



Family  
Carers  
Ireland

No one should have  
to care alone

# IT'S TIME FOR CHANGE

Family Carers  
Ireland's Proposals  
for Budget 2023



“ Our definition of work must change, must evolve and widen, to incorporate the important role of caring and carers as essential workers; workers far too long undervalued by society ”

President Michael D. Higgins, May 1st, 2021

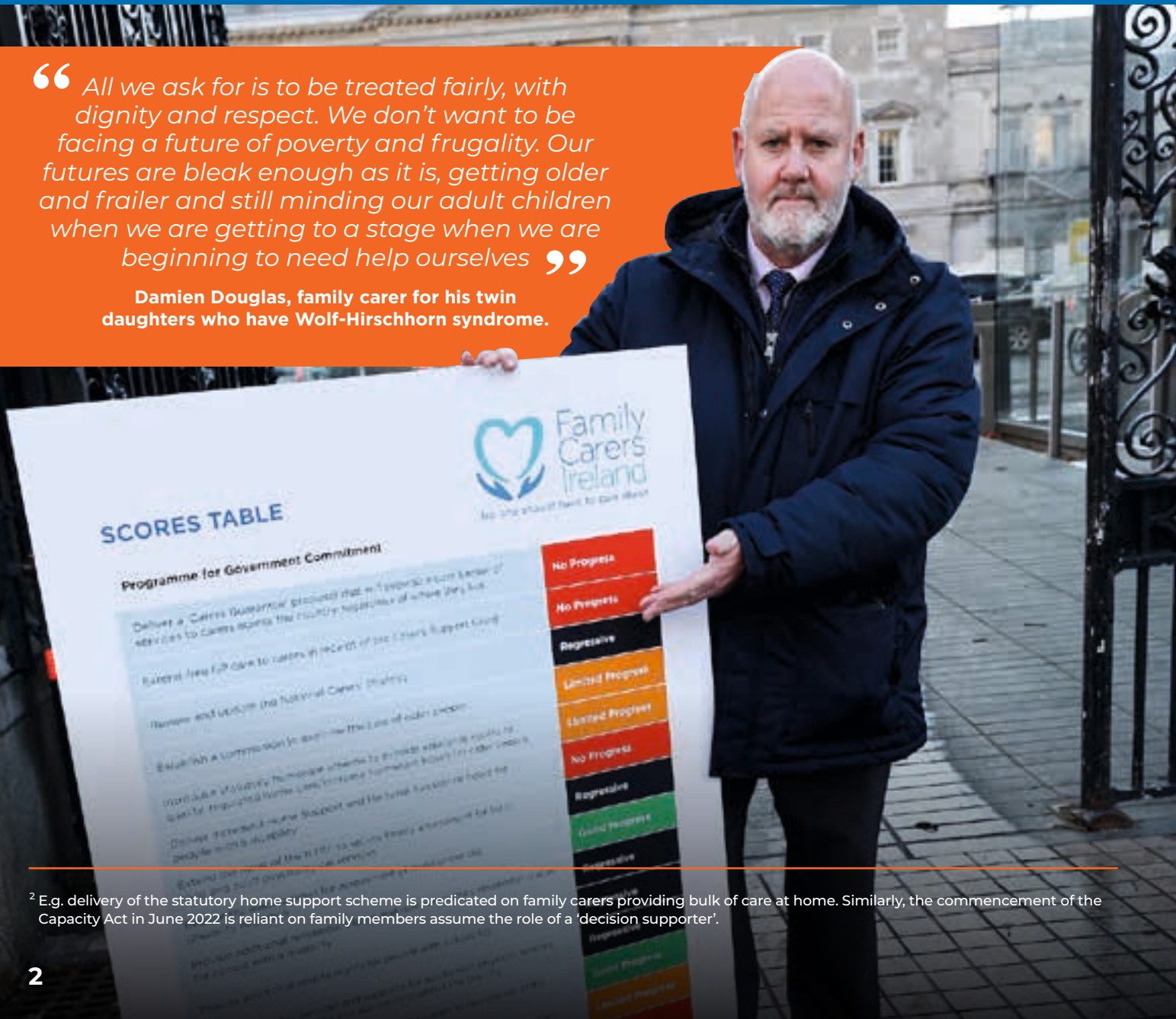
# INTRODUCTION

The State has reached a critical juncture in its treatment of family carers. Even before Covid-19, it was agreed that a broader discussion was needed on the role of care work, including the rights and needs of family carers, the financial support available, and whether the value of care work to our society requires recognition in the Constitution. The report of the Citizen's Assembly is resolute in this regard expressing a high level of ambition for change in the ways family carers are recognised, valued, and supported. It recommends the reform of Carer's Allowance including changes to the means-test and individualisation; increasing the hours carers can work or study; reimbursing the costs associated with care; increasing the Carer's Support Grant; increasing respite provision and providing a dedicated pension solution for family carers. Of particular significance is the Assembly's recommendation to replace Article 41.2 of the Constitution to recognise the care provided within the home by both men and women, while obliging the State to take reasonable measures to support carers.

