



Family
Carers
Ireland

No one should have to care alone

Differential Rent Scheme And Caring Households

An Analysis of the Assessment of Carer
Payments by Local Authorities Under the
Differential Rent Scheme

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Introduction

Family Carers Ireland is pleased to present our analysis of the Differential Rent Scheme and the assessment of carer payments across the 31 local authorities. This work has identified significant variations in how these payments are treated within the Differential Rent Scheme framework. These inconsistencies have effectively created a “postcode lottery” in rent assessments. As a result, the rent charged by one local authority can vary considerably from that charged by another for the same hypothetical carer family.



Family Carers Ireland welcomed Government’s commitment in 2020 to standardise the Differential Rent Scheme to ensure geographic equity, however this commitment has yet to materialise.¹ We do however acknowledge and thank the local authorities who have amended their Differential Rent Scheme to better recognise the unique position of family carers.

Who Cares?

Across Ireland, approximately 624,190 people provide regular unpaid care to children and adults with additional needs, physical or intellectual disabilities, frail older people, those with palliative care needs or those living with chronic illnesses, mental health challenges or addiction.² Many people take on new caring responsibilities every day. Caring can happen unexpectedly, or increase gradually over time, however most people will provide care or receive care at some point in their lives.

Over the past decade, there has been a significant rise in both the number of family carers and the volume of unpaid care they provide. Since 2016, Census data shows a 53% increase in the number of people who provide care, while the number of those caring for more than 43 hours per week has more than doubled. The estimated value of this unpaid care is more than €20bn annually.

624,190
People provide regular unpaid care across Ireland

€20bn
Estimated annual value of unpaid care provided nationally

53%
Rise in family care since 2016; those caring 43+ hrs/wk has more than doubled

1. Commitment was made in the Programme for Government ‘Our Shared Future’ in 2020.
2. Healthy Ireland Survey 2025 finds that 14% of respondents provide regular, unpaid care.

Methodology

Family Carers Ireland conducted its analysis of the Differential Rent Scheme in response to frequent queries from family carers living in local authority or Approved Housing Body (AHB) accommodation who are concerned about how care-related payments are assessed for rent purposes. In February 2026, Family Carers Ireland contacted each of the 31 local authorities asking them to confirm:

1. The weekly rent that would be charged to a family consisting of a family carer (52 years, female) receiving half-rate Carer's Allowance (€135). Her spouse (57 years, male) receives Disability Allowance (€254) plus an Increase for a Qualified Adult in respect of his wife (€168.60). One child in the household is age 17, in full-time education and in receipt of Disability Allowance (€254).

2. How the council assess the following payments:

- Carer's Allowance
- Half-Rate Carer's Allowance
- Disability Allowance received by a child aged 16-18
- Maintenance payments for children

Thirty of the 31 local authorities responded to the request for information. The data presented in Table 1 is therefore based primarily on information provided directly by the local authorities themselves. One local authority did not respond to the request; in this instance, Family Carers Ireland calculated the rent treatment of carer-related payments using the provisions set out in that authority's published Differential Rent Scheme guidelines.³

The case family used was selected to illustrate three specific challenges regarding the assessment of care and disability payments by local authorities, namely the treatment of Carer's Allowance including half-rate Carer's Allowance, the treatment of Disability Allowance by children aged 16-18 and the treatment of maintenance payments.^{4,5}

While Family Carers Ireland acknowledges this is an extreme case, it serves as a critical example of systemic issues, even if it does not represent the average caring household.

Carer's Allowance

Carer's Allowance is a means-tested weekly social welfare payment paid to full-time family carers who provide more than 35 hours of care per week. To qualify, the person receiving care must satisfy strict medical criteria, demonstrating that they require full-time care and attention of at least 35 hours each week.

Recipients of Carer's Allowance, including those on a half-rate payment, may not engage in employment, self-employment, or education for more than 18.5 hours per week, reflecting the significant demands of their caring role.

Half-Rate Carer's Allowance

The half-rate Carer's Allowance has the same strict eligibility criteria as Carer's Allowance, however it is paid in situations where a full-time carer is also in receipt of another qualifying social welfare payment (e.g. One Parent Family Payment, Disability Allowance, State Pension). The qualifying payment is the carer's 'primary payment' and will be included by the local authority in its Differential Rent Scheme assessment. However, the half-rate Carer's Allowance is a top-up payment, paid at 50% the rate of full Carer's Allowance in recognition of the person's full-time caring role.

As of Q4 2025, there were 56,594 recipients of Carer's Allowance and 50,476 recipients of the half-rate payment.⁶

3. No reply was received from Cork City Council.

4. Domiciliary Care Allowance paid to children with additional needs ceases when they reach 16. At this time, they may be awarded the adult payment of Disability Allowance despite still being a child.

