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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 20 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.

1. What is Carer's Allowance?

Carer's Allowance is a payment for carers who look after certain people in need of full-time care and attention.

If you are getting Prescribed Relative's Allowance or Constant Attendance Allowance, or a pensioner is claiming it for you, you may apply for Carer's Allowance instead.

You may qualify for Carer's Benefit instead of Carer's Allowance if you leave the workforce to care for a person in need of full-time care and attention.

For more information, log on to **www.welfare.ie**.

2. Can I get Carer's Allowance if I am getting another payment from this Department?

Yes. Since 27th September 2007 if you are getting certain payment(s) from this Department and you satisfy the conditions for Carer's Allowance, you may get half the rate of Carer's Allowance along with your existing payments. It may also be possible for you to receive half rate Carer's Allowance in addition to someone receiving an increase for you as a qualified adult on their own pension.

3. How do I qualify?

You will qualify if you, the carer:

- satisfy the Habitual Residence Condition*,
- reside in the Republic of Ireland,
- are aged 18 or over,
- satisfy a means test,
- live with the person you are looking after or can be contacted quickly by a direct system of communication (for example, telephone or alarm) between your home and the home of the person you are caring for,
- care for the person on a full-time basis,
and
- take up limited self-employment or are not employed outside the home for more than 15 hours a week.

*Habitual residence is a condition you must satisfy to qualify for certain social welfare payments. This condition took effect from 1 May 2004 and affects all applicants regardless of nationality.

For more information, log on to **www.welfare.ie**.

In addition, the person you are caring for must:

- be so disabled as to need full-time care and attention (medical certification is required),
- not normally live in a hospital, home or other similar institution, and
- be aged 16 or over,
or
- be under age 16 if Domiciliary Care Allowance is being paid for them.

If you are caring for a child getting Domiciliary Care Allowance, you do not need to supply a medical certificate or be the person who receives that allowance for the child.

Note

You cannot get Carer's Allowance if the person you are caring for:

- **is getting Constant Attendance Allowance under the Occupational Injuries Benefits Scheme, or**
- **has Prescribed Relative's Allowance paid for them.**

4. What does 'full-time care and attention' mean?

The person being cared for must need:

- continuous supervision and frequent help throughout the day with their personal needs, such as walking and getting about, dressing, washing, eating and drinking,
or
- continuous supervision to avoid danger to themselves,
and
- full-time care and attention for at least 12 months.

Note

The person being cared for may attend a non-residential course of rehabilitation training or a day care centre approved by the Minister for Health and Children.

You, the carer, may:

- attend an educational or training course or take up voluntary or community work for up to 15 hours a week,
- or**
- work part-time as a Home Help for the Health Service Executive for up to 15 hours a week (your earnings from this work will **not** be assessed as means),
- or**
- take up limited self-employment in your home (any earnings from this work **will** be assessed as means),
- or**
- take up employment outside your home for up to 15 hours a week.

Any income, except earnings from working part-time as a Home Help for the Health Service Executive, will be assessed as means.

During your absence, you must arrange adequate care for the person requiring full-time care and attention.

We will be flexible when assessing the need to provide full-time care and attention and consider the needs of you, the carer, and the person receiving care. We do not expect, nor want others to expect, that you would provide care 24 hours a day.

5. Do I need to live with the person needing full-time care?

You will normally live with the person being cared for, but it is not essential. You may qualify for Carer's Allowance if you are a non-resident carer and can show the following when applying for Carer's Allowance:

- a direct system of communication exists between your home and the person you are caring for, for example telephone or alarm system, and
- the person being cared for is not already receiving full-time care and attention within their own home from a person other than you, the applicant.

In these cases, you must show that full-time care and attention is being provided to the person being cared for.

6. What is the means test?

A means test is a way of checking if you have enough means to support yourself and what amount of payment, if any, you may qualify for. Your means are any income belonging to you or your spouse, civil partner or cohabitant and property (except your own home) or an asset that could provide you with an income.

To carry out a means test, a Social Welfare Inspector will ask you for details of your means. The Inspector will do this at your local Social Welfare Office or may call to you at your home. They may also ask you to produce documents such as, accounts or bank statements. Please give details of all your means when completing your application form. A Deciding Officer makes a decision on your entitlement to Carer's Allowance based on the means test.

What counts as means?

Your means are any income belonging to you or your spouse, civil partner or cohabitant, property (except your own home) or an asset that could bring in money or provide you with an income, for example occupational pensions or pensions or benefits from another country.

The first €7.60 of means assessed will not affect your payment, but for every extra €2.50 means you have, your weekly payment will be reduced by €2.50.