*Family Carers Ireland's Pre-Budget Submission 2023 'It's Time for Change'* is calling for a new social contract for care, by fundamentally reforming how the State categorises, compensates, and values family carers. Our proposals are ambitious but not unreasonable given the Government's own legislative and policy agenda which is contributing to the 'formalisation' of informal care and increasing society's reliance on family carers.<sup>2</sup> The time for change has come. Government must use Budget 2023 to begin to transform what has now become an antiquated and paternalistic model of support for carers into a mutual and equal partnership where carers are valued for their immense contribution; receive fair compensation for the care they provide and are not excluded from supports due to their means.

“ All we ask for is to be treated fairly, with dignity and respect. We don't want to be facing a future of poverty and frugality. Our futures are bleak enough as it is, getting older and frailer and still minding our adult children when we are getting to a stage when we are beginning to need help ourselves ”

**Damien Douglas, family carer for his twin daughters who have Wolf-Hirschhorn syndrome.**



<sup>2</sup> E.g. delivery of the statutory home support scheme is predicated on family carers providing bulk of care at home. Similarly, the commencement of the Capacity Act in June 2022 is reliant on family members assume the role of a 'decision supporter'.

# PRIORITIES FOR BUDGET 2023

1

**Undertake an urgent review of Carer's Allowance to contribute to fundamental reforms including the reclassification of the scheme, the abolition of the means-test or the establishment of a Participation Income for carers. Pending this review, the weekly rate of Carer's Allowance should increase to €325.**

- Commission an immediate independent review of Carer's Allowance including an examination of the abolition of the means-test.

**In the interim**

- Increase the rate of Carer's Allowance to €325 per week.
- Increase the income disregard for Carer's Allowance to €1,500 (couple) and €750 (single) and thereafter adjust the means-test parameters over 3 years to ensure the effective abolition of the test for the population with a household income of less than €100k.
- Recognise the costs of caring in the allowable deductions for Carer's Allowance, including medical expenses, fuel, mortgage repayments and dependent children and assess income on net value.
- Include Carer's Allowance as qualifying payment for Fuel Allowance and increase excess to €140.
- Increase the Domiciliary Care Allowance to €330
- Expand the Free Travel scheme to include children in receipt of Domiciliary Care Allowance
- Increase the annual Carer's Support Grant to €2,000

2

**Urgently address the gross inadequacy of children's disability services by extending the NTPF to include psychology, occupational therapy, speech and language therapy and physiotherapy.**

- Extend the NTPF to include psychology, speech and language, OT and physiotherapy<sup>1</sup>.
- Give full-time family carers the right to a minimum 20 days respite each year free of charge.
- Undertake an audit of respite provision to include respite availability for children and adults.
- The review of the Education for Persons with Special Educational Needs Act (EPSEN) 2004 must update the Act's provisions to better reflect contemporary understandings of disability and best practices for inclusive education.
- Publish a costed and time-bound implementation strategy for the Disability Services Capacity Review and a cross-departmental strategic workforce development plan.
- Reform the Summer Education Programme to ensure every child who is eligible can access the programme regardless of whether their school opts out.

3

**Invest the resources needed to fully operationalise the Assisted Decision-Making (Capacity) Act.**

- Ensure family carers and those who will assume the role of a Decision Making Representative do not bear the cost of making an application to the Circuit Court or pay for medical reports.
- Family members who take up the role of a DMR should be paid for by the DSS, in the same way, the expenses and time of panel-appointed DMRs will be compensated.
- Provide adequate resources to meet increased demands on the Legal Aid Scheme due to the commencement of the Capacity Act.
- Extend judicial and Circuit Court resources to meet the demands that will arise due to the commencement of the Act.

4

**Provide €5m in annual funding to deliver the Carer's Guarantee.**

- Ringfence €5m in recurring annual funding for the delivery of the Carer's Guarantee.

