

EMPOWERING CARERS

SINN FÉIN POLICY PAPER



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Introduction

“Carers will be recognised and respected as key care partners. They will be supported to maintain their own health and well-being and to care with confidence. They will be empowered to participate as fully as possible in economic and social life.”¹

The above is the Vision Statement taken from the Governments’ National Carers’ Strategy published in 2012, at a time when Ireland was in the midst of an economic crisis. The Government made it clear that while the Strategy contained numerous aims and objectives to be met funding was unavailable and would not be allocated. Instead only cost neutral measures would be progressed. This was due to the lack of financial resources available at the time and the belief that this would not change over the lifetime of the strategy. Despite this, its publication at least, acknowledged Carers as key partners in care and signalled the Governments’ intention to respond to their needs across various Departments and key policy areas. This was widely welcomed however, on reading the vision statement seven years after the publication of the strategy we must ask ourselves if Carers in Ireland feel recognised, respected, supported and empowered?

The aims contained in the vision statement of 2012 are just as relevant today and they must be achieved. The Government cannot ignore the issues facing Carers and must re-commit to address these issues with adequate funding and resources in place.

Carers are the backbone of our society. Every day they look after and care for some of our most vulnerable citizens. In doing so, they ensure that the person being cared for can remain in their own home – the place where they want to be. This saves the State billions of euro every year. According to Family Carers Ireland, this saving stands at around €10 billion annually.²

This document explores the social welfare supports available to Carers as well as the challenges they face within the social protection system. It includes a number of proposals which would bring us closer to achieving the vision statement set out for Carers back in 2012. Central to this must be the publication of a new and updated National Carers’ Strategy which aims to achieve the above vision statement with dedicated funding in place. This

¹ The National Carers Strategy available at: <https://health.gov.ie/wp-content/uploads/2016/02/National-Carers-Strategy.pdf>
² Family Carers Ireland’s – Local Elections Manifesto 2019 available at: <https://familycarers.ie/wp-content/uploads/2019/04/Family-Carers-Ireland-2019-Local-Elections-Manifesto.pdf>



strategy should be published this year following consultation with Carers and the organisations that represent them.

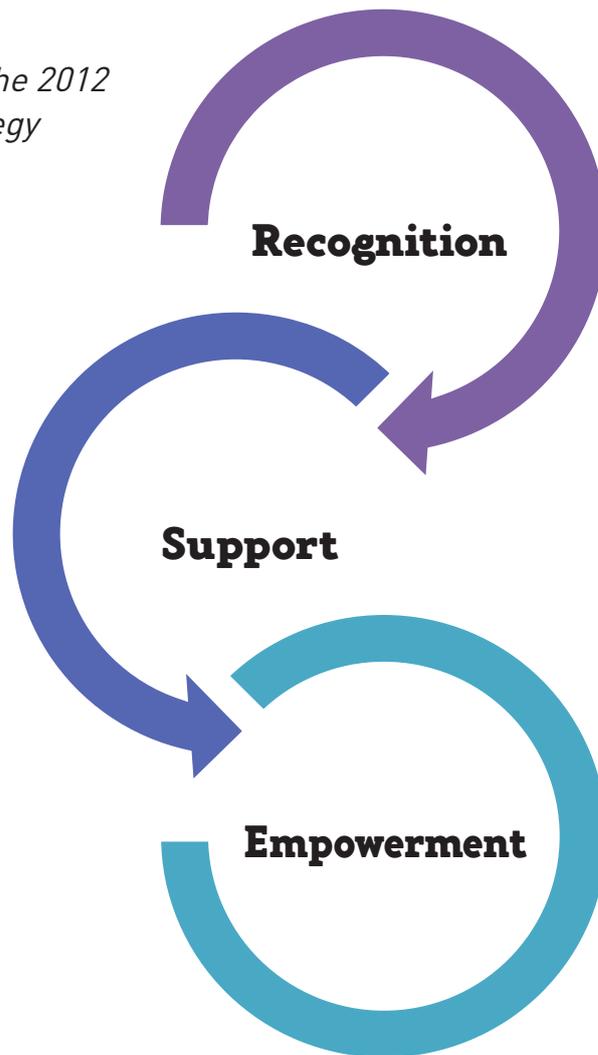
In short, this document examines and puts forward proposals to deal with the following issues which have been highlighted by Carers for some time:

