

Care Alliance Ireland

**Pre-Budget Submission to the Department of Social Protection for
Budget 2026**

June 2025

Introduction

There are over 611,000¹ family carers in Ireland, providing millions of hours of care and support each day to friends, family members and neighbours across the country. Many of these carers have removed themselves from the paid workforce as the caring responsibilities they have make it almost impossible to balance work and care. More again are doing that balancing act, working in the paid labour force whilst also providing significant levels of care in the evenings and at weekends, and whenever necessary. The contribution that these family carers provide to Irish society – not to mention the economic savings to the Exchequer in terms of replacement care costs – is significant. The annual Budget is a core opportunity to address some of the inequalities experienced by family carers. These include health impacts such as poor mental health ², poor physical health ³, increased isolation and loneliness ⁴ and financial impacts⁵.

¹ Care Alliance Ireland, "Family Caring in Ireland - 2025," June 2025, https://www.carealliance.ie/userfiles/files/Research/Family_Care_Irl_2025.pdf.

² Stephen Gallagher and Mark Wetherell, "Risk of Depression in Family Caregivers: Unintended Consequence of COVID-19," preprint (Psychiatry and Clinical Psychology, June 17, 2020), <https://doi.org/10.1101/2020.06.15.20131532>; Family Carers Ireland, College of Psychiatrists of Ireland, and UCD, "Paying the Price: The Physical, Mental and Psychological Impact of Caring" (Family Carers Ireland, 2019); Jacqui O'Riordan and Carol Kelleher, "A Fine Balance: Mental Health and Family Caring," 2016.

³ Family Carers Ireland, "The State of Caring 2024" (Family Carers Ireland, 2024).

⁴ Ramon Hinojosa, Melanie Sberna Hinojosa, and Toni Chiara, "Rural Caregivers and Social Isolation: Some Properties and Dimensions," *Journal of Rural Social Sciences* 29, no. 2 (2014): 27–47.

⁵ Family Carers Ireland, "The State of Caring 2024"; Alzheimer Society of Ireland and Family Carers Ireland, "The Cost of Living While Caring: A Brief Report on the Financial Situation of Family Carers of People with Dementia in Ireland," 2023.

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We acknowledge the actions committed to in the current Programme for Government, including the abolition of the means test for Carers Allowance, and annual increases in rates of payment. We also acknowledge the significant increases to the limits for the means test for Carers Allowance over the last number of years. Increasing the eligibility net for the Allowance will enable more family carers who are struggling financially, in particular when the increased cost of disability is taken into consideration, to receive the payment.

This submission should not be seen as the collective views of all Care Alliance Ireland members. We have consulted with our member organisations in preparation for this submission; however we do expect that many of them will make, or have made, their own submissions. We asked our member organisations to identify and rank their key concerns for Budget 2026 and the results are outlined below in ranked order, most important first.

1. Investment into respite services to increase availability of short term and emergency respite places

2. Abolition of the means test for Carers Allowance (PFG)

3. Increasing the number of hours a family carer can work/study/volunteer and still be eligible for carers Allowance/ Carers Benefit

=4. Increases in rates of payments to family carers and those they care for and support (PFG)

=4. Increases to the Carer Support Grant (PFG)

=6. Introduce the Transport Support Scheme announced in 2014 as a replacement for the Mobility Allowance and Motorised Transport Grant

=6. Introduce funding to address gaps in service provision where individuals experience ‘comorbidities’ and therefore can effectively slip in between the cracks

8. Extend GP Card Visibility to all those in receipt of the Carer Support Grant

=9. Payment of the Carer Support Grant in 2 instalments (pro-rata)

=9. A new, updated National Carers Strategy with associated ringfenced funding

We are aware that five of these priorities are the responsibility of the Department for Social Protection, as highlighted in bold, with the remaining spread across other Government Departments. We are also aware that previous and ongoing commitments made by the current government will address some of these topics when fully administered. This submission focusses on actions that can be taken by the Department of Social Protection.

1) Abolition of the Means Test for Carers Allowance

We acknowledge and welcome the measures that were taken in Budget 2025 to widen the eligibility net for those in receipt of Carers Allowance by increasing the weekly income disregards and the increase in the rates for Carers Allowance, Carers Benefit and Domiciliary Care Allowance. We also acknowledge the commitment to the action of abolition of the Means Test for Carers Allowance in the pre-election manifestos of all major parties across the political spectrum⁶. This cross-party support illustrates the importance of acting on these commitments. This can be seen by the inclusion of this commitment in the current *Programme for Government*.

