

Means Test for Carer's Allowance.

Good morning.

My name is Damien. I am 65 and I am a Carer. My wife Mary is also a Carer.  
We have 5 wonderful children.

Una and Ailis are our youngest daughters. They are 27. They are twins and have a condition called Wolf Hirschhorn Syndrome. They cannot eat, drink, talk or walk. They have severe developmental delay, have epilepsy and are doubly incontinent. They are non-mobile and use wheelchairs which we push.

They are Peg fed. They function at the level of 9 month old babies.

We love them to bits.

In 2003, Mary gave up work to mind the twins and our other children full time.

Beaumont Hospital lost a brilliant A and E nurse.

Mary gave up a career she loved (and forfeited salary and future pension entitlements).

In 2013, I had to retire early from my job as an Assistant Director of Mental Health Nursing because the girls were now at the magic age of 18. I loved my job, but I loved my girls more.

18 meant the end of School. However Adult Day Services were not available. I retired early to help look after the girls and fight for Day Services. Eventually we were successful.

Carers Allowance is a Means tested Social Welfare Allowance paid weekly to people who provide at least 35 hours care to a person who needs support because of age, disability or illness.

Many carers in our situation provide far in excess of 35 hours per week. Often it is nearer to 24 hour daily care.

For those who are not wealthy, the Carers Allowance is essential to help them manage financially.

The new scheme coming into effect gives a disregard for savings and investments of 50,000 Euro.  
Thank you for that.

The Means test cutoff will be 750 Euro per couple per week, allowing an income of 39,000 Euro per annum. For a couple, this works out at 9.38 Euro per person over 40 hours a week, far below the minimum wage of 10.50 Euro per hour (which equates to 42,000 Euro if both had full-time minimum wage jobs).

In recent times, people who lost their jobs or were unable to work because of Covid, were able to claim Pandemic Unemployment Payment. At one stage this was valued at 350 Euro per week. This would be a fair sum to have the Carers Allowance pitched at.

Currently, the max Carers Allowance payment to a Carer under 66 looking after 1 person is 224 Euro per week. If over 66, they would get 262 Euro per week.

So Carers Allowance is definitely a Social Welfare payment, not a payment for work done! It does not compensate for loss of earnings or loss of pension entitlements.

Some Carers may have a weekly work pension, or work part-time. All earnings, income, investments and savings are taken into account in the means test. No allowance is made for the purpose for which the savings are intended. We don't all go on exotic holidays!

If you happen to have money that puts you over the Means Test limit, it does not mean you are rich. It might mean you have more than you need for today, but it is necessary for future needs. This might be replacement vehicles, house repairs or improvements, respite breaks, or extra carers to help especially when it is so difficult to engage in essential therapies due to the difficulty in getting assessments for Physio, OT and Speech and Language Therapies.

We know there are about 500,000 Carers in Ireland. Not all of them are full-time carers.

In 2021, 115,000 Carers received the Carers Support Grant.

Only 91,000 received Carers Allowance in some form or other.

Approximately 6,000 full-time carers receive the Carers Support Grant did not satisfy the Carer's Allowance means test meaning the annual grant is the only recognition they receive from the State. Yet they continue caring and looking after their loved ones.

In many or most cases, if they stop caring for their loved ones, there is no one else to step in to do it. The state is not able to do it. Yet the state is saved billions every year by the dedication and love of Carers like us.

All we ask for is to be treated Fairly, with Dignity and Respect.

We do not 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.

Thank you for your time and consideration in listening to us.

Damien Douglas.