Note

We also take into account the total amount of any social security payment made to you from another country.

Investments and savings

When working out your means from savings and investments, also known as capital, we add together the following items and use a special formula:

- the cash value of investments and property (except your home),
- money in any savings account or current account, and
- cash-in-hand.

Capital:	Weekly means assessed:
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

If you are married, in a civil partnership or cohabiting with another person, we will assess you based on half of the combined means assessed. See examples on pages 9 and 10.

Disregarding certain earnings

Single carer

We will not take into account the first €332.50 of your weekly income when assessing your means.

Example 1:

A single person aged under 66 has a weekly commercial sector pension of	€339.50
Minus disregarded earnings	<u>€332.50</u>
Weekly means	€ 7.00

The first €7.60 of weekly means assessed is disregarded. So, in this example, the carer would receive a full Carer's Allowance of €204.00 a week. This rate applies since January 2011.

Married, in a civil partnership or cohabiting carer

We will not take into account the first €665.00 of your **combined** weekly income when assessing your means.

Example 2:

A carer aged under 66 has weekly earnings of €105 and their spouse, civil partner or cohabitant has gross earnings from employment of €650 a week. The couple have 3 dependent children.

We would work out their means by adding the income of the carer and their spouse's, civil partner's or cohabitant's weekly earnings after PRSI, union dues and superannuation are taken away. We may also make an allowance for travel expenses. We do not take into account the amount of income tax paid.

Spouse's, civil partner's or cohabitant's gross weekly earnings		€650.00
Minus	PRSI (Subclass A1)	€33.92
	Union dues	€ 3.60
	Superannuation	€ 9.80
	Travel	<u>€15.00</u>
Amount taken away	€62.32	- € 62.32
Their total reckonable earnings		€587.68
Plus carer's own earnings		+ <u>€105.00</u>
		€692.68
Minus disregarded earnings of €665.00		- <u>€665.00</u>
Combined means of couple		€ 27.68
We halve the combined means to give the carer's weekly means.		€ 13.84
Weekly Carer's Allowance		€196.50
Half-rate increase for 3 children (€14.90 x 3) +		€ 44.70
Total weekly Carer's Allowance		<u>€241.20</u>

These figures are based on January 2011 rates.

Note

The above amounts apply to any of you or your spouse's, civil partner's or cohabitant's income, including earnings from employment, an occupational pension, capital or savings.

7. What does not count as means?

The following do not count as means:

- your own home,
- Child Benefit,
- your spouse's, civil partner's or cohabitant's payment from us or the Health Service Executive,
- income earned as a part-time Home Help with the Health Service Executive, and
- contributions to Personal Retirement Savings Account(s) (PRSAs) since April 2006.

8. How much can I get?

Your payment is made up of a personal amount for yourself and extra amounts for your qualified child(ren). The amount you may get depends on your means.

For more information, log on to **www.welfare.ie**.

Note

- **If you are caring for more than one person, you may qualify for up to an extra 50% of the maximum personal portion of Carer's Allowance each week. You should complete application form CR 2. You can get a CR 2 form at www.welfare.ie or from your local social welfare office.**
- **If you are getting a payment from this Department that includes an increase for your spouse, civil partner or cohabitant and you qualify for Carer's Allowance at full rate, you will no longer receive this increase. In a case like this it may be more appropriate for your spouse, civil partner or cohabitant to apply for Carer's Allowance if they are also providing care.**

Note continued:

- **Since September 2007 if you are getting certain payments from this department and you satisfy the conditions for Carer's Allowance, you may get half the rate of Carer's Allowance along with your existing payments.**
- **Since September 2007, if your spouse, civil partner or cohabitant is getting a payment from this Department that includes an increase for you as a qualified adult, you may also receive half the rate of Carer's Allowance in addition to your spouse, civil partner or cohabitant getting this payment for you.**

9. Who is a qualified child?

You can claim an increase for a child if they are under age 18, normally live with you and are maintained by you.

If a child is in full-time education by day at a recognised school or college, you may get this increase for them up to the end of the academic year in which they reach age 22, whether or not they live at home.

You may get the **full** Qualified Child Increase if you are single, widowed, a surviving civil partner or separated and you are not living with someone in a civil partnership or cohabiting with another person.

You may get **half** the Qualified Child Increase if you are living with your spouse, civil partner or cohabitant.

If your spouse, civil partner or cohabitant is getting a payment from this Department, they will get half the Qualified Child Increase and you will get half the Qualified Child Increase.

Qualified Child Increase is not payable on the Half Rate Carer's payment.