5

**Increase the Tax Credits available to family carers and make Carer's Allowance exempt from tax.**

- Make Carer's Allowance exempt from tax in line with other comparable social welfare payments.
- Increase the Home Carer Tax Credit to €2,000.
- Extend eligibility for the Home Carer Tax credit to include single working carers.
- Increase in the Dependent Relative Tax Credit to €1,000.
- Allow carers to claim both tax relief on the cost of employing a Home Care Worker and the Dependent Relative/Incapacitated Child Tax Credit.

<sup>1</sup> Programme for Government commits to extending the NTPF for child and adult psychology services

# 1.

## KEY PRIORITIES FOR BUDGET 2023:

**Undertake an urgent review of Carer's Allowance to contribute to fundamental reforms including the reclassification of the scheme, the abolition of the means-test or the establishment of a Participation Income for carers. Pending this review, the weekly rate of Carer's Allowance should increase to €325.**

Carer's Allowance was first introduced in 1990. While it has undergone some improvements during these 32 years, the fundamentals of the scheme remain unchanged. The classification of Carer's Allowance as a 'social assistance' payment, and therefore comparable to Jobseekers Allowance or Supplementary Welfare Allowance, is problematic. Consistent references to the means-test as the most generous in the social welfare system presupposes Carer's Allowance should be benchmarked against income supports for people of working age, which we believe is not the correct categorisation or comparison.

Research by the Vincentian Partnership for Social Justice published in April 2022, shows that even before the cost of living crisis, income supports for family carers were inadequate in supporting low-income households caring for a child with a profound intellectual disability to meet a Minimum Essential Standard of Living (MESL)<sup>3</sup>. **These households, which are representative of many caring situations, incur additional average weekly costs of €244 compared to a similarly composed household with no disability or care needs.** Worryingly, the additional costs are not only due to direct costs, such as medical care or transport but also the hidden costs of caring that are often unaccounted for in Government policy, including the costs forced on families when 'public' services are not available leaving families with little choice but to pay privately.

The Vincentian Partnership's research also shows that the disadvantage experienced by caring households does not end as income increases. Even caring households with higher income levels have significantly less disposable income to meet the need for contingencies such as car or house repairs, medical expenses, or unexpected bills. These families, who often rely on a single income due to their caring responsibilities, face a multitude of financial battles as they are ineligible for almost all carer supports, yet face the same crippling costs of caring without recognition or support from the State. **It is untenable to think that families earning a gross household income of over €65k are considered sufficiently well-off to meet these additional costs themselves, regardless of their mortgage repayments, loans, children's education expenses, and other outgoings.**

*Family Carers Ireland* believes that the Carer's Allowance scheme is inadequate, gender-biased, overly restrictive, and no longer fit for purpose.

- The care provided by family carers is radically undervalued, with Carer's Allowance, if received at all, paid at just €16 more than basic social welfare. Many carers receive even less due to means.
- The maximum rate of Carer's Allowance of €224 is just €3.50 more per week than it was in 2009, representing a loss of €25 per week in purchasing power when inflation is taken into account.
- Income disregards bear no resemblance to the actual disposable income of a caring household. Because the assessment is applied to gross rather than net income and does not consider mortgage repayments, dependent children, college fees, Fair Deal contributions, medical costs, etc., it does not reflect the reality faced by families who are struggling to make ends.
- Restricting the hours a carer can work or study is paternalistic and at odds with the Department's mission to promote active participation and inclusion. The 18.5-hour ceiling traps carers, forcing them to remain dependent on social welfare and unable to prepare for life after care.
- Carer's Allowance was introduced in 1990 as an income support for people 'living with and caring for a relevant pensioner'.<sup>4</sup> It was not designed to meet the very different circumstances of lifetime carers who care for prolonged periods and who need access to an integrated income support system that encourages rather than restricts their participation in work and education.
- The absence of pay-related benefits reinforces the already entrenched gender stereotype of women as the primary caregiver by discouraging the higher paid partner from leaving work to care. Means-testing based on the household income rather than on the individual income of the family carer forces carers, the majority women, to be financially reliant on their partner. As a result, the vast majority of recipients under the 3 care-related social protection schemes are women, ranging from 77 percent receiving Carer's Allowance to 83 percent of those on Carer's Benefit.
- The taxation of Carer's Allowance while other payments such as Jobseeker's Allowance, Disability Allowance and the Foster Carer's Allowance are exempt from tax, is unfair and an unnecessary penalty on family carers.
- The introduction of a Basic Income for Artists of €325 and the establishment of PUP at €350 highlight the inadequacy of Carer's Allowance to provide a basic standard of living, even before the additional costs of caring are considered.