As this commitment is well-established, we are calling for the Department to publish a timeline for this key action. There have been commitments in previous

⁶ <https://www.carealliance.ie/policy/GeneralElection2024>.

Programmes for Government – most notably the commitment to publish and implement an updated National Carers Strategy in the Programme for Government 2020-2025 – which were not successfully implemented. Family carers need the assurance, with a clear and actionable timetable, that the Means Test for Carers Allowance **will** be abolished within the lifetime of this Government, as committed to.

Specific Asks:

i) Publish a timeline for implementation of the Programme for Government Action to abolish the means test for Carers Allowance within the lifetime of this Government.

2) Increasing the number of hours a family carer can work/study/volunteer and still be eligible for carers Allowance/ Carers Benefit; flexibility with this calculation

Currently there is an 18.5-hour limit on the number of hours per week which a family carer can work, study, or volunteer, and still be eligible to receive Carers Allowance, Carers Benefit and the Carer Support Grant. We are calling for this limit to be increased to enable more family carers to access training and employment opportunities.

The Department of Social Protection has a strong record in funding programmes, via Pobal and the Dormant Account Funds, to support family carers into employment. In Care Alliance Ireland we have supported over 250 family carers to access this training, with over 100 moving to further education and training, and over 60 finding appropriate employment following our training programmes⁷. Consistent feedback from the participants, and from our member organisations,

⁷ <https://www.carealliance.ie/Reemerge>.

concerns the lack of part-time roles across sectors that fit under this 18.5-hour limit.

In addition, flexibility as to how this 18.5-hour limit is calculated would enable many family carers to access education and employment that may be seasonal in nature. For example, we were recently contacted by a family carer who does not work for 46 weeks out of the year but has the opportunity to work in 2x3 week blocks at busy seasons in her sector. At those times, she is able to utilise her family, respite and her personal community to enable her to take advantage of this opportunity to not only contribute economically but also to find ways to address isolation, loneliness, and the mental and physical health impacts of providing intense levels of care. If, for example, the 18.5 hours per week could be calculated on a monthly or quarterly basis it would enable family carers to access different forms of work without compromising the levels of care provided.

Specific Asks:

i) Increase the weekly limit for education, work and voluntary hours for those in receipt of Carers Allowance, Carers Benefit, and Carer Support Grant. We recommend a minimum of 20 hours per week.

ii) Examine the current methods for calculation of the permissible working hours to take account of once-off, seasonal work available to family carers.

3) Increases in rates of payments to family carers and those they care for and support (PFG) and increases to the Carer Support Grant (PFG)

It has been shown that there is an economic cost to having, or caring for someone who has, a disability or long-term health condition (be that physical or mental health)⁸. Income support is vital for many full-time family carers in Ireland today.

⁸ Alzheimer Society of Ireland and Family Carers Ireland, "The Cost of Living While Caring: A Brief Report on the Financial Situation of Family Carers of People with Dementia in Ireland"; John Cullinan, "The Economic Costs of Disability for Families," *Frontline: The Irish Voice of Intellectual Disability*, no. 97 (2015); John Cullinan and Sean Lyons, "The Private Economic

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Due to the all-encompassing nature of a great deal of the care provided, many family carers have taken an extended break from their paid employment in order to care for their loved ones. This means that they are generally dependent on income support to manage their day-to-day finances. Research from 2024, undertaken by our colleagues in Family Carers Ireland, found that 69% of family carers find it difficult to make ends meet, with 23% in arrears with their rent or mortgage⁹. It is clear, therefore, that protecting and expanding income support schemes are vital for ensuring that family carers can continue to perform their roles with some level of financial security.

We acknowledge and welcome the increase in Budget 2025 of the rate of the payments of Carers Allowance and Carers Benefit, and of the annual Carer Support Grant to €2,000, to take account of the increased financial pressure family carers have experienced.

Once again, we refer to the commitments made in the Programme for Government 2025, to raise the levels of payments for Carers Allowance, Carers Benefit, and the Carer Support Grant.

Specific Asks:

i) Raise the levels of payments for Carers Allowance, per the commitment in the Programme for Government. We suggest this increase be made in line with the most recent MESL data¹⁰, released in June 2025, which suggest the requirement for a €16 increase for all payments.