10. How do I get my payment?

Carer's Allowance can be paid weekly:

- at your local post office by Social Services Card,
or
- by direct payment into your current, deposit or savings account in a financial institution.

11. What extra benefits can I get?

Respite Care Grant

The Respite Care Grant is an annual payment for carers who look after certain people who need full-time care and attention. It is paid for each person you care for full-time.

You do not need to apply for a Respite Care Grant. It will be paid **automatically** in June where any of the following are being paid:

- Carer's Allowance,
- Carer's Benefit,
- Domiciliary Care Allowance,
- Constant Attendance Allowance, or
- Prescribed Relatives Allowance.

The amount of this grant is €1,700 (June 2011). It is paid for each person you are caring for if you satisfy other conditions.

Note

If you do not qualify for Carer's Allowance because your means are too high, you may still qualify for the Respite Care Grant for each person you care for if you satisfy other qualifying conditions. You should complete application form RCG 1.

For more information, log on to www.welfare.ie.

Free Schemes

If you qualify for Carer's Allowance, you also qualify for:

- a Free Travel Pass for yourself,
- Electricity or Natural Gas or Bottled Gas Refill Allowance,
- a Free Television Licence, and
- Telephone Allowance.

Fuel Allowance

The person you are caring for may be entitled to claim this allowance.

For more information, log on to www.welfare.ie.

12. Does my payment continue after death?

Yes. Carer's Allowance will continue to be paid to you for 6 weeks after the person you are caring for dies.

Bereavement Grant

You may get a Bereavement Grant of €850. You can get application forms and further information about this from:

Bereavement Grant Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)
+ 353 43 3340000 (from Northern Ireland or overseas)

For more information, log on to **www.welfare.ie**.

13. When and how do I apply?

You should apply for Carer's Allowance as soon as you feel you meet the conditions outlined in this booklet. You may apply at the same time as you apply for Domiciliary Care Allowance for a child. If you qualify, you may get Carer's Allowance from the date the Domiciliary Care Allowance is awarded.

In all other cases, you will get your payment from the Thursday after the date we receive your application.

You can apply for Carer's Allowance by completing the enclosed application form, **CR 1**, and sending it with the relevant certificates and documents to the address on page 16.

If you need any help completing the application form, contact your local Social Welfare Office or Carer's Allowance Section.

Send your application to:

Carer's Allowance Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)

+ 353 43 3340000 (from Northern Ireland or overseas)

Warning

If you fail to apply in time, you may lose some of your payment.

14. What happens if I do not apply in time?

If you applied for Carer's Allowance after you thought you may have qualified for it, you may be entitled to have the payment backdated in certain cases.

Also, you may request a review of your application or award if you:

- failed to apply because you got incorrect or insufficient information from an officer of this Department,
- delayed applying due to a 'force majeure' - a major event or situation that made it impossible for you to apply at the time,

- delayed because you were sick, or
- experienced extreme financial difficulties that you could not clear from your current funds or from a combination of your current funds and any arrears of the Carer's Allowance paid to you.

Note

We cannot backdate Carer's Allowance because you were not aware of the payment when you started caring duties.

When requesting a review of the date of your application, you must show that both you and the person being cared for met the conditions for Carer's Allowance over the period in question. The onus of proof is on you, the applicant.

A Deciding Officer carries out a review, but you can appeal their decision to the Chief Appeals Officer.

15. How do I fill in the Carer's Allowance application form?

Before filling in the application form, please take a little time to read this section.

When we deal with an application for Carer's Allowance, we may have to assess the position of up to 3 people (the carer, their spouse, civil partner or cohabitant and the person being cared for).

We have to work out the income of you and your spouse, civil partner or cohabitant to assess means.

We must also examine the medical condition of the person being cared for to decide if they need full-time care and attention.

In addition, we must be satisfied that you, the carer, are providing full-time care and attention and are able to do so.

This means that the application form must ask for a lot of detailed information from you.

Before you begin filling in the application form and send it to us, you should read carefully and follow the instructions at the front of the form. You should read the checklist on **part 9** of the form carefully to make sure you have completed all the questions and have all the necessary certificates and documents.

Application for a second person being cared for

If you already get Carer's Allowance and are now applying for a higher allowance because you are caring for a second person, you **do not** need to send in certificates again. In this case, complete the application form (**CR 1**) in full and write clearly across the top of the application form, "**Application for a second person - no certificates attached**".

All other supporting documentation must be submitted with your application e.g. statements from financial institution, payslips etc.

The application form is divided into the following parts.

Part 1 deals with your personal details.