<sup>3</sup> MacMahon B., Boylan, H., Thornton R. (2022) Care at Home: Costs of Care Arising from Disability. The additional costs of a Minimum Essential Standard of Living for a household caring for an adolescent with a profound intellectual disability. Dublin: The Vincentian Partnership for Social Justice & Family Carers Ireland.

<sup>4</sup> S.I. No. 242/1990 - Social Welfare (Carer's Allowance) Regulations, 1990.

- Foster Carer's Allowance is not means-tested and rightly set at a rate of €325 for children under 12 and €352 for older children, with the payment tax-free and exempt from social welfare means-testing. If a foster carer is caring for a child with additional needs their payment can increase to €549/€576 per week (depending on the age of the child) whereas a parent caring for their own child with a disability receives up to €353 less per week.
- The Capacity Act is dependent on family carers assuming the role of a decision-supporter. While professionals appointed by the Decision Support Service to act as a Decision-Making Representative will be paid, family carers acting in this same role will not.
- Despite the additional and often unavoidable costs faced by family carers, the Government's package of cost-saving supports did little to mitigate the cost of living increases for carers. Indeed, despite the fuel poverty many carers face, they are not eligible for the Fuel Allowance scheme.

Family Carers Ireland believes a **review of Carer's Allowance should lead to fundamental reforms, including the reclassification of the scheme<sup>5</sup>, the abolition of the means-test or the establishment of a Participation Income** for carers as recommended by NESC<sup>6</sup>. We believe the requirement to satisfy strict medical eligibility criteria and that applicants provide full-time care is sufficient to protect the Carer's Allowance scheme from potential abuse. In the interim, we believe Government must urgently address the inadequacy and unfairness of carer supports by delivering the following:

### **Prebudget Priorities Budget 2023**

- Commission an immediate independent review of Carer's Allowance to include an examination of (i) the classification of Carer's Allowance as a social assistance payment (ii) which Department should take responsibility for carer payments (iii) the consequences of changing classification or placement of Carer's Allowance (iv) adequacy of Carer's Allowance when benchmarked against the minimum wage or the MESL for caring households (v) impact of the abolition of the means-test on scheme numbers if strict medical criteria and the requirement to provide full-time care remain (vi) an examination of the gender dimensions of the Carer's Allowance scheme (vii) the reasonableness of taxing Carer's Allowance when other payments including Jobseekers Allowance, Disability Allowance and Foster Carer's Allowance are exempt from tax (viii) the establishment of a 'participation income' that would give full-time carer's a secure income in return for the care they provide.

### **Pending completion of the review of Carer's Allowance, in Budget 2023:**

- Increase the rate of Carer's Allowance to €325 per week.
- Increase the income disregard for Carer's Allowance to €1,500 (couple) and €750 (single) and thereafter adjust the means-test parameters over 3 years to ensure the effective abolition of the test for the population with a household income of less than €100k
- Recognise the costs of caring in the allowable deductions for Carer's Allowance, including medical expenses, equipment and aids, fuel costs, mortgage repayments, and dependent children and assess income on net rather than gross value.
- Include Carer's Allowance as a qualifying payment for the Fuel Allowance and increase the €120 excess to €140.
- Increase the Domiciliary Care Allowance to €330
- Expand the Free Travel scheme to include children in receipt of Domiciliary Care Allowance
- Increase the annual Carer's Support Grant to €2,000

### **Estimating the cost of abolishing the means test:**

4,363 carers received the Carer's Support Grant as a stand-alone payment paid in June 2021. Across the remainder of the year, approximately 2,000 manual applications were successful. It is reasonable to assume therefore that if the Carer's Allowance means-test was abolished approximately 6,363 carers would become eligible (approx. cost €74m per year). Additional costs would arise due to existing claimants on a reduced rate of Carer's Allowance becoming eligible for the maximum rate.

<sup>5</sup> The reclassification of Carer's Allowance would also serve to address exportability concerns.

<sup>6</sup> The Future of the Irish Social Welfare System: Participation and Protection (2020). NESC.

## Urgently address the gross inadequacy of children's disability services by extending the NTPF to include psychology, occupational therapy, speech and language therapy and physiotherapy.

