



**A CHARTER**

**FOR**

**FAMILY**

**CARERS**

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# Introduction

Family Carers have long been held up as a crucial pillar of care and support in Ireland. But time and time again, Family Carers have not received the care and support they need and rightly deserve.

Various Departmental strategies and documents refer to the important role Family Carers play in our society, viewing them as the ‘backbone of care provision in Ireland’<sup>1</sup>.

The impact of Covid-19 has further underlined the appalling lack of support Family Carers receive from Government. Carers have been stretched to the limit over the past year; as a result of already limited social protection supports, respite services being made unavailable, and the incalculable toll the pandemic has had on health and wellbeing for Family Carers.

As supports have been withdrawn over the past year, many of Ireland’s over 500,000 Family Carers have provided increasing levels of care.

This document explores the main challenges Carers face, as well as setting out the supports which should be made available to them.

In order to deliver on this Charter for Carers Sinn Féin propose investing an additional €242 million – a fraction of the €20bn Carers save the state each year<sup>2</sup>.

As we emerge from the effects of Covid-19, we must ensure that the 2012 National Carer’s Strategy is updated and that dedicated funding is put in place.

In consultation with Carers and representative organisations, this document examines and puts forward proposals to tackle three key areas of concern for Family Carers, linked to:

- **Health services and the Covid-19 vaccine rollout**
- **Social protection supports**
- **Availability and accessibility of services**

1 Department of the Taoiseach, Programme for Government – Our Shared Future, October 2020 - <https://www.gov.ie/en/publication/7e05d-programme-for-government-our-shared-future/>

2 Family Carers Ireland, Press Release: Many Family Carers Worse Off After Budget 2021, October 2021 - <https://familycarers.ie/news-press-releases/2020/december/over-half-a-million-family-carers-in-ireland-according-to-irish-health-survey>

# Health services and the Covid-19 Vaccine Rollout

Sinn Féin have advocated for Family Carers to be identified as a specific group in the Covid-19 vaccination rollout.

Family Carers are health and social care workers. They save the state billions each year, which would otherwise be spent on what the Minister considers 'formal carers'. HSE and agency Carers are being treated, rightly, as part of the patient-facing healthcare staff group. All healthcare staff are to be vaccinated as a priority.

The Minister has said that Carers are a 'diverse' group. He has used this as an excuse instead of developing a framework that identifies carers as a priority group. It does not even prioritise carers with highly vulnerable dependants. The exclusion of Family Carers from the vaccine rollout must be addressed immediately.

Even during ordinary times caring can take a huge toll on the mental wellbeing and physical health of many Carers<sup>3</sup>.

Despite an unprecedented increase in demand for mental health services, the HSE Service Plan for 2021 commits to increase capacity by just 6,250 additional counselling hours and talk therapy<sup>4</sup>. It is important that Carers can access sessions with an accredited counsellor or therapist, and we are proposing the creation of an Emergency Talk Therapy Fund offering over 128,000 hours to address this urgent need.

And with a view to supporting physical health of Carers, we are calling for GP visit cards to be automatically extended to all recipients of the Carer's Support Grant. This would benefit an additional 36,245 Carers who do not currently qualify for free GP care.

## WE RECOMMEND:

- **That Family Carers are prioritised in the Covid-19 Vaccine roll-out**
- **An Emergency Talk Therapy Fund is created to provide sessions with an accredited counsellor or therapist in the private system for carers on referral from a GP**
- **Automatic extension of the GP visit card to all recipients of the Carer's Support Grant**

<sup>3</sup> Department of Social Protection, National Carer's Strategy, July 2019 - <https://www.gov.ie/en/publication/a1e44e-nation-al-carers-strategy/>

<sup>4</sup> Sinn Féin, Our Mental Health Crisis: An Emergency Response, 2020

# Social Protection Supports for Carers

## Carer's Allowance & 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 and who meet qualifying conditions<sup>5</sup>. It is determined based on PRSI contributions, and individuals can continue to earn up to €332.50 net income per week whilst in receipt of the Benefit. Carer's Benefit is available to eligible recipients for a maximum of 104 weeks for each person being cared for, after which eligible recipients may apply for Carer's Allowance.