5. Child maintenance payments stopped being included in social welfare means tests from 4 June 2024.

6. Department of Social Protection Quarterly Statistical Report, Q4 2025.

Table 1: Comparison of carer-related payments and the assessment of weekly rent rate under the Differential Rent Scheme for the same caring household

Example: A family carer receives half-rate Carer's Allowance (€135). Her spouse receives Disability Allowance (€254) plus an Increase for a Qualified Adult in respect of his wife (€168.60). One child age 17 is in receipt of Disability Allowance and is in full-time education. No child support payment is made in this case.

Local Authority	Carer's Allowance	Half-Rate Carer's Allowance	Disability Allowance 16-18yrs	Maintenance for Children	Rent Payable per Week
Carlow County Council	Disregarded unless it is the primary payment in the household, in which case anything above the basic social welfare rate for a comparable household type is disregarded	Treated the same as Carer's Allowance	20% of earnings in excess of €60 shall be payable, subject to a maximum of €22 per subsidiary earner	Assessed	€95
Cavan County Council	Partially disregarded - that amount in excess of the basic social welfare rate	Partially disregarded - that amount in excess of the basic social welfare rate	Disregarded	Assessed	€79
Clare County Council	Assessed	Assessed	Disregarded	Assessed	€77.50
Cork City Council	Assessed at the basic social welfare rate	Assessed	Assessed	Assessed	€104.19⁷
Cork County Council	Disregarded ⁸	Disregarded	Disregarded if in full-time education	Disregarded	€74
Donegal County Council	Assessed at the basic social welfare rate ⁹	Assessed at the basic social welfare rate	Assessed	Assessed	€80.80
Dublin City Council	Assessed	Assessed	Disregarded	Disregarded	€81.10
Dún Laoghaire-Rathdown County Council	If there is a Carer's Allowance income plus another income, the larger source of income is assessed	Treated the same as Carer's Allowance	Disregarded	Assessed	€73.04

7. No reply was received from Cork City Council, therefore the rent calculation displayed has been calculated by Family Carers Ireland based on the council's Differential Rent Scheme guidelines.

8. If Carer's Allowance is the sole income, rent is based on minimum social welfare rate for household.

9. Carer's Allowance and half-rate Carer's Allowance may be disregarded depending on other income in the household.

Table 1 (Continued): Comparison of carer-related payments and the assessment of weekly rent rate under the Differential Rent Scheme for the same caring household

Local Authority	Carer's Allowance	Half-Rate Carer's Allowance	Disability Allowance 16-18yrs	Maintenance for Children	Rent Payable per Week
Fingal County Council	Assessed	Assessed	Disregarded	Assessed	€64.92
Galway City Council	Assessed at the basic social welfare rate	Assessed at the basic social welfare rate	Assessed	Assessed	€161
Galway County Council	Assessed	Assessed	Charges €16	Assessed	€126.50
Kerry County Council	Assessed at the basic social welfare rate	Disregarded if in receipt of another social welfare payment	Disregarded	Disregarded	€67
Kildare County Council	Assessed at the basic social welfare rate if only income	Assessed if only income; disregarded if in receipt of another social welfare payment	Assessed: classed as a dependent, receives €1.50 reduction	Assessed	€93
Kilkenny County Council	Assessed	Assessed	Disregarded	Assessed	€101.50
Laois County Council	Assessed	Assessed	Assessed	Assessed	€105
Leitrim County Council	Disregarded if principal earner receives another income; assessed if only income	Disregarded if principal earner receives another income	Assessed at 10%	Assessed	€102
Limerick City and County Council	Assessed	Assessed	Disregarded	Assessed	€83.30
Longford County Council	Assessed at the basic social welfare rate	Assessed	Disregarded	Assessed	€114.50

Table 1 (Continued): Comparison of carer-related payments and the assessment of weekly rent rate under the Differential Rent Scheme for the same caring household

Local Authority	Carer's Allowance	Half-Rate Carer's Allowance	Disability Allowance 16-18yrs	Maintenance for Children	Rent Payable per Week
Louth County Council	Assessed at the basic social welfare rate	Assessed	Disregarded if in full-time education	Assessed	€87
Mayo County Council	Assessed at the basic social welfare rate	Assessed at the basic social welfare rate	Assessed	Assessed	€109
Meath County Council	Assessed at the basic social welfare rate	Disregarded but if they have another income, assessed as a subsidiary earner	Disregarded: €4 reduction still given	Disregarded	€55.70
Monaghan County Council	Assessed at the basic social welfare rate	Assessed at the basic social welfare rate	Disregarded if in full-time education	Disregarded	€49
Offaly County Council	Disregarded; any additional dependent payment is assessed	Disregarded	Disregarded at age 16 and 17 ¹⁰	Assessed	€67
Roscommon County Council	Assessed	Assessed	Assessed	Assessed	€116.50
Sligo County Council	Amount in excess of basic social welfare rate is assessable	Disregarded	10% of Disability Allowance added to weekly rent	Assessed	€95
South Dublin County Council	Disregarded; if only household income, minimum rent applies at €28.40 per week.	Disregarded	Assessed	Assessed	€70.70
Tipperary County Council	Assessed	Assessed	Disregarded if in full-time education	Assessed	€91.50

10. Offaly: Disability Allowance at age 18 is disregarded if proof is provided that the person is in full-time education.

