

**Family Carers Ireland**  
**10/10/2022**

**Question: What progress do you feel has been made in reducing poverty and social exclusion since publication of the Roadmap for Social Inclusion 2020 – 2025 in January 2020?**

Family Carers Ireland is the national charity representing unpaid family carers, as such our feedback will focus specifically on this cohort. Commitments 9, 10 and 11 in the Roadmap relate specifically to family carers. Some important changes have taken place for carers since 2020 which have benefited carers, specifically increasing the income disregards for Carers Allowance, increasing the hours a carer can work while in receipt of care-related payments, and providing Dormant Account funding to support carers in employment. However much more needs to be done to address the inadequacy of social welfare rates for carer payments, particularly given the additional costs of providing care (VPSJ research show costs of caring can be as much as €244 per week in household where high-level care is provided) and the means test for Carers Allowance which continue to lock genuine family carers living on modest incomes out of the scheme.

**Question: In your experience, what has worked well in reducing the number of people in Ireland experiencing poverty and social exclusion?**

NA

**Question: And in your experience, what has not worked so well or is challenging in reducing the number of people in Ireland experiencing poverty and social exclusion?**

1. Cost of living crisis has forced many families into financial hardship. These families may appear to have a relatively good income, however, when the costs of caring and costs of living are deducted they have little left. They are not eligible for social welfare supports, housing grants, back to school allowances etc.
2. Male breadwinner model of social protection reinforces the already entrenched gender stereotype of women as the primary caregiver, with a lack of pay-indexed benefits 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.
3. Restricting the hours a carer can work or study is paternalistic and at odds with DSPs mission to promote active participation and inclusion. The 18.5-hour ceiling traps carers, forcing them to remain dependent on welfare and unable to prepare for life after care.

**Question: What would you like to see prioritised in terms of moving people out of poverty and social exclusion, up to the end of the Roadmap for Social Inclusion 2020 – 2025 in 2025.**

FCI believes the Carer's Allowance scheme is inadequate, gender-biased, overly restrictive, no longer fit for purpose and must be reviewed.

- CA if received at all, is just €16 more than basic social welfare. Many carers receive even less due to means.
- Max rate of CA of €224 is just €3.50 more than it was in 2009, a loss of €25 pw. when inflation is taken into account.
- Income disregards bear no resemblance to the actual disposable income of a caring household.
- The 18.5-hour ceiling traps carers, forcing them to remain dependent on social welfare and unable to prepare for life after care.
- CA was introduced in 1990 for people 'living with and caring for a relevant pensioner'. It was not designed to meet the very different circumstances of lifetime carers who care for prolonged periods and need access to an integrated income support system that encourages rather than restricts their participation in work and education.
- Taxation of Carer's Allowance while other payments are tax-exempt is unfair..

**Question: If there are any specific aims, ambitions, commitments or targets in the Roadmap for Social Inclusion 2020 – 2025 that you would like to comment on, please provide details. This can include identifying gaps in what is included in the Roadmap, or any other comments you may have.**

The State has reached a critical juncture in its treatment of family carers. Even before Covid it was agreed that a broader discussion was needed on care work, including the rights of 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. It recommends the reform of Carer's Allowance including changes to the means-test and individualisation; increasing the hours carers can work; reimbursing the costs of care; increasing the Carer's Support Grant; increasing respite and providing a dedicated pension for carers. Of particular significance is the recommendation to replace Article 41.2 to recognise the care provided while obliging the State to take reasonable measures to support carers. FCI is calling for a new social contract for care, by reforming how the State categorises, compensates, and values family carers.

**Question: The Roadmap for Social Inclusion 2020 – 2025 includes 7 high-level goals. Please indicate below which of these goals are most relevant to your participation in the Mid-Term Review.**

Extend employment opportunities to all who can work;

Support families – reduce child poverty;

Reduce poverty among people with disabilities – help them to maximise their ability;

Ensure that all people have access to quality services

**Question: Which county are you located in?**

Westmeath

**Question: Are you responding on a personal basis or on behalf of an organisation?**

Organisation

**Question: Which organisation are you responding on behalf of?**

Family Carers Ireland