There is a national crisis in children's disability services. We hear first-hand from the families of children with a disability about the uphill battles they face every day. Battles to get an appropriate school place or accessible school transport. Battles to get the aids and appliances their child needs. Battles to get an assessment of need and then further battles to get the support and services the assessment shows they need. Battles for respite. Battles to be put on a waiting list for essential therapies and then battles to eventually be seen. When we speak to these families, they never complain about the care their child needs or the sacrifices they have willing made in order to care for them. Their only complaint is having to fight every day just to realise their child's right to an education, to health care and to be heard.

The State has primary responsibility for implementing the rights of children with disabilities, however, it is consistently falling short. All four of the Programme for Government commitments in relation to progressing disability services for children and adults received a 'regressive' score in the Family Carer Scorecard published in December 2021, meaning that families believe things have gotten worse rather than better for people with a disability.

We understand that fulfilling this duty is not easy and we recognise the efforts underway by the Government to address some of the long-standing issues in children's disability services. The task of securing adequate funding for disability services is a recurrent challenge and we are aware of the persistent difficulties in recruiting and retaining health professionals, including physiotherapists, occupational therapists, speech and language therapists, psychologists and mental health professionals. However, the challenges in the sector are not attributable to funding and resource deficits alone. Barriers to accessing services are also caused by poor planning, a lack of interagency coordination and collaboration, weak data collection and unnecessary bureaucracy. Perhaps the most significant issue contributing to the chaos within children's disability services is the failure to invest in early intervention programmes which are critical to enabling children with disabilities to reach their full potential. It is imperative that all children with a disability get the supports they need early and often in the years when it makes the greatest difference.<sup>7</sup> *Family Carers Ireland* call on Government to address the gross inadequacy of children's disability services by committing to the following actions in Budget 2023:

- Extend the NTPF to include psychology services, speech and language therapy, occupational therapy and physiotherapy<sup>8</sup>.
- Give all full-time family carers the right to a minimum 20 days respite each year. This does not imply reducing respite to those who have heretofore received more frequent respite or will hereafter need it, but rather will give a right to at least 20 days respite care per year free of charge.
- Undertake an audit of respite provision to include respite availability for children and adults, led by the HSE with collaboration from disability and caring sector organisations.
- The review of the Education for Persons with Special Educational Needs Act (EPSEN) 2004 must update the Act's provisions to better reflect contemporary understandings of disability and best practices for inclusive education.
- Publish a costed and time-bound implementation strategy for the Disability Services Capacity Review and a cross-departmental strategic workforce development plan.
- Reform the Summer Education Programme to ensure every child who is eligible can access the programme regardless of whether their school opts out.

### Children's Waiting Lists (November 2021)

TREATMENT	Total	Waiting >1 year
Dietetics	5,519	37%
Ophthalmology	16,838	48%
Occupational Therapy	14,619	48%
Physiotherapy	8,666	24%
Podiatry	65	3%
Psychology	9,554	45%
Speech and Language Therapy	12,867	27%
CAMHS	3,065	7%

<sup>7</sup> Inclusion Ireland (2022) Progressing Disability Services for Children and Young People: Parent Experience Report.

<sup>8</sup> Programme for Government commits to extending the NTPF for child and adult psychology services.

“

*I've never received full Carer's Allowance because my husband works but we've managed. However, three weeks ago my Carer's Allowance was slashed by €90 per week. With inflation rising as it is at the moment this couldn't have happened at a worse time. If there has to be a means-test it should at least be fair. It is not right that income is the only thing considered and that out-goings are not considered at all. It doesn't matter that like many other families we have a huge mortgage – we had two salaries when we bought our house but I had no option but to give up my job to look after our son. It doesn't matter that we had to take out a big loan to adapt our house to cater for his needs. We did receive the House Adaptations Grant but that didn't come close to covering the costs of the build. It doesn't matter that we had to take out another big loan to purchase a Wheelchair Accessible Van to be able to bring our son to his many hospital appointments and to make sure that he is not a prisoner in his own home. It doesn't matter that while energy costs are at an all-time high and still rising that our son's medical equipment has to be left on and charged twenty-four hours a day. It doesn't matter that our heating has to be on more than most as he misses a lot of school through illness. He only returned to school after Easter after being at home cocooning since the start of the pandemic. It doesn't matter that our light, heat etc. are on more than most when we have some much-needed nursing support at night. It doesn't matter that our son's clothes are more expensive because they have to be adapted for his feeding tube and wheelchair. None of these things matters to the means-test but they matter greatly to us as we struggle to pay for them. My family and many like us need help and support now. We don't need to be told like we so often are that family carers are 'valued' by our Government. I certainly don't feel valued!* ”

