

A one-parent family and a full-time carer

If you are caring for someone who is in need of full time care and attention because of disability, age or illness then you may be entitled to one of the payments available from the Department of Social Protection. These payments include Carer's Benefit and Carer's Allowance and Domiciliary Care Allowance.

Carer's Benefit is based on PRSI contributions and Carer's Allowance is means tested and therefore based on income. Both have quite strict criteria that must be met in order to qualify for them, but the main requirements to remember are that you must be caring full-time for this person and they must be incapacitated to the extent that they would not be able to manage without your assistance. This could be due to mental or physical illness, age or a disability. The person must not reside in an institution which includes a hospital, care home or residential home, unless they are undergoing medical treatment for less than a 13 weeks in a year.

Caring for an adult or child

If you are parenting alone and caring for an adult (such as a parent or sibling) or your child (for whom Domiciliary Care Allowance is payable), then you may qualify for both One-Parent Family Payment and half-rate Carer's Allowance until your youngest child is 16, provided you continue to meet the qualifying conditions for both payments. You can also receive an increase for any other qualified children up until the age of 18 (or 22 if in full time education), whilst half-rate Carer's Allowance and One Parent Family Payment is being paid.

If you are applying for Carer's Allowance in respect of one of your children then, should you qualify, you may be entitled to both payments until the youngest child is 16. When the child for whom you are receiving Carer's Allowance reaches the age of 16, the child may then qualify for Disability Allowance in their own right. A parent who is still caring full-time for the child may be entitled to Carer's Allowance, without the child who is receipt of Disability Allowance, being included as a qualifying child.

As a carer you will receive a Free Travel Pass. This will allow you to travel free on any public transport. However, it is only for you and does not entitle anyone else to travel free if they are accompanying you. If you are a carer and living with the person you are caring for, you may qualify for the Household Benefits Package, which includes an allowance towards Electricity, Natural Gas or Bottled Gas Refill Allowance and a Free TV Licence.

You will not qualify for the Fuel Allowance on Carer's Allowance alone, but if you are on another payment such as OPF you can qualify for it. The person you are caring for may be entitled to Fuel Allowance in their own right also. Fuel Allowance is paid,

generally between the months of October and April, to people on certain long term social welfare payments. It is to assist people on low incomes with heating their home. It is a payment of €22.50 per week on top of the usual payment. It may sometimes be extended for a few weeks, if the winter has been an especially harsh one.

Carer's Allowance

In order to receive Carer's Allowance, the person you are providing care for must be under the age of 16 and you must be in receipt of Domiciliary Care Allowance for them; or the person is over 16 and is incapacitated to an extent that they need full-time care and attention. The person must be living with you or you need to be in a position to provide the necessary full time care and attention to the person you are in receipt of Carer's Allowance for.

The application process for both Carer's Benefit and Carer's Allowance can be a lengthy process so it is helpful to have your research done and to have as much information as possible about the illness or reasons the person you are applying for carers on behalf of, to hand. Information should include any letters or reports from GP's, hospitals or specialists, supporting information from schools (if applicable) and any other letters or reports which you feel you may strengthen your claim. Many people also include a carer's statement, which explains what day to day life is like, caring for the individual, even showing what a regular daily timetable looks like.

The full rate of Carer's Allowance is €204 a week plus €29.80 per week for a qualified child. It is possible to care for more than one person and if so the rate increases to €306 a week, plus the €29.80 per week, per qualified child.

If a person is deemed eligible for the half-rate Carer's Allowance then this paid at half of the full rate so €102 a week. There is no additional rate per qualified child as this is paid alongside the main social welfare payment, such as One Parent Family Payment.

Domiciliary Care Allowance

If you are the parent of a child with a severe disability then the child's needs must require care and attention that would meet the criteria to qualify for the Domiciliary Care Allowance and this is a requirement in order for you to be eligible for a Carer's payment.