Carer's Allowance is a means-tested payment for people who provide a person(s) with full-time care and attention and who meet qualifying conditions<sup>6</sup>. While this payment is not time-limited like Carer's Benefit, there are significant issues with the process of means testing for Carer's Allowance.

As it stands, only households with a gross total income of less than €37,500 per year (€721 per week gross) will qualify for a full Carers Allowance. Those with a gross household income of between €37,500 and €62,000 qualify for a much-reduced rate. Any household with a gross income above €62,000 including consideration of savings and assets are not eligible at all<sup>7</sup>.

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.

The income disregard for Carer's Allowance has remained the same rate for the last 12 years, sitting at €332.50 (€665 per couple), despite steady increases to average earnings and the cost of living in this time. So far, the Government have failed to meet their commitment to expand the income disregard for Carer's Allowance, to keep pace with the average industrial income<sup>8</sup> which would allow more caring families to qualify for the payment. Average earnings have risen consistently since this commitment was made and are estimated to be €845 per week for Q4 of 2020<sup>9</sup>. This means that

5 Citizens Information, Carer's Benefit - [https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/carers/carers\\_benefit.html](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/carers/carers_benefit.html)

6 Citizens Information, Carer's Allowance - [https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/carers/carers\\_allowance.html](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/carers/carers_allowance.html)

7 Family Carers Ireland, Life After Lockdown: Family Carers Ireland's Proposals for Budget 2021 - <https://familycarers.ie/media/1967/family-carers-ireland-fci-budget-submission-14pp-a4.pdf>

8 Department for the Taoiseach, Towards 2016: Ten-Year Framework Social Partnership Agreement 2006-2015, June 2006 - [https://www.cypsc.ie/\\_fileupload/Documents/Resources/Towards%202016%20Partnership%20Agreement.pdf](https://www.cypsc.ie/_fileupload/Documents/Resources/Towards%202016%20Partnership%20Agreement.pdf)

9 Central Statistics Office (CSO), Earnings and Labour Costs, March 2021 - <https://www.cso.ie/en/statistics/earnings/earning-andlabourcosts/>

the current income disregard for Carer's Allowance makes up just 40% of the average income of a single person.

As well as this, Family Carers Ireland highlighted that the failure to ensure that the income disregard kept pace with average earnings is compounded by the fact that the weekly rate of Carer's Allowance is less now than it was in 2009<sup>10</sup>. This is simply unacceptable - disregarded earnings and the weekly payment rate must both be increased.

We want to increase the income thresholds in the means test for Carer's Allowance. This would result in higher payments for current recipients on reduced payments and it would also mean that more carers qualify for the Allowance. Until we enter government ourselves it is not possible for us to cost precise moves to the thresholds or to specify the exact number of beneficiaries. However, for illustrative purposes we know that increasing the disregard by €100 for a single person and €200 for a couple would cost €13 million per annum for existing recipients and would see those recipients' payments increased by up to €100 per week. The impact of these new thresholds on applications and therefore the number of additional new recipients who would benefit is not known at this time. We propose an allocation of €50 million solely for the purpose of relaxing the means-test. That is €50 million over and above the funding required for demographic and other pressures.

It is not good enough that many Carers are receiving payments which fall way below the established minimum essential standard of living (MESL)<sup>11</sup>. The income inadequacy imposed by existing social welfare payments must be addressed to ensure it can sufficiently support the needs of Carers and those they care for. We propose that rates of Carer's Allowance should be raised from €219 to €255 over five years.

Finally, Carer's Support Grant (formerly known as the Respite Care Grant) is an annual payment of €1700 made to eligible Carers<sup>12</sup>. Budget 2021 announced a €150 increase to the Grant, but this is not planned to take effect until June 2021. This delay comes at a time when many Carers are struggling to meet rising heating and utility costs, and many do not qualify for Fuel Allowance<sup>13</sup> under current eligibility criteria.