- the rigid criteria in place in order to qualify for Carer's Allowance and Carer's Benefit
- lengthy waiting times for the processing of applications for both Carer's Allowance and Carer's Benefit, including waiting times for Appeals following an application being refused
- limited access to work or study alongside the caring role restricting the ability to earn additional income to supplement a Carers' payment
- access to secondary social welfare payments such as the Working Family Payment for Carers with children
- access to the State Pension (Contributory) at retirement after periods of caring and the impact that the new Total Contributions Approach will have
- lack of available support in returning to the labour market after a caring role ceases

The National Carers' Strategy

The National Carers' Strategy was published by Government in 2012 as part of a commitment made in the 2011 Programme for Government. It stated that the strategy would be developed in order to "support carers and to address issues of concern"³ however, without any dedicated funding in place the ability to address many of these issues was impossible.

Guiding Principles of the 2012 National Carers' Strategy



The 2012 Strategy contains four National Goals for Carers⁴ which represented the priority areas identified by Carers and their representative bodies at that time. Each goal includes a number of objectives to be met as follows:

³ Programme for Government 2011 available online here: https://merrionstreet.ie/en/wp-content/uploads/2010/05/Programme_for_Government_2011.pdf

⁴ National Goals for Carers (National Carers' Strategy) available here: <https://health.gov.ie/wp-content/uploads/2016/02/National-Carers-Strategy.pdf> (see page 11)

Goal 1: Recognise the value and contribution of carers and promote their inclusion in decisions relating to the person that they are caring for

OBJECTIVES:

- 1.1 Strengthen awareness and recognition of the role and contribution of carers at national, regional and local level
- 1.2 Include carers in care planning and decision making for those that they care for
- 1.3 Recognise the needs of carers by provision of income supports

Goal 2: Support carers to manage their physical, mental and emotional health and well-being

OBJECTIVES:

- 2.1 Promote the development of supports and services to protect the physical, mental and emotional health and well-being of carers
- 2.2 Support children and young people with caring responsibilities and protect them from adverse impacts of caring

Goal 3: Support carers to care with confidence through the provision of adequate information, training, services and supports

OBJECTIVES:

- 3.1 Promote the availability of user friendly and timely information and advice
- 3.2 Provide relevant and accessible carer training opportunities for carers
- 3.3 Promote the development of accessible living environments for all

Goal 4: Empower carers to participate as fully as possible in economic and social life

OBJECTIVES:

4.1 Enable carers to have access to respite breaks

4.2 Enable carers to remain in touch with the labour market to the greatest extent possible

The National Carers' Strategy is an important document to consider when exploring issues faced by Carers as many of these challenges still remain. Despite the guiding principles on which the strategy was based, they have not been achieved for Carers.

The strategy includes a commitment that all Government Departments would be given the opportunity to review the Strategy and propose new actions, as the economy recovered. This work has not been undertaken to date.