Part 2 deals with your work and claim details including your means. You must declare all means from any source, whether property, capital or income, for example rental income from a property or a person lodging with you. If you fail to do so, you could get a higher allowance than you are entitled to. You may be bound by law to repay any overpayment that results. Please sign the declaration when the form is completed.

If your means change after you have been awarded Carer's Allowance, you must report this at once to us in the Department.

Part 3 deals with the Habitual Residence Condition.

Part 4 lists the two possible payment options for Carer's Allowance.

Part 5 deals with your qualified children(s) details.

Part 6 deals with your spouse, civil partner or cohabitant's details.

Part 7 deals with your spouse, civil partner or cohabitant's work and claim details including their means.

Part 8 covers details of the person or people you are caring for.

Part 9 is the checklist you should refer to before submitting your application.

Note

If you care for more than 1 person please complete CR2 form in respect of that person. If you care for more than 2 people, please let us know as you may receive a Respite Care Grant for them. You should fill in the CR2 form and send it to the address on page 16. You can get a CR2 form at www.welfare.ie or from your local social welfare office.

Part 10 deals with the medical certification for the person or people being cared for. If you are caring for a person under age 16 and are getting Domiciliary Care Allowance, you do not need to send a medical report at this stage.

Remember to include all relevant certificates and documents with your application.

16. Where can I get more information?

For more information on Carer's Allowance, contact your local Social Welfare Office or **Carer's Allowance Section** at the address on page 16.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 21).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

Other useful booklets

Bereavement Grant	SW 47
Carer's Benefit	SW 49
Checklist for pensioners	SW 10
Credited Contributions	SW 12
Family Income Supplement	SW 22
Free Travel	SW 40
Habitual Residence Condition	SW 108
Homemaker's Scheme	SW 1
Household Benefits Package	SW 107
National Fuel Scheme	SW 17
Rates of Payment booklet	SW 19
Respite Care Grant	SW 113

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text FORM BG MARY MURPHY 1 NEW STREET, OLD TOWN, CO. DONEGAL.

Social welfare payment or scheme	Form code
Back to School Clothing and Footwear Allowance	FORM BTSCFA
Bereavement Grant	FORM BG
Carer's Allowance	FORM CARA
Carer's Benefit	FORM CARB
Child Benefit (Form CB1)	FORM CHILD
Disability Allowance	FORM DA
Domiciliary Care Allowance	FORM DCA
Family Income Supplement	FORM FIS
Free Travel	FORM TRAVEL
Fuel Allowance	FORM FUEL
Household Benefits	FORM HHB
Invalidity Pension	FORM INV
Living Alone Increase	FORM LAA
Maternity Benefit	FORM MAT
One Parent Family Payment	FORM OPFP
Respite Care Grant	FORM RCG
State Pension (Non-Contributory)	FORM SPNC
State Pension (Transition/Contributory)	FORM SPC
Widow(er)'s/Surviving Civil Partner's Contributory Pension	FORM WCP
Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension	FORM WNCP

Points to note

Family Income Supplement (FIS)

Family Income Supplement (FIS) is a weekly payment to help low-pay families with qualified children. The family's income (gross income minus tax, employee PRSI, Universal Social Charge and superannuation) must be below a certain amount for the family size and other conditions must also be satisfied.

We do not take income from Carer's Allowance into account when assessing the family income for FIS purposes.

We do not take the amount of tax you pay into account for the means test for Carer's Allowance, but we do take it into account when assessing the weekly family income for FIS.

The table below sets out the weekly income limits for FIS (effective since January 2011)

Size of family	Weekly income limit
1 child	€506
2 children	€602
3 children	€703
4 children	€824
5 children	€950
6 children	€1,066
7 children	€1,202
8 children or more	€1,298

For more information, log on to **www.welfare.ie**.

Fuel Allowance

You cannot get Fuel Allowance with Carer's Allowance. However, another member of the household may qualify for Fuel Allowance if they satisfy the qualifying conditions. So, if you are getting Fuel Allowance with your existing social welfare payment and you want to transfer to Carer's Allowance, you should check whether another member of your household will qualify for Fuel Allowance.

For more information, log on to **www.welfare.ie**.

Credits

If you are getting a Carer's Allowance, you may be awarded credits (credited PRSI contributions) for the period of caring. However, if you are not due credits, you may qualify to have 'homemaking years' taken into account for State Pension (Contributory) purposes.

For more information, log on to **www.welfare.ie**.

Tax

Income from Carer's Allowance is regarded as income for tax purposes. You should contact your local tax office for more information.

Medical card

Income from Carer's Allowance is not taken into account for the means test for a medical card. You should contact your local office of the Health Service Executive for more information.

Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

www.citizensinformation.ie

Lo-Call 1890 777121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizens Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.