



Irish Haemophilia Society



A Guide to Benefits & Allowances for Carers

INTRODUCTION

We have recently dealt with a relatively large number of queries from members of the Society in relation to benefits and allowances, and therefore felt the need to produce our own booklets on these subjects.

As a Carer, you may qualify for a carer's payment such as **Carer's Benefit**, which is based on PRSI (Pay Related Social Insurance) contributions, or **Carer's Allowance**, which is means tested. If you are receiving certain other social welfare payments and taking care of someone with a disability, you may be entitled to a **half-rate Carer's Allowance**. A **Domiciliary Care Allowance** is paid to people who take care of a child with certain conditions like haemophilia. Carers may also qualify for an annual **Respite Care grant**, which allows them to take a break from their caring duties. Carers can also take unpaid leave from work for up to two years to care for someone in need of care and attention. Don't forget you can contact Anne Duffy in our office on 01 6579900 if you have a query.



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CARER'S BENEFIT

This is a short-term payment made to insured people who leave employment temporarily to care for someone who needs full-time care.

How to qualify for Carer's Benefit:

You must have 156 PRSI paid contributions in Class A, B, C, D, E or H **and**

- 39 contributions paid in the relevant tax year **or**
- 39 contributions paid in the 12 months immediately before the start of Carer's Benefit **or**
- 26 contributions paid in the relevant tax year **and** 26 paid in the relevant tax year prior to that.
- The relevant tax year is the second last complete tax year before the year in which you make your claim. For claims made in 2010, the relevant tax year is 2008.
- You must leave employment (of at least 32 hours a fortnight) to look after someone with a disability in need of full time care. You must have worked for at least eight weeks in the six month period prior to becoming a full time carer. If you are self employed and paying Class S PRSI contributions, you are not eligible for Carer's Benefit.

How long does Carer's Benefit last?

- It is paid for up to 24 months and increases are paid for qualified children.
- If you are caring for more than one person, you are entitled to an additional 50% of the payment.
- You can do limited work while in receipt of Carer's Benefit in the same way as for Carer's Allowance. The maximum weekly earnings for anyone who works part time or who is self employed is €332.50.

CARER'S ALLOWANCE

This is a **long term** means tested payment for people on low income who are looking after someone in need of full time care because of age, certain illnesses, physical or learning disability.

How to qualify for Carer's Allowance you must:

- Be aged 18 or over and satisfy both a means test and a habitual residence test.
- Live with the person you are looking after, or be providing full time care and attention if the person is not living with you.
- The person you are caring for must be aged 16 or over, require full time care and attention for at least 12 months (medical certification is required). They can be under the age of 16 if a Domiciliary Care Allowance is being paid.
- Carers who are providing full time care to more than one person, receive an additional payment of up to 50% of the maximum personal rate.
- If you are aged over 66 and satisfy the conditions, you may still receive Carer's Allowance. If you are over the age of 80, you are entitled to an over 80's increase on top of your payment.

Income Disregards:

The first €332.50 per week of your income is disregarded when your entitlement is calculated (whether from employment or self employment, capital or occupational pension). The disregard for a couple is €665.

Working:

- You can work outside the home for up to 15 hours a week or engage in limited self employment in the home, while receiving Carer's Allowance. Approval is required from the Department of Social and Family Affairs and your income is assessed as means (see disregards above).
- You may work part time as a home help for the Health Service Executive for up to 15 hours a week. This income is not assessed as means.
- You may also attend an educational or training course or take up voluntary work for up to 15 hours per week. If the person you care for is attending a non-residential course of rehabilitation training or an approved non-residential day care centre, this will not affect your Carer's Allowance.

HALF-RATE CARER'S ALLOWANCE

- If you are getting certain social welfare payments in your own right, you may keep your main payment **and** get an extra half-rate Carer's Allowance. These payments include disability payments – although you must meet the criteria for caring and be fit to care.
- Half-rate Carer's Allowance is not payable with Jobseeker's Benefit or Allowance, Back to Work Allowance, or Supplementary Welfare Allowance.
- If you are being claimed for as a qualified adult on your spouse or partner's social welfare payment (with the exception of Supplementary Welfare Allowance) and you are providing full time care to another person, you may apply for half rate Carer's Allowance and retain your current increase for a Qualified Adult in full.



DOMICILIARY CARE ALLOWANCE

This is a monthly payment made to the parent or carer of a child with certain conditions like haemophilia. Neither the child's nor the carer's means are taken into account. The Department of Social and Family Affairs now administers this scheme.

How long does Domiciliary Care Allowance last?