PROPOSAL:

A new and updated National Carers' Strategy with a dedicated budget and timeframe to ensure the implementation of all actions to be published in 2019

CARERS: THE NUMBERS

355,000

family Carers across the State



61%
Carers are women



39%
Carers are men

Carers save the State

€10 billion
each year



13,147
young Carers
under 25 years

79,545

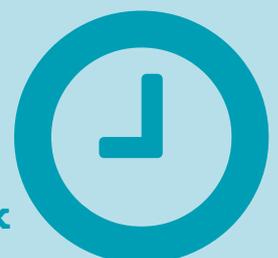
in receipt of Carer's Allowance

2,705

in receipt of Carer's Benefit

15,868,500

hours of unpaid care provided by Carers every week



Social Protection Supports for Carers

Being a Carer in Ireland does not mean an automatic entitlement to social protection support in the form of a Carer's payment. Instead, Carers fall into one of three categories – those who qualify for Carer's Allowance, those who qualify for Carer's Benefit, and those who qualify for nothing. This is primarily as a result of the qualifying conditions and rules around the payments. These conditions are rigid and they limit those who receive such a payment as to what they can and cannot do. So while, these income supports are crucial in assisting Carers financially, they are difficult to qualify for and upon qualification, they come with a number of conditions. The following outlines the conditions that must be met in order to qualify for social welfare support:

Carer's Allowance:

Carer's Allowance is a means-tested payment for people who provide full-time care and attention to persons over the age of 16 years or persons under the age of 16 years (in respect of whom a domiciliary care allowance is being paid) with the following qualifying conditions:

- be aged 18 or over
- satisfy a means test
- be living with the person s/he is looking after, or be in a position to provide full time care and attention to a person who is not living with him/her
- be caring for the person on a full-time basis
- not be employed or self-employed outside the home for more than 15 hours per week
- not be living in a hospital, convalescent home or other similar institution
- be fit to care



Carer's Benefit:

Carer's Benefit is a payment made to insured people who leave the workforce to care for a person(s) in need of full-time care and attention with the following qualifying conditions:

- You are aged 16 or over and under 66
- You have been employed for at least 8 weeks, whether consecutive or not, in the previous 26 week period. You must be in employment for a minimum of 16 hours per week or 32 hours per fortnight. You don't have to meet this condition if you were getting Carer's Benefit in the previous 26 weeks
- You give up work in order to be a full-time Carer. Being a full-time carer means you must be living with or in a position to provide full-time care and attention to a person in need of care who is not living in an institution
- You meet the PRSI contribution conditions
- You must not take part in employment, self-employment, training or education courses outside the home for more than 15 hours a week

Figures from the Department of Employment Affairs & Social Protection show that there were 79,545 persons in receipt of Carer's Allowance and 2,705 persons in receipt of Carer's Benefit as of November 2018.⁵ This tells us that out of a total of around 355,000 Carers; only 82,250 are in receipt of a Carer's payment. This is an alarming statistic and points to very real difficulties when it comes to accessing State supports despite being a Carer.

CURRENT WAITING TIMES FOR APPLICANTS:

For many years there have been significant delays in the processing of applications for Carer's Allowance and Carer's Benefit leading to huge financial difficulties for Carers especially in cases where they have given up work and therefore experience an immediate loss of income. As of May 2019 the average time for processing applications for Carer's Allowance and Carer's Benefit was 12 weeks and 11 weeks respectively.⁶ It is important to remember that these are only average waiting times and we do know of cases where applicants have been left waiting beyond 12 weeks.

If an application is refused and the applicant decides to appeal that decision, there is also a lengthy waiting time for a decision from an Appeals Officer. In 2018, the average waiting time for Appeals for Carer's Allowance and Carer's Benefit was 24 weeks and 22 weeks respectively. If these cases went to an Oral Hearing then the waiting time increases to 28 weeks for Carer's Allowance and 25 weeks for Carer's benefit.⁷ Again, these are all average waiting times. We have also been made aware of long delays between the time in which an Appeal is granted and when payment is actually made.

We believe that the proposals we have put forward in this document (abandoning the 15 hour rule and changing the way in which means are assessed) would assist in reducing waiting times for both Carer's Allowance and Carer's Benefit.

THE MEANS TEST:

Carers Allowance is a means tested payment while Carers Benefit is based on a person's PRSI record from employment. This is typically aimed at those who leave the workforce to take up a caring role.

