

CARE AT HOME - COSTS OF CARE ARISING FROM DISABILITY

THE ADDITIONAL COSTS OF A MINIMUM ESSENTIAL
STANDARD OF LIVING FOR A HOUSEHOLD CARING FOR AN
ADOLESCENT WITH A PROFOUND INTELLECTUAL DISABILITY

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Outline

- The MESL Research
- Cost of Care report – Methodology
- The Research Findings:
 - Expenditure Need
 - Income Adequacy

MESL Research

Working with members of the public to identify the cost of a socially acceptable **Minimum Essential Standard of Living**.

- Minimum required for people to live with dignity and participate in day-to-day life
- Meets physical, psychological & social needs
- A level no-one should be expected to live below
- **Consensual Budget Standards** method
 - Academically rigorous approach used internationally
 - Deliberative focus groups
 - Negotiated social consensus
- Counts the actual average weekly cost of the 2,000+ essential goods and services
- Reflects concepts which underpin:
 - Human Right to adequate standard of living
 - European Pillar of Social Rights
 - Irish Government definition of poverty
- Evidence based benchmark to assess the income required to enable people to live with dignity, at a minimum but acceptable level

Cost of Care Report - Methodology

Case Study - The Kelly Family

Entitlements

- Medical card for Eoin and GP visit card for Carer
 - Household Benefits Package
 - Disabled Driver and Passenger Scheme
 - Housing Adaptation Grant
 - Specialised equipment received from the HSE
 - Medical Supports from HSE
- Pat and Audrey Kelly live in a bungalow with their 14-year-old son, Eoin.
 - Pat works full-time and Audrey receives the Carer's Allowance as Eoin requires 24/7 care and supervision.
 - Eoin has a profound intellectual disability, is incontinent and is a wheelchair user, he is not independently mobile, cannot sit unaided and has involuntary movement of his arms and legs.
 - He attends a special education facility 20km away from the family home.
 - Eoin is healthy but is prone to infection so he has a period of time when hospitalisation is necessary (*once or twice yearly*).
 - He has a regular sleeping pattern, limited communication skills where he relies on people around him to communicate. Eoin eats a typical diet, which is blended and liquids thickened.

Findings

Increases in the MESL expenditure need are seen in the budget areas of:

- Food
- Clothing
- Health
- Personal Care
- Household Goods
- Household Services
- Social Inclusion
- Transport
- Insurance
- Household Energy

The largest increase in weekly Expenditure Need are in the Core Budget Areas of:

1. TRANSPORT



Household w/o disability/caring:	€70
Household with disability/caring:	€144
Difference:	+ €74

2. HOUSEHOLD GOODS



Household w/o disability/caring:	€19
Household with disability/caring:	€46
Difference:	+ €27

3. PERSONAL CARE



Household w/o disability/caring:	€21
Household with disability/caring:	€45
Difference:	+ €24

4. HEALTH



Household w/o disability/caring:	€15
Household with disability/caring:	€34
Difference:	+ €19

Decreases in the MESL expenditure need are seen in the budget areas of:

EDUCATION

Household w/o disability/caring:	€22
Household with disability/caring:	€11
Difference:	- €11

COMMUNICATIONS

Household w/o disability/caring:	€26
Household with disability/caring:	€20
Difference:	- €6

New Household Budget Areas:

CARING COSTS

€62 weekly

HOUSEHOLD ADAPTATIONS

€14 weekly

Total Core MESL Expenditure Need – Weekly Comparison

2 PARENT & ADOLESCENT HOUSEHOLD –
WITHOUT DISABILITY / CARING

€ 509

2 PARENT & ADOLESCENT HOUSEHOLD –
WITH PROFOUND INTELLECTUAL
DISABILITY / CARING

€ 752

€244

When all adjustments are made to the MESL budgets areas for the household caring for an adolescent with a profound intellectual disability their core MESL expenditure need is an additional €244 weekly.

