

Care Alliance Ireland

**Pre-Budget Submission to the Department of Social Protection for
Budget 2027**

May 2026

Introduction

There are an estimated 624,190¹ 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 their caring responsibilities make it almost impossible to balance work and care. More again are having to manage that balancing act, working in the paid labour force while 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 health², poor physical health³, increased isolation and loneliness⁴, and financial impacts⁵.

¹ This figure reflects the latest (April 2025, published August 2025) ESRI estimated population figures, aged 15 and over <https://www.cso.ie/en/releasesandpublications/ep/p-pme/populationandmigrationestimatesapril2025/> and is based on the 2025 Healthy Ireland carer prevalence rate of 14%:

https://assets.gov.ie/static/documents/2b9f909b/Healthy_Ireland_Summary_Report_2025_Web_07.11.2025.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.

T +353 1 874 7776

 @CareAllianceIrl

A Coleraine House
Coleraine Street
Dublin 7, Ireland
D07 E8XF

Registered Company No
461315
Charity Registration No
20048303
CHY No 14644

E info@carealliance.ie

 [Care Alliance Ireland](https://www.linkedin.com/company/care-alliance-ireland)

W www.carealliance.ie



We acknowledge the actions committed to in the current Programme for Government, including the abolition of the means test for Carer’s Allowance, and annual increases in rates of payment. We also acknowledge the very significant increases to the limits for the means test for Carer’s Allowance over the last number of years.

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. Our submission is also informed by the contact we have with family carers through our provision of specific carer-support projects.

Key Concerns of Member Organisations

We asked our member organisations to identify and rank their key concerns for Budget 2027 and the results are outlined below in order, most important first.

1. Additional investment in respite services to increase availability of alternative, short-term and emergency respite places (Committed to in Programme for Government (PFG) 2025).
2. **Increases in rates of weekly payments to full-time family carers and those they care for and support (Committed to in Programme for Government 2025).**
3. Introduction of funding to address gaps in service provision where individuals experience “comorbidities” and therefore can effectively slip between the cracks (e.g. older people with intellectual disabilities and/or mental health concerns).

4. Increases to the annual Carers Support Grant (Committed to in Programme for Government 2025).

5. Improvement to the availability of home care support.

6. A new, updated National Carers’ Strategy with associated ringfenced funding.

7. Extension of GP Visit Card eligibility to all those in receipt of the Carer Support Grant.

8. Specific additional funding for organisations to deliver family carer support interventions.

9. Increased mental health and counselling supports for family carers.

10. Addressing of the issue of income support for Kinship Carers and eligibility for Guardian and other payments.

Four of these priorities, as highlighted in bold, fall primarily within the remit of the Department of Social Protection, with the remainder spread across other government departments. This submission focuses on actions that can be taken primarily by the Department of Social Protection.

Details of the Four Concerns that Relate to the DSP

i) Increases in rates of weekly payments to full-time family carers and those they care for and support (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)⁶. Income support is vital for many full-time family carers in Ireland today.

⁶ 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 Costs of Adult Disability” (Disability

‘Guiding support for family carers’

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.

We acknowledge and welcome the modest increase in Budget 2026 of the rate of the Carer’s Allowance and Carer’s Benefit.

However, in our direct work with family carers, we hear repeatedly how they experience both the means-testing process and the periodic financial review process as demeaning and intrusive.

ii) Increases to the annual Carer Support Grant (PFG).

This is an important annual payment to full-time family carers, in particular to those not eligible currently for the weekly Carer’s Allowance. We note there was no increase in the Annual Carer Support Grant in 2026. Cumulative inflation over this period (2026 and 2027) is estimated conservatively to be 6%⁷.

iii) Specific additional funding for organisations to deliver family carer support interventions.

We acknowledge the continued financial support for family carers to remain in employment or education or to provide help to get back into work, education or training and for specific young carer support measures through the Dormant Accounts Funds (Carers Measures). We ask that this support continues through 2027 onwards and is named and funded in each annual Dormant Accounts Funds Action Plan.

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).

⁷ Central Bank of Ireland Quarterly Bulletin No. 1 2026 <https://www.centralbank.ie/publication/quarterly-bulletins/quarterly-bulletin-q1-2026>

T +353 1 874 7776
E info@carealliance.ie
W www.carealliance.ie

 [@CareAllianceIrl](https://twitter.com/CareAllianceIrl)
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iv) Addressing of the issue of income support for Kinship Carers and eligibility for Guardian and other payments.

This requires close collaboration with officials in the Department of Children, Disability and Equality (DCDE) to ensure that all kinship carers have reasonable access to income supports, informed by Kinship Care Ireland’s December 2025 submission to DCDE.

Specific Asks

- Raise the levels of the Carer’s Allowance payment in 2027 by €14, with a commitment to increasing the rate to €325 (‘Basic Income for the Arts’ level) during the course of the Government. We propose this increase in 2027 informed by the most recent minimum essential standard of living (MESL) data⁸, which suggested the requirement for a €16 increase for all payments. Acknowledging the €10 increase provided for in 2026 and assuming a 3% inflation rate for 2027, we ask for a weekly rate increase of €14 (€6 from the remainder of the MESL ask, and €8 to take account of projected 2027 inflation).
- Raise the level of the Carer Support Grant to €2,120, in line with the projected inflation of 6% over the period 2026 and 2027⁹.
- Publish a timeline for implementation of the Programme for Government Action to abolish the means test for Carer’s Allowance.
- Commission independent research that elicits the experiences of family carers who apply for the Carer’s Allowance – with particular regard to their

⁸ “Minimum Essential Standard of Living: MESL 2025” (Vincentian MESL Research Centre, 2025),

https://www.budgeting.ie/download/pdf/mesl_2025.pdf

⁹ 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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experience of sharing their means and providing granular detail of their financial transactions as part of the application/financial review process.

- Financial support for specific family carer support initiatives through the Dormant Accounts Funds (Carers Measures) continues through 2027 onwards and is named and funded in each annual Dormant Accounts Funds Action Plan.
- Give due consideration to the proposals made by Kinship Care Ireland in respect of payments for Kinship Carers.

Note on Cost of Disability payment: We refer you to our March 2026 submission on this issue. See [here](#)

Conclusion

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.

While 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 2027 has focussed solely on the actions within the remit of the Department of Social Protection.

Not all actions that we recommend as part of Budget 2027 require a significant increase in costs. Some recommendations are low-cost or cost-neutral, but would have a significant positive impact on many family carers who provide high levels of care, amounting to in excess of €20bn worth every year¹⁰.

¹⁰ Family Carers Ireland, “Counting Carers: Carer Prevalence in Ireland – Working Paper 1” (Family Carers Ireland, 2021).

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.

Contact

Liam O'Sullivan, CEO, Care Alliance Ireland

ndo@carealliance.ie

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W www.carealliance.ie


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