5 PQ Ref. No. 52039/18

6 PQ Ref. No.22790/19

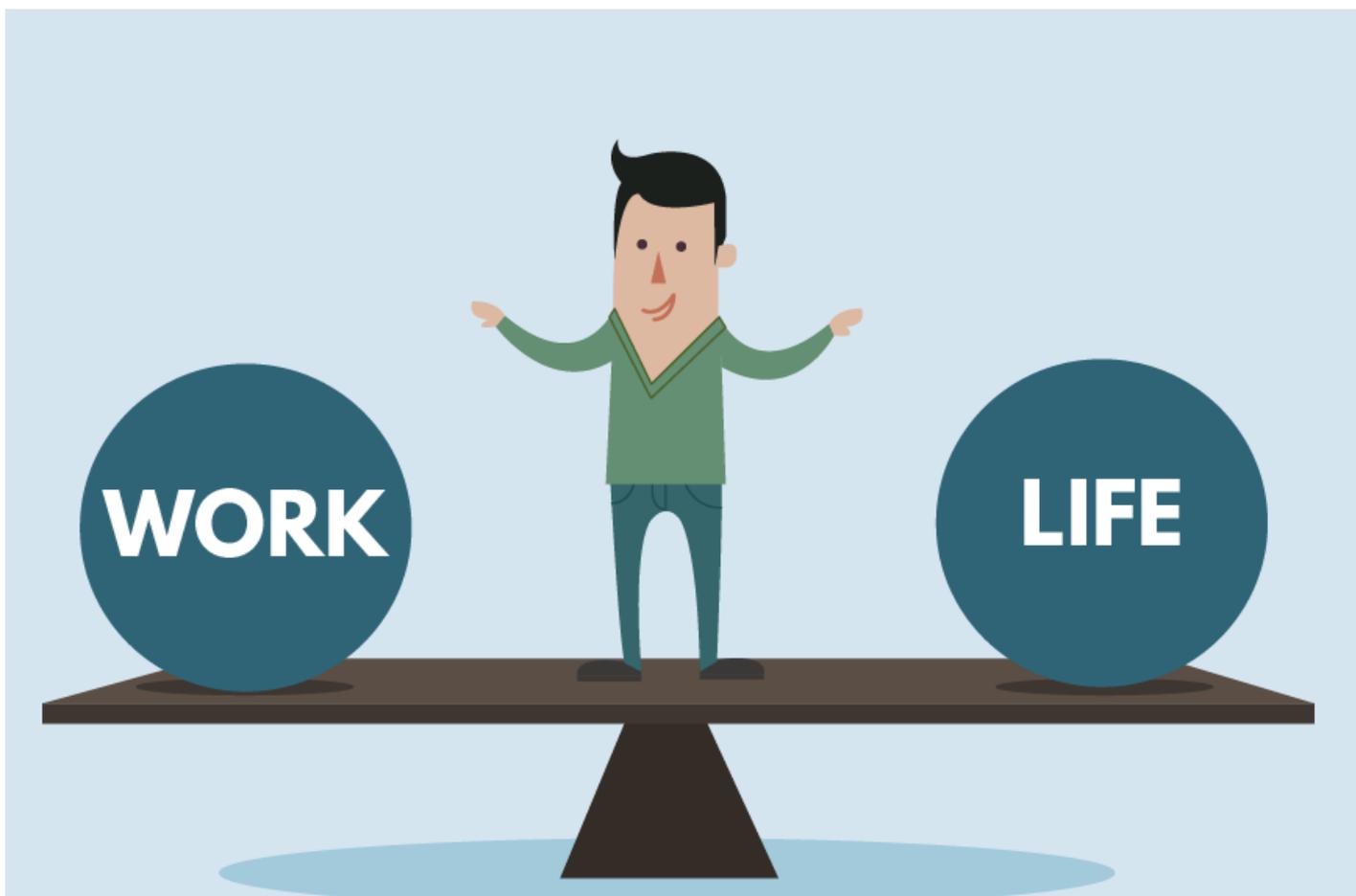
7 PQ Ref. No. 11513/19

The financial assessment which forms part of the means test for Carer's Allowance is based on gross income rather than net income. This fails to take account of actual household income and differs from the assessment of earnings under Carer's Benefit. It also fails to include adequate disregards for families where one parent is in a caring role, be that mortgage repayments, dependent children in the household or medical costs. The means test for Carer's Allowance is not limited to the individual in the caring role but their entire household income.