Domiciliary Care Allowance (DCA) is a monthly payment for children under the age of 16, who have a serious disability and require care and attention above the needs for care of a child of the same age. The current rate is €309.50 a month. In addition

to the DCA there is a once a year payment called the Carer's Support Grant, which is currently paid every June and the rate for this is €1700. You must be awarded DCA in order to qualify for the Carer's payment in respect of caring for a child

Should you feel you may be eligible for a Carer's payment then it is advisable to apply as soon as possible whilst at the same time applying for the DCA as the process can take several months. DCA may be backdated for up to 6 months if there was a good reason why you did not apply for the allowance when you originally qualified for it.

Carer's Leave

Carer's leave allows for employees, who have been working for their employer for a minimum of 12 months, to leave their work on a temporary basis, in order to provide full time care and attention to someone in need. The minimum is 13 weeks and the maximum is 104 weeks. Carer's leave is unpaid leave however you may be eligible for either Carer's Benefit, if you meet the requirements for PRSI contributions or you may qualify for Carer's Allowance, which is means tested. You do not have to be eligible for either of these payments in order to take Carer's leave.

Carer's Benefit

Carer's Benefit is payable to people who are insured, having made PRSI contributions, who leave the work place to care for someone in need of full time care and attention. A person can receive 104 weeks in total, in order to care for the person. This can be taken all at once or in any number of separate chunks, up to 104 weeks.

In order to qualify for this payment the applicant must be:

- Aged 16-66
- Must have 156 contributions paid at any time between entry into the workforce and the time you apply for Carer's Benefit and:
 - 39 contributions paid in relevant tax year or
 - 29 contributions paid in a 12 month period before the start of Carer's Benefit or
 - 26 contributions paid in the relevant tax year and 26 in the previous year.
- Self employed contributions do not count.
- Have been employed for at least 8 weeks, consecutive or not, in the previous 26 week period and must be employed for at least 16 hours per week or 32 hours per fortnight.

The rate of Carer's Benefit is €205 a week, plus €29.80 per week, per child.

Household Benefits Package and Free Travel are not applicable to someone on Carer's Benefit.

Working or studying and caring

Working or studying whilst caring is possible however you are only allowed to work 15 hours or less when on a carer's payment, as the person you are in receipt of Carer's Allowance for, must require full-time care and attention. This work must be approved by the Department and the amount you earn will be means tested. Due to the limit on working hours, a person parenting on their own, would not be able to claim Family Income Supplement (FIS) as a person needs to work a minimum of 38 hours in a fortnight to qualify for FIS.

Links to Carer organisations

Family Carer's Ireland

Offering help and advice through: carer groups, free counselling and advocacy, and a free phone number for support: 1800 24 07 24

<http://familycarers.ie/>

Care Alliance

Provide research and training. Run seminars

<http://www.carealliance.ie/>

Young Carers

Provide support, information, group work, education and employment support, peer mentoring and respite breaks for young carers. Helpline: 1800 24 07 24

<http://www.youngcarers.ie/>

National Carer's Week

Provides a list of activities and events for carers and the people they are caring for throughout the year.

<http://www.carersweek.ie/>

How to apply for payments

Application forms for most social welfare payments are available in your local social welfare office or Intreo centre. You may be able to get a copy of some payments in the post office or you can download and print them from websites such as www.welfare.ie and www.citizensinformation.ie. The address where you send your completed application will usually be on the last page of the form.

Domiciliary Care Allowance

A person can apply for this by downloading a Domiciliary Care Allowance Form by texting 'FORM DCA', followed by your name and address, to 51909.

Carer's Allowance

Application is made on the standard Carer's Allowance form; you can request that one be posted to you by texting "Form CARA", followed by your name and address to 51909.

Half-rate Carer's Allowance

Application is made on the standard Carer's Allowance application form, as above.

Carer's Benefit

You can request that a copy be posted to you by texting "Form CARB", followed by your name and address to 51909.

One-Parent Family Payment

You can request a form by texting "Form OPFP", followed by your name and address to 51909.

The OPF application form needs to be returned to your local social welfare office or Intreo centre in the area where you live.

Household Benefits Package

Text "Form HHB", followed by your name and address to 51909

Fuel Allowance

Text "Form NFS1", followed by your name and address to 51909.