We are calling for the Carer's Support Grant to be raised by a further €150 to €2000 and for this to be available as two payments every six months, so Carers can use the funds

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10 Family Carers Ireland, Life After Lockdown: Family Carers Ireland's Proposals for Budget 2021 - <https://familycarers.ie/media/1967/family-carers-ireland-fci-budget-submission-14pp-a4.pdf>

11 Vincentian Partnership for Social Justice, Submission to DEASP: Pre-Budget Submission 2021, July 2020 - [https://www.budgeting.ie/download/pdf/vpsj\\_mesl\\_pre-budget\\_submission\\_2021.pdf](https://www.budgeting.ie/download/pdf/vpsj_mesl_pre-budget_submission_2021.pdf)

12 Citizens Information, Respite Care Grant - [https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/carers/respice\\_care\\_grant.html#62fd2](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/carers/respice_care_grant.html#62fd2)

13 Family Carers Ireland, Press Release: Many Family Carers Worse Off After Budget 2021, October 2021 - <https://familycarers.ie/news-press-releases/2020/december/over-half-a-million-family-carers-in-ireland-according-to-irish-health-survey>

throughout the year as needed. The introduction of a discretionary fund would also help Carers tackle rising household costs linked to Covid-19 and following the winter season.

It is important that social protection payments are adequate and available to support Carers, particularly during these challenging times.

#### **WE RECOMMEND:**

- **Relaxing the carers allowance means-test by raising the income disregard thresholds in order to increase eligibility and payments**
- **Carers Allowance & Carers Benefit is increased in every budget, raising it from €219 to €255 over 5 years**
- **Eligibility for Carers Benefit is extended to the self-employed**
- **The annual Carer's Support Grant is increased by €150 to €2000**
- **A discretionary fund for Covid-19 utility debt is established to aid those struggling with heating and electricity costs**

### **Carers and 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.

Often women, many Family Carers have fallen in to a 'pension gap', where they do not qualify for the Contributory State Pension due to years away from the workforce, or qualify only for the Non-Contributory Pension which is means-tested and a reduced rate of the State Pension.

This has caused huge financial difficulties for Family 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. It is also hurtful and insulting to suggest that the hard work of Carers does not warrant a State Pension.

Pension changes made by Fine Gael and Labour in 2012 put a full State Pension further out of the reach of women and Carers, in particular by increasing the minimum qualifying PRSI contributions required for State Pension from 260 to 520.

Following substantial pressure from organisations representing Older People, Pensioners and Carers, in 2018 the Government announced changes to the way in which the Contributory State Pension was calculated for post-2012 pensioners: The

**Total Contributions Approach.** 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.

When fully rolled out to all new applicants (expected in 2021), 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.

It will take some time to see the impact this new model 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 and the important work that Carers do, is recognised as just that, work.

The Total Contributions Approach must 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.

**WE RECOMMEND:**

- **Careful review of the new Total Contribution Approach 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 later on, the financial impact of caring has to be considered. This may mean returning to work after a caring role ceases and where factors such as age, a skills gap and lack of experience in an ever-changing labour market pose a challenge.

There is currently no specific labour activation programme aimed at assisting Carers in returning to the labour market. This does not mean we need to create a whole new scheme aimed solely at Carers, but instead use 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.

Carers should also be fully supported if they wish to return to education after a period of care. Carer's Allowance is currently a qualifying payment for receipt of the Back to Education Allowance which allows a Carer to return to education.

Family Carers Ireland tells us that by 2030 '1 in 5' people in Ireland will be a Carer<sup>14</sup>. This will mean that Employers will have a part to 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.

### WE RECOMMEND:

- **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**
- **A conversation, led by the Department of Social Protection and the Department of Enterprise, Trade & Employment 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**

<sup>14</sup> Family Carers Ireland, Press Release Family Carer's Canvas Card Launched, January 2020 - <https://familycarers.ie/news-press-releases/2020/january/family-carers-canvass-card-launched>

## Availability and accessibility of services

Even before the Covid-19 restrictions, people with disabilities and their Carers already experienced difficulties with accessing supports such as disability services and respite. Since March 2020, this became even worse as services were either withdrawn entirely or reduced significantly and Carers were without the support of extended family and friends.