The way in which means are calculated in the processing of Carer's Allowance shows the major financial implications facing a person taking up a caring role, especially if they are leaving employment in order to do so. Even when a Carer's payment is awarded, there can be a dramatic loss in income.

PROPOSALS:

- 1. Base the financial assessment for Carer's Allowance on net, not gross income, in line with the assessment of earnings under Carer's Benefit**
- 2. Extend the allowable deductions in the means assessment for Carer's Allowance to give consideration to dependent children in the household, rent/mortgage payments, and medical costs**



THE 15 HOUR RULE:

Currently in order to qualify for either social welfare payment, a person must prove that they are providing full time care and attention to the person they are caring for. One might legitimately ask how this can actually be proven.

In order to attempt to do this, the Department have set a rule for both payments which restricts a Carer from working or studying outside the home for more than 15 hours per week. This rule restricts a Carer from being able to supplement their income with work outside the home. This contradicts the Government's rhetoric around empowering Carers "to make decisions about how they choose to live their lives as individuals in their own right" and "to participate as fully as possible in economic and social life"⁸ because the reality is, they are prohibited from doing so.

The Government also states that "too often carers' opportunities to develop and

maintain their personal, community and occupational interests can be limited”⁹ yet the criteria they set in order to qualify for a Carers payment is precisely that. Once a person is in a caring role they should be trusted to manage their time themselves without rules around the hours they can or cannot spend in and outside the home. No two caring roles are the same and responsibilities will differ in every case therefore, a blanket rule on time spent outside the home should not apply.

This rule also causes issues for those who care for a family member (typically a mother or father) and who farm the land. This is particularly common in rural Ireland where a son or daughter would care for their father or mother while also looking after the family farm. Currently, the Department look at the number of acres farmed and the number of livestock the farmer who is applying for Carers has and in some way, they can decide based on acres of land and livestock numbers if this equates to less than 15 hours worked outside the home. This is a bizarre process lacking any credibility or transparency.

PROPOSAL:

End the 15 hour rule restricting work or study outside the home and trust Carers to manage their own time

Interactions with secondary social welfare payments:

FUEL ALLOWANCE:

Carer’s Allowance and Carer’s Benefit are not eligible payments for receipt of the Fuel Allowance therefore; no Carer has an automatic entitlement to assistance with their fuel costs. However, you may qualify for Fuel Allowance if you are getting half-rate Carer’s Allowance and another qualifying social welfare payment.

WORKING FAMILY PAYMENT:

All income from both Carers’ payments (Carer’s Allowance and Carer’s Benefit) is assessed as income in the calculation of the Working Family Payment. This limits a Carer’s ability to supplement their income when they have dependent children to support.

⁹ National Carers’ Strategy available here: <https://health.gov.ie/wp-content/uploads/2016/02/National-Carers-Strategy.pdf> (see page 9)

TELEPHONE ALLOWANCE:

The Telephone Allowance is only payable to those in receipt of Fuel Allowance and the Living Alone Allowance. This disqualifies a person who has someone caring for them who lives with them. Without a landline connection personal alarms and safety devices for older people are unavailable.

HOUSEHOLD BENEFITS PACKAGE:

This is a package of allowances that help with the costs of running a household such as the television licence and electricity or gas costs. It is payable to those who qualify for Carers Allowance (including those on the half-rate) but only where they live with the person they care for.