Table 1 (Continued): Comparison of carer-related payments and the assessment of weekly rent rate under the Differential Rent Scheme for the same caring household

Local Authority	Carer's Allowance	Half-Rate Carer's Allowance	Disability Allowance 16-18yrs	Maintenance for Children	Rent Payable per Week
Waterford City and County Council	Disregarded	Disregarded	Disregarded	Assessed	€63
Westmeath County Council	Assessed at the basic social welfare rate	Assessed	Assessed, max rent payable is €32	Assessed	€123.21
Wexford County Council	Disregarded, if only household income, minimum rent applies at €30 per week	Disregarded	Disregarded at age 16 and 17 ¹¹	Disregarded	€90.38
Wicklow County Council	Disregarded, if only household income, minimum rent applies at €30 per week	Treated the same as Carer's Allowance	Treated the same as Carer's Allowance	Disregarded	€74

11. Wexford: Disability Allowance at age 18 is disregarded if proof is provided that the person is in full-time education.

Postcode Lottery in Rents

The autonomy of local authorities to set and collect rents on council-owned properties is laid down in Section 58 of the Housing Act 1966. However, it is subject to broad principles set out by the department, including that rent levels should be based on income and reflect tenants' ability to pay. This allows local authorities to adopt different approaches to the setting of rents and to decide which sources of income are included or disregarded.

This discretion has led to significant geographic variations and inequality in the rent charged to caring households. In the hypothetical family presented and as shown in Table 1, **the rent charged to the same family varies from a low of €49 in Monaghan to a high of €161 in Galway City - a 229% difference.**

Same family,
Same circumstances

€49/wk
in Monaghan

€161/wk
in Galway City

229%
difference



Notable disparities also emerge between neighbouring local authorities. For example, Galway City Council applies a weekly differential rent of €161 for the hypothetical carer family, whereas Galway County Council charges €126.50 for the same scenario. A similar pattern is evident in the northeast, where Louth County Council sets a weekly rent of €87, compared to €55.70 set by neighbouring Meath County Council.

The difference in the rent charged to caring households is predominantly due to:

- Differences in how local authorities treat Carer's Allowance, with some assessing it in full and others disregarding it at the basic social welfare rate;
- Differences in the treatment of half-rate Carer's Allowance, which is assessed in full by some local authorities and disregarded by others;
- Inconsistent approaches to Disability Allowance for individuals aged 16-18, with some authorities assessing it in full, some fully disregarding it, and others applying a disregard where the recipient is in full-time education;
- Variations in the maximum rent limits (rent caps) applied to different household types (e.g. one, two, or three-bedroom homes).

Cost of Disability and Care

The Government has acknowledged the additional costs faced by people with disabilities and their carers in committing to introducing a Cost of Disability Payment. This acknowledgement is critical due to the significant financial, social and human rights barriers faced by people with disabilities and their carers. Family Carers Ireland urges that similar recognition be afforded to caring households in the administration of the Differential Rent Scheme for the following reasons:

- Research has shown that for many families, caring is associated with long-term financial pressure due to both income loss and additional caring-related costs.¹² Many carers experience prolonged reduction in earnings, limiting their ability to escape debt, build savings or contribute to a pension. If caring responsibilities end before pension age, barriers to re-entering the labour market may mean that some carers are unable to return to work, leading them to face financial hardship in retirement. Even for those who can remain in employment, their work is likely to be affected, with many having to find lower-paid, more flexible work, reduce their hours, or forgo promotion and career opportunities to accommodate caring responsibilities.
- People with a disability are at a much greater risk of poverty than non-disabled people and this risk is strongly correlated to the difficulties they face securing and holding down employment. According to the most recent Central Statistics Office (CSO) Survey on Income and Living Conditions (SILC), about 11.7% of the overall Irish population were at risk of poverty in 2024. By contrast, CSO and advocacy analyses show that people who are unable to work due to a long standing health problem (commonly used as a proxy for disability) have a much higher risk with around 32.5% at risk of poverty in 2024, roughly three times the national average.
- Ireland has the largest disability employment gap in the EU, at 32.6%. With the EU average employment rate for people with disabilities at 51% in 2023, fewer than one-third of people with disabilities in Ireland are in work – a stark indication of the barriers to employment they face.
- An ESRI and IHREC report published in March 2025 found that households in Ireland with a disabled member spend 52-59% of their disposable income on disability-related costs, rising to 93% for households where the person has a complex disability. The weekly cost ranges from €488 to €555, with disabled households at a much higher risk of poverty when these costs are factored in. The report found that disabled people face a double economic penalty by having lower average disposable incomes and higher average expenditure needs.¹³