Benchmarking Income Adequacy

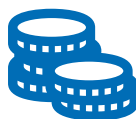
MESL



Establishing cost of MESL provides an evidence-based benchmark.

Can measure adequacy of available incomes supports

NET HOUSEHOLD INCOME



The total income to the household: net salary + social welfare supports

Analysis at range of salary levels, from full-time NMW to €75,000 per annum

NET MESL EXPENDITURE



MESL cost varies by salary level

Means-tested secondary supports

Net MESL €940 to €1,040 per week

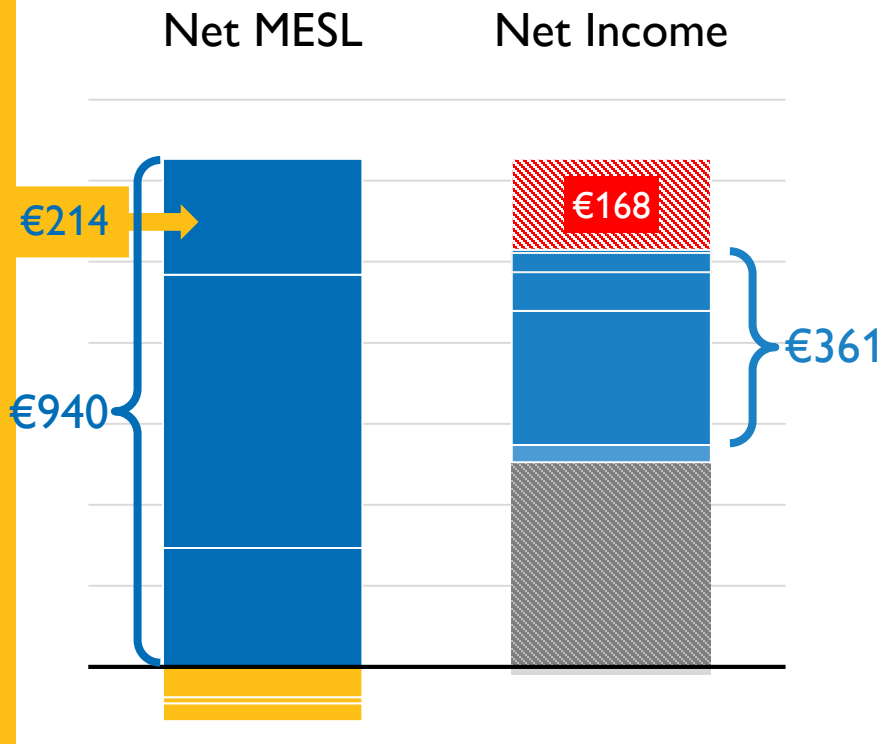
STRUCTURE OF SUPPORTS



Examine structure and tapering of support.

Compare to position of household without additional needs.

Benchmarking Income Adequacy



Two Parents, one in full-time employment, one a full-time family carer

National Minimum Wage Employment

- Net MESL Expenditure €940 per week
- Net household Income €772 per week
 - Net Salary €379 per week
 - Caring & Disability Supports €361 per week
 - Child Benefit €32 per week
- Net household income meets only 82% of MESL need, €168 shortfall
- Minimum Income Standard – Gross salary of €32,175 per annum

Summary of Conclusions

Cost of MESL for a two parent household caring for an adolescent with a profound intellectual disability significantly higher, additional €244 weekly.

Budget areas with largest additional costs: Transport, Caring Costs, Household Goods, Personal Care, Health, Clothing and Household Adaptations.

Notable levels of income support available in comparison to other groups, maximum level of income supports exceed additional MESL expenditure costs.

Net household income deeply inadequate with a gross salary below €25,000, remains inadequate until a salary of €32,175.

Maximum levels of income support do not adequately address both low pay and the additional needs arising from caring and disability.

Inadequacy and inequality in provision of services and supports to households impact their expenditure patterns

Full list of conclusions and full report available at budgeting.ie, or the Family Carer's Ireland website