PROPOSALS:

- 1. Disregard the Half-Rate Carer's Allowance in the means assessment for Fuel Allowance**
- 2. Disregard Carer's Allowance and Carer's Benefit in the means assessment of income for the Working Family Payment**
- 3. Allow those with a live-in Carer who would otherwise live alone to apply for the Telephone Allowance and Fuel Allowance**
- 4. Examine the possibility of extending the Household Benefits Package to all Carers regardless of whether or not they live with the person they care for**

Carer's Support Grant:

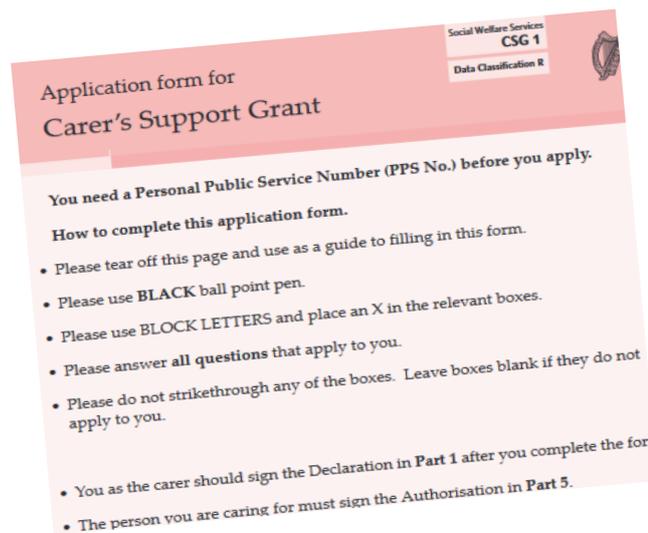
The Carer's Support Grant (formerly called the Respite Care Grant) is an annual payment of €1,700 made to Carers. Carers, in receipt of, or entitled to receive, Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance on the 1st Thursday in June are paid the Grant automatically on that date. This is also paid to a small number of people who are in receipt of Constant Attendance Allowance (108 in 2018). A Carer, not in receipt of one of these payments may apply for the 'standalone' Carer's Support Grant."¹⁰

In 2018, 114,311 people received the Carer's Support Grant automatically. A total of 5,665 people received the 'standalone' Carer's Support Grant with 476 claims either refused or withdrawn.¹¹

For the 5,665 people who received the Carer's Support Grant last year, that is the only payment they receive in the year and also the only recognition of their caring role.

PROPOSAL:

Both Family Carers Ireland and Care Alliance Ireland have both called for the Carer's Support Grant to be increased to €2,000 – we support this call



10 Department of Employment Affairs & Social Protection: Carers Support Grant available here: <https://www.welfare.ie/en/Pages/Carers-Support-Grant.aspx>
11 PQ Ref. No.15321/19

Carers & the State Pension

For far too long, those who took up caring roles lost out when it came to qualifying for a Contributory State Pension. In some cases, it is not until a person ceases a caring role and reaches pension age that they realise they do not qualify for the Contributory State Pension. This has caused huge financial difficulties for Carers in their old age leaving them at risk of poverty after giving years of their life to look after a loved one, at a huge saving to the State.

The averaging method used to calculate the rate paid under the Contributory State Pension has had a detrimental impact on those who had taken time out from the workforce in order to care for someone. The averaging method was based on the total number of contributions made over an entire working life divided by the number of working years, beginning with the first year contributions were paid. In some cases this meant leaving people in receipt of a Contributory State Pension (where they had some PRSI contributions but not the full 520) of as little as €99.20.

The introduction of the Homemaker's Scheme in 1994 attempted to assist those without the necessary number of PRSI contributions due to time taken out of the workforce in order to care for a loved one. This Scheme only applied to time taken out of the workforce after April 1994 and therefore, immediately dismissed an entire cohort of people who had taken time out pre-1994. So in essence, for far too many people the solution put in place by Government in order to assist Carers had no impact whatsoever.