11.7%

overall Irish population
at risk of poverty (2024)

32.5%

people unable to work due to
disability at risk of poverty,
roughly 3x the national
average

32.6%

disability employment gap,
largest in the EU

12. Family Carers Ireland (2026) "State of Caring Survey".

13. Doorley, K., Kakoulidou, T. and Simon, A. (2025). Adjusting estimates of poverty for the cost of disability, Jointly-published Reports 8, Dublin: ESRI and Irish Human Rights and Equality Commission (IHREC), <https://doi.org/10.26504/jr8>

Cost of Disability and Care (Continued)

- The current cost of living crisis has a disproportionately severe impact on people with disabilities and family carers. Households that include a person with a disability often face extra, unavoidable costs for essentials such as heating, transport, medical supplies, personal care and essential medical equipment that requires continuous power. Even modest increases in energy prices hit these households harder, because their energy usage is unavoidable and a larger proportion of their income is already committed to meeting disability-related needs.
- The Indecon Cost of Disability Report (2021) found that disabled individuals face significant extra annual costs, estimated between €9,482 and €11,734, varying by age, severity and disability type.¹⁴ Adjusted for inflation, these costs are now **€11,342-€14,046 annually**.¹⁵
- Research by the Vincentian Partnership for Social Justice on behalf of Family Carers Ireland in 2022 found that households caring for a child with a profound disability faced significant financial strain, with **additional weekly costs averaging €244 (adjusted for inflation, these costs are now €270)** - a figure closely aligned to the Indecon Cost of Disability findings.¹⁶

52 - 59%

of disposable income spent on disability related costs (ESRI/IHREC 2025)

€11,342 - €14,046

extra annual costs for disabled individuals (Indecon, inflation-adjusted)

€270/wk

additional weekly costs for households caring for a child with profound disability (inflation-adjusted)



14. Indecon International Research Economists (2021). The Cost of Disability in Ireland, Department of Social Protection <https://www.gov.ie/en/department-of-social-protection/publications/the-cost-of-disability-in-ireland-research-report/>

15. Indecon International Research Economists (2021). The Cost of Disability in Ireland, Department of Social Protection at <https://www.gov.ie/en/department-of-social-protection/publications/the-cost-of-disability-in-ireland-research-report/>

16. MacMahon B., Boylan, H., Thornton R. (2022) Care at Home: Costs of Care Arising from Disability. Dublin: The Vincentian Partnership for Social Justice and Family Carers Ireland.

Family Carers Ireland's State Of Caring 2026 Survey

Family Carers Ireland's State of Caring 2026 survey, completed by 2,930 current family carers, shows:

71%	Find it difficult to make ends meet.
18%	Find it extremely difficult to make ends meet.
49%	Of those reporting difficulty or great difficulty making ends meet indicated that they are cutting back on essentials such as food and heating.
35%	Live in households with a total income less than €30,000.
95%	Use their own car or take taxis to travel with the person they care for due to a lack of public transport, accessibility issues or poor service.
32%	Report bad or very bad mental health.
75%	Have never received respite.
55%	Have had to pay privately for a product or services that should be publicly provided.
48%	Experience severe loneliness.

Recommendations And Conclusion

In the context of the review of the Differential Rent Scheme, Family Carers Ireland urges that the department recognises the unique situation of family carers, particularly the additional and unavoidable costs arising from their caring responsibilities, and their need to be protected within the Differential Rent Scheme. Specifically, Family Carers Ireland recommends that the following three measures be adopted as standard across all local authorities:

1. Carer's Allowance should be disregarded at the basic social welfare rate for the purposes of rent assessment;
2. Half-rate Carer's Allowance should be fully disregarded;
3. Disability Allowance received by children aged 16 to 18 should be fully disregarded, in line with the existing uniform disregard of Domiciliary Care Allowance for children under 16.¹⁷

While the Differential Rent Scheme is intended to reflect a household's ability to pay, the current fragmented approach has resulted in significant geographic variation and inconsistent treatment of carer-related income. For households providing care, this can create additional financial pressure, as their circumstances are often shaped by reduced earning capacity alongside the added costs associated with caring. Introducing greater consistency in the treatment of Carer's Allowance and related supports would help address these disparities, ensuring that the Differential Rent Scheme better reflects the lived financial realities of family carers and operates in a fairer, more transparent and equitable manner.



17. Domiciliary Care Allowance is fully disregarded in all local authorities.



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