**Niamh Ryan, family carer for her fourteen-year-old son Liam, who has a life-limiting condition and severe spastic quadriplegic cerebral palsy. Liam is a wheelchair user and is tube-fed.**



## 3.

## Invest the resources needed to fully operationalise the Assisted Decision-Making (Capacity) Act

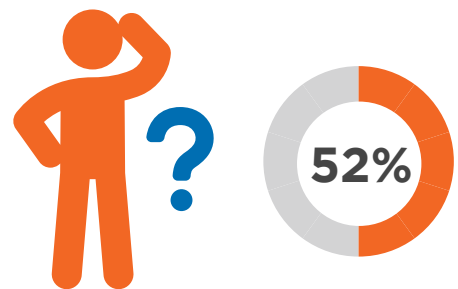
The commencement of the Assisted Decision-Making (Capacity) Act 2015 marks a new era for legal capacity in Ireland by recognising that, as far as possible, all people have the right to live a life of their choosing and to play an active role in decisions about their personal welfare, property and affairs. The Act is ambitious in its scope, dealing with Enduring Powers of Attorney, Advance Healthcare Directives, bringing an end to Wards of Court and establishing a new system of supported decision-making.

While *Family Carers Ireland* welcomes the introduction of legislation to support people in their decision-making, we are concerned that aspects of the Act's implementation could bring about unintended consequences causing undue hardship for families and carers, and denying access to justice for the most vulnerable in society. Our concerns of relevance to Budget 2023 considerations relate specifically to:

- (i) Judicial resources and the Circuit Courts' ability to meet the demands arising from Decision Making Representative (DMR) applications before the court, projected to be 1,200 applications in the early stages of the Act's commencement. Without a phased implementation of the Act, there will be a legislative gap, during which the affairs of a person who may lack capacity cannot be dealt with until such time as their application for a DMR is approved by the Court.
- (ii) Applications to the Circuit Court will involve costs for the applicant. While legal aid may be available, it is subject to means-testing, meaning many applicants will not be eligible.
- (iii) The legal lacuna created by the Capacity Bill 2021 provision (Head 25) to allow for the remuneration of panel-appointed DMRs to be paid by the DSS in cases where their expenses and remuneration cannot be met from the assets of the relevant person, with no commensurate provision for the payment of family carers acting as DMR even though they will be expected to perform the same duties and submit to the same accountability arrangements.
- (iv) The Act set out the determination of capacity as a function of the Circuit Court. Section 50 provides that in making such a declaration the Circuit Court "shall have all such powers as are necessary to assist it" including directing the preparation of expert reports. It is unclear how this will work in practice given the significant costs in obtaining medical reports, the waiting times to access healthcare specialists and the reluctance of some medical specialists who fall outside of the GMS contract to provide reports. The challenges and costs of obtaining medical reports must be considered and assurances given that this burden will not fall to family carers to meet.

*Family Carers Ireland* has expressed our concerns during the Joint Committee on Children, Equality, Disability, Integration and Youth's pre-legislative scrutiny of the Assisted Decision-Making (Capacity) (Amendment) Bill 2021, and directly to the sponsoring Minister and the Decision Support Service. While it remains to be seen if our recommendations will be incorporated into the final amendment Bill, we urge that practical steps be taken through the budgetary process to address some of these concerns.

**According to the Family Carers Ireland 'State of Caring 2022' report, 52% of carers aged over 18 years are not aware of the Capacity Act.**



### Budget 2023 Priorities

- Ensure family carers and those who will assume the role of a DMR do not have to bear the cost of making an application to the Circuit Court or pay for medical reports.
- Family members who take up the role of a DMR should be paid for by the DSS, in the same way, the expenses and time of panel-appointed DMRs will be compensated.
- Provide adequate resources to meet increased demands on the Legal Aid Scheme due to the commencement of the Capacity Act.
- Extend judicial and Circuit Court resources to meet the demands that will arise due to the commencement of the Act. Additional judges should be assigned to the Circuit Court and additional staff resources made available within the Circuit Court offices to ensure the efficient processing of applications under the Act.