Pension changes made by Fine Gael and Labour in 2012 added to the difficulties for those without the necessary number of contributions needed to qualify for the Contributory State Pension. They increased the number of contributions needed in order to qualify from 260 to 520 and at the same time made significant changes to the rate bands.

The only other option available to those who do not qualify for a Contributory State Pension or who only qualify for a reduced contributory pension based on their insurance record is to apply for a Non-Contributory State Pension. This is a means tested pension payment with a maximum rate of €237.

Total Contributions Approach:

In January 2018 after much pressure from organisations representing older people, pensioners and Carers the Government announced changes to the way in which the Contributory State Pension was calculated for post 2012 pensioners. This was particularly aimed at those who had breaks in their PRSI record due to periods of caring or time taken at home to rear a family.

While the new approach has not been fully implemented yet, it is being applied to all pensioners affected by the 2012 pension changes who have since had their pension entitlement reviewed and increased, where appropriate.

When fully rolled out (expected in 2020) the Total Contributions Approach will

calculate pensions based on all contributions made over an entire working life. The new pension approach also consists of a new Home Caring Credit of up to 20 years regardless of when this time was taken throughout one's working life. This will assist those who took time out of work to raise a family or to take up a caring role.

We are in the very early days of the new pension model and so it will take some time to see the impact that it will have on Carers and their pension entitlement. Therefore, the Government must liaise carefully with Carers and the organisations that represent them to ensure that Carers are no longer discriminated against when it comes to qualifying for the full State Pension as a direct result of time spent caring.

The new Total Contributions Approach has to provide certainty and security to today's Carers that they will not be punished in their old age. They must be assured of an adequate State Pension at the full rate without any reductions as a result of caring responsibilities. After years of abandoning Carers in their old age we must ensure that we get it right with this new approach to the State Pension.

PROPOSAL:

Careful review of the new Total Contribution Approach with caring organisations to ensure that the new approach to the State Pension supports and rewards Carers



Returning to Work

Leaving the workforce to take up a caring role can be a difficult decision for a person to make wrestling with the absolute desire to look after a loved one at home and the harsh reality of what it will mean for them financially. Given the fact that access to social welfare supports from the State are not guaranteed nor is an entitlement to the State Pension, the financial impact of caring has to be considered. This may mean returning to work after a caring role ceases where factors such as age, a skills gap and lack of experience in an ever changing labour market pose a challenge.

CARER'S LEAVE

“The Carer’s Leave legislation allows a person to leave their work in order to care for someone who requires full-time care. It allows employees temporarily to leave employment for between 13 and 104 weeks to provide full-time care. Carers may be entitled to Carer’s Benefit and are permitted to work for a maximum of 15 hours per week while on leave. To qualify for carer’s leave an employee will need a medical assessment that the person for whom he/she will be caring is in need of a full-time carer. The employee’s entitlements in employment will not be affected apart from those relating to remuneration, holidays, and pensions. Generally, the employee is entitled to return to the same position that they left. If this is not feasible, then they should be no worse off in terms of their terms and conditions of employment. Carer’s Leave entitlement is not affected by one’s eligibility for Carer’s Benefit.”

(Family Carer’s Ireland: Balancing Work and Care: International Challenges and Irish Perspectives, 2017)



Currently, there is no specific labour activation programme aimed at assisting Carers in returning to the labour market. However, this does not mean we need to create a whole new scheme aimed solely at Carers but instead using existing schemes to better support Carers with a more targeted and intensive approach. Long established and reputable schemes such as the Local Employment Service (LES), Community Employment (CE) and Job Clubs have a part to play. A Carer can gain practical and up-to-date information on putting together a CV as well as a refresher course on job interviews in the LES or Job Clubs. Alternatively, they could upskill in various different roles within their community with an ever growing list of CE vacancies depending on their interests.