Costs of Adult Disability” (Disability through the Lifecourse: ESRI Research Conference, Economic and Social Research Institute, 2014); Bernadette MacMahon, Hannah Boylan, and Robert Thornton, “Care at Home: Costs of Care Arising from Disability” (Minimum Essential Standards of Living Research Centre & Family Carers Ireland, 2022).

⁹ Family Carers Ireland, “The State of Caring 2024.”

¹⁰ “Minimum Essential Standard of Living: MESL 2025” (Vincentian MESL Research Centre, 2025), https://www.budgeting.ie/download/pdf/mesl_2025.pdf.

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ii) Support the recent ask from the Oireachtas Disability Group, calling for a Cost of Disability payment of €55 per week (€2, 860 per annum)

iii) Raise the level of the Carer Support Grant to €2,060, in line with the projected average wage increase in 2026¹¹.

4) Payment of the Carer Support Grant in 2 instalments (pro-rata)

We acknowledge that the Carer Support Grant is a considerable and welcome economic boost for family carers (in particular for those who may not qualify for other financial supports). However, this grant is a once-off payment which is distributed once each year to those in receipt of Carer's Allowance/Benefit (along with others who have applied for the grant in its own right). It is paid on a single date in June. Therefore, those who may have been caring for a loved one for 11 out of the preceding 12 months do not receive the payment.

In general, there are two reasons for a family carer to no longer be in receipt of Carer's Allowance or Benefit: the death of the person they care for; or their entry into long-term care. Both of these significant life events are characterised by bereavement and high levels of stress, and sometimes quite considerable financial outlay. If the person they cared for at home has moved to residential care, in many cases the family carer continues to provide a significant level of care, with regular - often daily - visits.

In addition, there are many family carers whose caring responsibilities are episodic and unpredictable in nature, for example those family carers supporting a person with a chronic condition (who may experience periods of wellness and illness), and those supporting loved ones with mental health conditions which are often cyclical in nature. The arbitrary timing of this payment means that these

¹¹ European Commission ; *Spring 2025 Economic Forecast: Moderate growth amid global economic uncertainty* https://economy-finance.ec.europa.eu/economic-forecast-and-surveys/economic-forecasts/spring-2025-economic-forecast-moderate-growth-amid-global-economic-uncertainty_en

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family carers may miss out on the payment which they are entitled to in all other ways, but whose administration is not flexible enough to take note of this cyclical nature to their caring role. In addition, we have recently received some evidence that those caring for a child who has recently turned 16 and therefore is changing from being in receipt of Domiciliary Care Allowance to Disability Allowance have had difficulties receiving their annual Grant. Paying the Grant pro-rata would enable these parents and guardians to avail of at least a partial payment of the Grant for that year.

The renaming of the grant in Budget 2016 acknowledged that its purpose is to support family carers in whatever manner they see fit. To compliment this, we strongly suggest that the Carer’s Support Grant should have an option for recipients to choose to be administered on a pro-rata basis – perhaps in two six-monthly instalments.

Specific Asks:

i) Pay the annual Carer Support Grant in two instalments, pro-rata.

Conclusion

As always, it is crucial that the Government is guided in its decisions on family carers by the three key principles laid out in the National Carers’ Strategy, namely: recognition, support and empowerment.

Whilst the income supports available to family carers go some way towards assisting them in their role, major gaps persist. Care Alliance Ireland believes strongly in the value of the state providing a comprehensive suite of supports for family carers, across a range of departments and agencies. This Pre-Budget submission for Budget 2026 has focussed solely on the actions within the remit of the Department of Social Protection.

There are significant and meaningful commitments for family carers within the Programme for Government, under the remit of the Department. We call upon the Department to make meaningful strides towards the delivery of those commitments as a priority.

Not all actions that we recommend be taken as part of Budget 2026 require significant increase in costs. Some of these recommendations are low-cost or cost-neutral, but would have a significant positive impact on many family carers who provide such high levels of care, accounting to in excess of €20bn worth of care every year¹².

Background Information on Care Alliance Ireland

Our vision is an Ireland in which the role of family carers is fully recognised and where family carers are adequately supported.

Care Alliance Ireland works to enhance the wellbeing of family carers so that they are better able to care for their loved ones. We provide direct support to family carers as well as indirectly supporting them by working with researchers, statutory actors and other not-for-profits.

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¹² Family Carers Ireland, “Counting Carers: Carer Prevalence in Ireland - Working Paper 1” (Family Carers Ireland, 2021).