“ Last November I was awarded Carer's allowance of €12.50. However, in April even that was taken away from me due to a review and I now receive just €4. It's not reasonable to apply the means-tested on gross income and not consider other expenses such as a mortgage, car repayments and medical expenses. We do not have a medical card or any other support. We are completely and 100% dependent on one salary alone. There is no way for a family in our situation to set any money aside for life or health emergencies, pension, or recreation to alleviate pressures linked with being a full-time carer. This is important because from a long-term perspective we are only human and we have no break. No weekend off. No full night's sleep. I want to be available for my family in good health ”

**Anna Buday, mum of 5 children, including baby Esther who has Down Syndrome.**

## 4.

**Provide €5m in annual funding to deliver the Carer's Guarantee.**

**'We will deliver a 'Carers Guarantee' proposal that will provide a core basket of services to carers across the country, regardless of where they live'. (PfG p.50, p76).**

*Family Carers Ireland* acknowledges Government's commitment to delivering the Carers Guarantee and the €1.9m allocated towards it in 2022. The main objectives of the Carer Guarantee are to:

- Reduce the inequity and postcode lottery that characterise carer supports by increasing the geographical reach of services and extending the scope and scale of carer programmes.
- Increase the number of family carers identified and supported across the country and align support to their level of need, in order to maximise outcomes for both the carer and the person they support.
- Improve carer wellbeing across seven key areas: health; emotional wellbeing; finances; work/education; their caring role; life at home; and time for themselves.
- Develop direct referral pathways with the HSE by leveraging and building on the work in the community and voluntary sector.

The €1.9 million allocated to the Carer's Guarantee has enabled *Family Carers Ireland* to begin to significantly reduce the gaps in carer support across the country as well as funding additional in-person and online supports and programmes. We have developed a public health approach which focuses on the health, safety and wellbeing of all family carers and offers interventions based on their level of need.

- Our *universal supports* maximise the well-being of all family carers but are focused mainly at those at low risk. Interventions include *Family Carers Ireland's* network of 20 carer resources centres which provide information, guidance and support to carers; the freephone Careline which is available 24/7; area-based carer support groups and drop-in groups; the online carers forum and Carers Coffee Club which provides a themed weekly discussion with guest speakers; *Family Carers Ireland's* website and social media communities; our e-learning programmes and regular social events.
- *Targeted supports* are aimed at sub-groups of family carers with medium level risk factors, for example young carers or carers providing end-of-life care. Interventions at this level include a 12-week Caring with Confidence programme; Last Aid, a programme to support family carers providing end-of-life and palliative care; Living Well with Progressive Life-limiting Conditions – a 12-week programme for those caring for someone with progressive life-limiting conditions and Parents Plus – aimed at parents of children with special needs.
- *Intensive supports* are aimed at family carers in crisis with a high level of need. Interventions provide wrap around support for these family carers and include intensive wellbeing reviews using the Outcome Star; respite including emergency respite; counselling delivered by qualified counsellors/psych therapists; crisis funding for family carers struggling financially to purchase items that support them in their caring role and one to one advocacy.

This approach allows limited resources to be maximised and targeted to reach those in greatest need, whilst also supporting family carers who require more low level, population-based, community support. It is underpinned by an asset-based community development approach, focused on mobilising capacity and autonomy rather than dependence.

*Family Carers Ireland* welcomes the €1.9m that has been allocated to the Carer's Guarantee and which is already making a considerable impact on the lives of family carers. However, this funding falls short of the €5m required to deliver the Guarantee as originally proposed and to achieve its core objective to ultimately end the postcode lottery in carer supports. When received, the balance of the funding requested towards the Carer Guarantee (€3m) will see an additional €1.5m being spent to ensure a full Carer Support team in each CHO with the remaining €1.5m invested in support programmes and initiatives to promote self-identification and awareness raising of family carers.

### **Budget 2023 Priorities**

- Ringfence €5m in recurring annual funding in the health budget for the delivery of the Carer's Guarantee.

## The Carer's Guarantee in action:

**Universal supports:** John cares for his dad who is 86 and has some signs of early-stage dementia and has mobility issues. John wants to know more about Carer's Allowance, its eligibility criteria and how to apply. He'd also like to meet other carers in a similar situation. He drops into one of *Family Carers Ireland's* Resource centres where the Information Officer gives him a Carer's Allowance application form and explains how to apply and the criteria involved. The Information Officer also invites John to the next support group and shares details of the online carer's forum. As they talk John mentions that his dad has started to wander which is a cause of great concern. The Information Officer tells John about the Senior Alert Personal Alarm scheme and helps him complete an application form.