Carers should also be fully supported if they wish to return to education. Carer's Allowance is currently a qualifying payment for receipt of the Back to Education Allowance which allows a Carer to return to education on a part-time basis. Under the current rules, any course undertaken by a Carer must not exceed 15 hours per week, limiting the courses that a Carer can take part in. This would change if our proposal to end the 15 hour rule was accepted.

Family Carers Ireland tells us that by 2030 1 in 5 people in Ireland will be a Carer. This will mean that employers will have a part in play in supporting

employees with caring responsibilities through flexible working conditions. A much wider conversation with trade unions and employer organisations is needed to explore what this might look like.

PROPOSALS:

- 1. Access to intensive support for Carers, through existing schemes, that will help them to identify employment and training opportunities and build their confidence through appropriate training and developing practical skills to help them find employment**
- 2. A conversation led by the Department of Employment Affairs & Social Protection with trade unions and organisations representing employers and Carers on ways in which employers can better support employees with caring responsibilities with an eye to the inevitable increase in Carers in the next ten years**

**“By 2030
1 in 5 people in Ireland
will be a Carer”**



Conclusion

Carers are the backbone of our society. Every day they look after and care for some of our most vulnerable citizens.

In doing so, they ensure that the person being cared for can remain in their own home – the place where they want to be. In the introduction to this document we asked if Carers in Ireland feel recognised, respected, supported and empowered. From a social protection perspective, the answer to that question is no.

In many ways while complimenting the work that Carers do and by recognising their valuable role in society, the challenges they face, as highlighted by Carers themselves are not being tackled. Far too many Carers cannot access basic social welfare supports, they are limited in their caring role and they are punished financially while at the same time, saving the State billions every year.

Every day, the Government tell us about our improving and growing economy yet, we are continuing to fail around 355,000 Carers across Ireland. There is no longer a lack of funding available for the National Carers' Strategy, that excuse can no longer be pedalled by Government. It must be brought back to the table, examined with Carers and caring organisations and a new strategy published with dedicated funding this year.

Carers have weathered the economic storm. They welcomed the National Carers' Strategy seven years ago and they patiently waited for the Government to honour its commitment to review it in better economic times. That time is now.

Summary of Proposals

1. A new and updated **NATIONAL CARERS' STRATEGY** with a dedicated budget and timeframe to ensure the implementation of all actions to be published in 2019
2. Base the financial assessment for Carer's Allowance on net, not gross, income, in line with the assessment of earnings under Carer's Benefit
3. Extend the allowable deductions in the means assessment for Carer's Allowance to give consideration to dependent children in the household, rent/mortgage payments, and medical costs
4. End the **15 HOUR RULE** restricting work or study outside the home and trust Carers to manage their own time
5. Disregard the Half-Rate Carer's Allowance in the means assessment for **FUEL ALLOWANCE**
6. Disregard Carer's Allowance and Carer's Benefit in the means assessment of income for the **WORKING FAMILY PAYMENT**
7. Allow those with a live-in Carer who would otherwise live alone to apply for the **TELEPHONE ALLOWANCE** and **FUEL ALLOWANCE**
8. Examine the possibility of extending the Household Benefits Package to all Carers regardless of whether or not they live with the person they care for
9. Increase the **CARER'S SUPPORT GRANT** to €2,000
10. Careful review of the new Total Contribution Approach with caring organisations to ensure that the new approach to the State Pension supports and rewards Carers
11. Access to intensive support for Carers, through existing schemes, that will help them to identify **EMPLOYMENT** and training opportunities and build their confidence through appropriate training and developing practical skills to help them find employment
12. A conversation led by the Department of Employment Affairs & Social Protection with trade unions and organisations representing employers and Carers on ways in which employers can better support **EMPLOYEES** with caring responsibilities with an eye to the inevitable increase in Carers in the next ten year



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