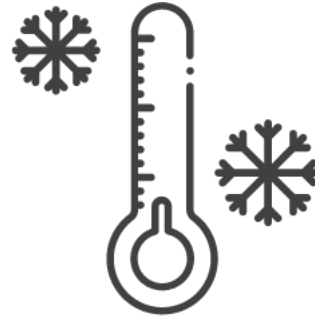


## At a glance – in Northern Ireland:

**46%** of people receiving Carer's Allowance are living in poverty



**31%** of Carer's Allowance recipients are cutting back on essentials like heating



Carer's Allowance is worth **five times less** than the National Living Wage



**5,000** carers are impacted by the Carer's Allowance overpayments scandal



Carer's Allowance recipients are **twice as likely** to use food banks



Young carers receive **no financial recognition** for their caring role



# Delivering a welfare system that works for unpaid carers in Northern Ireland

There are over 220,000 people providing unpaid care for sick or disabled family members and friends in Northern Ireland, and more than **1 in 4 of them are living in poverty**.<sup>[1]</sup> Many were struggling with above-average living costs and barriers to employment even before the cost of living crisis, which has only made things worse and has increased the financial pressure facing those within the Carer's Allowance system.

Carer's Allowance is the main social security benefit for unpaid carers but provides just £81.90 in return for a minimum of 35 hours of caring per week. That translates to £2.34 per hour, or the equivalent of nearly five times less than the National Living Wage. It is paid at the same flat rate regardless of how many people a carer is supporting and has one of the harshest cliff edges in the entire welfare system – where one penny earned over a £151 weekly cap means losing the entire Carer's Allowance payment.

In that context, it is hardly surprising that so many Carer's Allowance recipients in Northern Ireland are living lives defined by hardship, hunger and debt. Specifically:

- Nearly half (**46%**) of people receiving Carer's Allowance in Northern Ireland are living in poverty.<sup>[1]</sup>
- **1 in 6** are in deep poverty.<sup>[1]</sup>
- More than **1 in 3** are struggling to afford to eat.<sup>[2]</sup>
- **25%** have experienced debt.<sup>[2]</sup>
- **31%** are cutting back on essentials like heating.<sup>[2]</sup>
- **15%** have needed to use a food bank – nearly **double** the rate of the general carer population.<sup>[2]</sup>

## The current value of Carer's Allowance is not enough.

The recently-uncovered Carer's Allowance overpayments scandal – where thousands of carers have been pursued for historic overpayments after inadvertently falling foul of opaque earnings rules<sup>[3]</sup> – is yet another example of why a wider, root-and-branch review of the benefit is needed.

<sup>1</sup> Carer Poverty Commission NI (2023). Policy measures to tackle poverty among unpaid carers in Northern Ireland.

<sup>2</sup> Carers NI (2023). State of Caring: The impact of caring on finances in Northern Ireland.

<sup>3</sup> See:

- <https://www.itv.com/news/utv/2024-05-10/unpaid-carers-facing-multi-million-pound-bill>.
- <https://www.bbc.co.uk/news/articles/cq55w213jexo>.





To begin tackling these challenges, we are calling for all parties contesting the General Election in Northern Ireland to support:

- the introduction of a **Carer's Allowance Supplement**, as first delivered in Scotland in 2018. Evidence from the Carer Poverty Commission shows that this policy would immediately lift 3,400 unpaid carers in Northern Ireland out of poverty <sup>[1]</sup>
- an increase in the Carer's Allowance **earnings threshold** to the equivalent of 21 hours per week at the National Living Wage (NLW) and tied to all future NLW rises
- the creation of a **fit-for-purpose monitoring system** that automatically intervenes when a Carer's Allowance claimant has earned more than the weekly cap, immediately preventing them from building up overpayment debt. Use of this system should be extended to the Disability and Carers Service in the Department for Communities in Northern Ireland
- a **wider, independent review** of the value, administration and eligibility criteria of Carer's Allowance, to ensure the benefit provides unpaid carers with the financial support they need.

# Giving young carers the financial support they need

There are more than **17,500 people aged under 25** who are caring for sick or disabled loved ones in Northern Ireland, including over **2,500 carers aged under 15**.

The combined pressures of caring and financial strain are leaving many of these young people missing out on the opportunities and experiences enjoyed by their peers – with holidays, school trips, extra-curricular activities and a day-to-day social life often out of reach. It is a scathing indictment of Northern Ireland that, according to research, many young carers have become conditioned to expect less from life – to accept that their worlds are smaller than those around them – as a result of these pressures. <sup>[4]</sup>

In an ideal world, Northern Ireland's Health and Social Care system would have the capacity, staff and resources to ensure no young person ever has to take on an unpaid caring role. But that is not the reality that currently exists, and until it is, policy change must deliver the financial security young carers need to lead full, happy lives and enjoy all the opportunities that should be available during their formative years.

**To help achieve this, we are calling for all parties contesting the General Election in Northern Ireland to support the introduction of an annual Young Carer Payment, matching the value of the Young Carer Grant in Scotland. <sup>[5]</sup>**

This payment would give young carers extra financial resources for the social and leisure activities they so often miss out on, as well as representing a much-deserved recognition of the caring roles they perform.



<sup>4</sup> Carer Poverty Commission NI and Action for Children (2023). Young carers' experiences of poverty in Northern Ireland.

<sup>5</sup> The Scottish Government's Young Carer Grant is currently worth £383.75.

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