**Targeted supports:** Tina is 17 and lives at home with her mum who has MS and her younger brother. She's doing her Leaving Cert this year and wants to go to college but is afraid to leave her mum at home alone and doesn't want her little brother having to take over the care of their mum. Tina learns about Family Carers Ireland's Young Carer Programme when a Young Carer Coordinator visits her school. After talking, it becomes clear that Tina is struggling with some of her subjects and has fallen behind, she also has no laptop and tries to complete school work on her phone. The Young Carer Coordinator successfully applies for funding for a new laptop for Tina and is able to pay for 12-weeks of Maths and Irish grinds for her. They also help apply to the HSE for Home Support Hours for Tina's mum which has given Tina some hope that she may be able to apply for a college place.

**Intensive supports:** Fiona has been referred to a *Family Carers Ireland* Carer Wellbeing Manager (CWM) by the HSE. Fiona's teenage daughter Marie has a diagnosis of autism and is non-verbal. Marie has always needed around the clock care, however in the last two years Marie has become violent towards her mother. During a recent episode, Fiona sustained a serious injury to her face and needed stitches. A referral has been made to Tusla because Fiona's youngest daughter who is 7 also lives in the home. The CWM makes an appointment to visit Fiona where they both chat and complete an Outcome Star wellbeing review. This helps both Fiona and the CWM identify areas in Fiona's life where she experiences most difficulty and needs help. They can see that Fiona is emotionally drained and has no time for herself or for her other young daughter. She would love to have time to visit her sister once in a while or even just go for a walk. She's also worried about a small amount of money that was left for Marie by her late grandmother and how that could affect her Disability Allowance. The CWM is able to apply for some emergency respite for Fiona, which will give her a few hours off each week to spend time by herself or with her youngest daughter. After much work the CWM has also managed to secure two nights respite each month for Marie. The CWM has made a referral for Fiona to meet with a solicitor as part of *Family Carers Irelands'* Free Legal Advice Clinics to discuss the money left for Marie. Fiona didn't realise that she is entitled to a Carers GP Visit Card so the CWM helped Fiona apply. This means she can visit her GP to discuss how's she's feeling without having to worry about the cost. The CWM and Fiona arrange to meet on a weekly basis for a few months as ongoing support for Fiona.



## **Increase the Tax Credits available to family carers and make Carer's Allowance exempt from tax.**

*Family Carers Ireland* welcomes the Programme for Government commitment to increase the Home Carer Tax Credit however we note that it has not increased during the term of this Government, remaining at €1,600 since January 2020. The maximum income allowable for the carer has also not increased from €10,400<sup>9</sup>.

While we welcome the commitment, we are concerned that the Home Carer Tax Credit appears to be the only care-related tax relief considered by Government in Budget announcements. By focusing only on the Home Carer Tax Credit, Revenue are failing to address the many anomalies that exist within the suite of tax reliefs available to carers. For example, current arrangements wrongly deny any meaningful tax relief to single carers or those caring for a relative other than a child. An Incapacitated Child Tax Credit of €3,300 is rightly available to the parents/guardian of a child, including an adult child, who is permanently incapacitated, either physically or mentally. However, the only tax relief available to a single person caring for their mother or another non-child relative is the Dependent Relative Tax Credit of just €245. Equally, the Home Carer Tax Credit of €1,600 is only available to married couples or those who are jointly assessed for tax, meaning single carers cannot avail of it.

While *Family Carers Ireland* welcomes the commitment to increase the Home Carer Tax Credit, this in itself is not enough to address a number of anomalies within the current tax system.

### **Budget 2023 Priorities**

- Make Carer's Allowance exempt from tax in line with other comparable social welfare payments.
- Increase the Home Carer Tax Credit to €2,000.
- Extend eligibility for the Home Carer Tax credit to include single working carers.
- Increase in the Dependent Relative Tax Credit to €1,000.
- Allow carers to claim both tax relief on the cost of employing a Home Care Worker and the Dependent Relative/Incapacitated Child Tax Credit.



<sup>9</sup> The Home Carer Tax Credit allows the carer to work, however if their earnings are above €10,400 then the family are not eligible for the credit.





## About Family Carers Ireland

Family Carers Ireland is *the* national charity dedicated to supporting the 500,000 family carers across the country who care for a loved one, including children or adults with physical or intellectual disabilities, frail older people, those with palliative care needs or those living with chronic illnesses, mental ill-health or addiction. Our vision is an Ireland in which family carers are properly recognised, supported and empowered.