- This allowance is paid until the child reaches 16 (then the child may qualify for Disability Allowance in his/her own right).
- The allowance is not paid if a child is living in institutional care. A reduced payment in respect of time spent at home for holidays is paid for a child who normally lives in a special school or institution.
- You may get a half rate payment if your child is in residential care Monday to Friday and goes home at weekends.
- While getting a Domiciliary Care Allowance, you may also be eligible for Carer's Allowance or Carer's Benefit and a Respite Care Grant.

How to apply

To apply, fill in a Domiciliary Care Allowance form or text "FORM DCA" followed by your name and address to 51909 (standard text rates apply). You can obtain an application form in your Social Welfare Local Office or Citizens Information Centre. You should complete Parts 1 to 5 of the application form and have your child's GP complete parts 6 and 7.

To ensure that the Medical Assessor has all of the relevant information required please make sure that:

- You complete Part 4 of the application form where you outline the additional care and attention the child requires.
- Part 6 and Part 7 is completed by your child's GP **and**
- That you attach any reports or assessments related to your child's disability from the Consultant Paediatric Haematologist.

Where to apply

Domiciliary Care Allowance

Social Welfare Services Office

Department of Social and Family Affairs

College Road

Sligo

Lo-call: 1890 500 000

Website: www.welfare.ie

RESPIRE CARE GRANT

- This grant of €1,700 is paid automatically by the Department of Social and Family Affairs in June each year to all carers getting Carer's Benefit, Carer's Allowance or caring for someone who gets Constant Attendance Allowance.
- Payable also, to those who are providing full time care to an older person or a person with a disability, regardless of the carer's means. The carer must not be working outside the home for more than 15 hours per week or getting an unemployment payment. The grant is paid for each person being cared for.
- You do not need to apply for it, if you are automatically entitled to receive the Respite Care Grant. If you received the grant in the last year, the Department will contact you to verify that you still qualify for payment.
- In some cases, you can apply for the grant retrospectively.



HOMEMAKER'S YEARS CREDIT & TAX RELIEF

HOMEMAKER'S YEARS CREDIT

- If you gave up work to care full time for a child under the age 12 or an incapacitated child (over age 12), or an adult who needs full time care or attention, you may be able to avail of the Homemaker's Scheme.
- The years spent working in the home (since April 1994 when this provision was introduced) are disregarded when calculating your average yearly PRSI contributions for pension purposes.



TAX RELIEF

- If you employ a carer, you may be able to claim a tax allowance.
- A tax credit is available for a spouse who works in the home caring for a person with a permanent disability.



CARER'S LEAVE

This may entitle you to take temporary unpaid leave from employment to care for someone who needs full time care.

How to qualify for Carer's Leave:

- Under the Carer's Leave Act employees can take leave to care for an incapacitated person while preserving their employment rights.
- You must have worked for your employer for a continuous period of at least one year. The leave is unpaid but you may qualify for Carer's Benefit.
- You are entitled to Carer's Leave credits (credited PRSI contributions) for each week taken of Carer's Leave, if you do not get Carer's Benefit or Allowance.

How long does Carer's Leave last?

- To enable you to give full time care and attention to an incapacitated person who needs such care, you are entitled to a maximum of 104 weeks of leave. You may take the leave in one block or broken up into shorter periods.
- 13 weeks is the minimum period that you can take, unless your employer agrees otherwise. If two people live together and both require full time care, you can take leave for both people, but the total leave cannot exceed 208 weeks.



SOME USEFUL CONTACT INFORMATION

Domiciliary Care Allowance

Social Welfare Services Office

Dept of Social and Family Affairs

College Road

Sligo

Lo-call: 1890 500 00

Carer's Allowance/ Carer's Benefit Section

Social Welfare Services

Ballinalee Road

Longford

Tel: (043) 334 0000 or (01) 704 3000 Lo-call: 1890 92 77 70

Respite Care Grant Section

PO Box 10085

Dublin 2

Tel: (01) 673 2222

Carers Association

Market Square

Tullamore

Co. Offaly

Tel: (057) 932 2920 Email: info@carersireland.com www.carersireland.com

National Employment Rights Authority

Employment Rights

Information Unit

Government Buildings

O'Brien Road

Carlow

Lo-call: 1890 80 80 90 Website: www.employmentrights.ie

Caring For Carers

Carmody Street Business Park

Ennis

Co. Clare

Tel: (065) 686 6515 Email: support@caringforcarers.org

You can find more information on benefits, allowances and entitlements at your local Citizens Information Centre or on www.citizensinformation.ie

Lo-call: 1890 777 121, Monday to Friday from 9am to 9pm.

[Information in this booklet has been taken from the Citizens Information Website]

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