As the vaccination plan is rolled out, a plan and confirmed date must be put in place for the full resumption of day services

Public health guidelines have resulted in a severe reduction in the provision of transport to day services, with Family Carers having to take on this responsibility and the associated cost. This cost should not fall on Carers who are already bearing additional costs related to caring for a person with a disability. The standardising of free transport to and from day services is required to ensure the current inequitable treatment of carers and those with a disability is resolved.

Respite, more than ever, is essential for the many Carers who are feeling exhausted and burnt out after a year of caring full-time, 24 hours a day, 7 days a week. The needs of each carer for respite should be assessed, established and met. We are calling for a building up of respite services through a doubling of public expenditure so that Family Carers get the respite they need in the form that meets their needs.

New Family Carers should be prepared for the difficulties they may encounter and be informed of what services and supports they are entitled to. This is where training comes in, and we propose that training sessions are offered to Carers to inform and equip them for their caring role.

### **WE RECOMMEND:**

- **Prioritise the full resumption of day services as society begins to reopen and standardise the provision of free transport to and from services**
- **Ensure that carers get the respite they need. To that end, build up respite capacity including delivery of hours and overnights through a doubling of public expenditure**
- **Ensure a spectrum of alternative respite services are available to the service user and carer, such as residential, in home, host families,**



holiday breaks, weekend breaks, day breaks, part day breaks (morning/afternoon/evening), hotel stays and social nights

- The introduction of a training programme for new carers to
- inform them of, and prepare them for, difficulties they may encounter
- inform them of services available and how to access these services
- inform them of the supports available and how to access these supports

### 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.

The 2020 Programme for Government renewed the commitment to 'review and update the National Carer's Strategy'<sup>15</sup>, but little progress has been made on this to date. The National Carers' Strategy is an important document to consider when exploring issues faced by Carers as many of these challenges remain. Despite the guiding principles on which the strategy was based, they have not been achieved for Carers.

The National Carer's Strategy also 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.

### WE RECOMMEND:

- **A new and updated National Carers' Strategy is published in 2021, with a dedicated budget and timeframe to ensure the implementation of all actions.**

<sup>15</sup> Department of the Taoiseach, Programme for Government – Our Shared Future, October 2020 - <https://www.gov.ie/en/publication/7e05d-programme-for-government-our-shared-future/>

# Recommendations

- 1. Prioritise Family Carers in the Covid-19 Vaccine roll-out**
- 2. Create an Emergency Talk Therapy Fund to provide sessions with an accredited counsellor or therapist in the private system for Carers on referral from a GP**
- 3. Relax the carers allowance means-test by raising the income disregard thresholds in order to increase eligibility and payments. Allocate €50 million solely for this purpose**
- 4. Increase the annual Carer's Support Grant (formerly known as the Respite Care Grant) by €150 to €2000**
- 5. Increase Carer's Allowance & Carer's Benefit in every budget; raising it from €219 to €255 over 5 years**
- 6. Extend eligibility for Carer's Benefit to the self-employed**
- 7. Establish a discretionary fund for Covid-19 utility debt to provide assistance to those struggling with heating and electricity costs**
- 8. Ensure access to intensive support for Carers, 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**
- 9. Initiate a conversation, led by the Department of Social Protection and the Department of Enterprise, Trade & Employment 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**
- 10. Ensure that Carers get the respite they need. To that end, build up respite capacity including delivery of hours and overnights through a doubling of public expenditure**
- 11. Prioritise the full resumption of day services in the reopening of society and standardise the provision of free transport to and from services**
- 12. Introduce a training programme for new carers**
- 13. Ensure a spectrum of alternative respite services are available to the service user and carer**
- 14. Extend an automatic GP visit card to all recipients of the Carer's Support Grant**
- 15. Careful review of the new Total Contribution Approach to ensure that the new approach to the State Pension supports and rewards Carers**
- 16. A new and updated National Carers' Strategy with a dedicated budget and timeframe to ensure the implementation of all actions to be published in 2021**