

# Cost of Disability

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## Introduction

The Vincentian MESL Research Centre at SVP welcomes the opportunity to contribute to the Department of Social Protection's consultation on the Cost of Disability. This submission draws on the Minimum Essential Standard of Living (MESL) and related research to highlight the significant additional and unavoidable costs experienced by people with disabilities. It also aims to inform the development of an evidence-based and effective policy response, including the introduction of a Cost of Disability payment alongside strengthened service provision.

### The MESL Research

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The MESL is determined through deliberative focus groups involving members of the public, working together to reach consensus on what is the minimum people need to live and partake in Irish society. It is a standard of living which people agree no one should be expected to live below. It represents the minimum required to meet physical, social, and psychological needs, and enable a life with dignity.

The research involves multiple phases of deliberative focus groups, to reach a social consensus on the goods and services people need to have for a minimum, but socially acceptable, standard of living. The MESL provides the weekly cost of this set of essential goods and services that are required to meet minimum needs and enable people to live with dignity.

In this way the MESL is a tangible measure, grounded in lived experience and derived from social consensus, of what is required for participation, dignity and avoiding poverty. It operationalises a direct measure of poverty and a life with dignity, providing an evidence-based benchmark for assessing income adequacy.

### MESL Research – Disability and Caring

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In 2017, the Research Centre published its report, "A minimum essential standard of living for a single adult with vision impairment", commissioned by NCBI (now known as Vision Ireland). The project established the additional needs and expenditure required by people with vision impairment, in order to achieve a Minimum Essential Standard of Living, comparable to that of people in the general population who have full vision. The Research Centre engaged in deliberative focus groups comprised of individuals with vision impairment so as to ground the research in their lived experience.

The report found that, as of 2016, the core cost of a MESL for a single adult with vision impairment was 18% higher per week than that for a single adult with full sight. The report highlighted that the additional costs associated with vision impairment arose from the need for items and services that enable an individual to realise their right to independent living in the community. Taxis were the highest additional weekly cost outlined by the focus group participants, as they play an important role in daily life of people with vision impairment, for social inclusion purposes, and to safely get to and from medical appointments.

Following on from that, in 2022, the Research Centre published its report “Care at Home: Costs of Care arising from Disability”, commissioned by Family Carers Ireland. This report presents the cost of a Minimum Essential Stand of Living for a two-parent family caring for an adolescent child with a profound intellectual disability. Like the previous report, the Research Centre engaged in deliberative focus groups with family carers in order to ground the research in their lived experience.

The research found that, based on 2021 data, the core cost of a MESL for a two-parent household caring for an adolescent child who has a profound intellectual disability is significantly higher, approximately 48%, than that for the household without additional caring responsibilities and disability. The additional cost of caring arose from the need for goods and services specific to the disability. It found that the household budget areas with the largest disability related costs were: Transport, Caring Costs, Household Goods, Personal Care, Health, Clothing and Household Adaptations.

## Findings from MESL and Other Research

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A key point highlighted in both MESL reports discussed is how specific the additional expenses experienced by individuals with a disability are, based on the nature and severity of their disability. The findings of the above reports are based on specific case studies of households living with, or caring for, a clearly outlined disability. Quantifying the cost of disability is a complex task that varies significantly based on individual circumstances. The Research Centre’s previous work does, however, show how considerable these costs can be.

Indecon’s Cost of Disability report, published in 2021, also acknowledges the significant costs faced by individuals with a disability. The research reports that, as of 2021, the actual costs faced by individuals with severe disabilities on average range from €9,600 to €12,300 per annum, and for those with limited disabilities from €8,700 to €10,000 per annum. This again demonstrates how varied and specific the additional costs of disability are, depending on the individual in question, and the nature and severity of their disability. The report states that the levels of disability payments and allowances should be changed to reflect the very different costs of disability by severity and type of disability, and that in designing supports for individuals with disabilities, the focus should always be on the needs of the individuals and their families.

Recent advocacy by disability organisations, including the Disability Federation of Ireland and the Irish Wheelchair Association, highlights the significant financial pressures currently faced by people with disabilities, particularly in the context of rising living costs. These organisations have drawn attention to the impact of Budget 2026, where the withdrawal of temporary supports has left many individuals worse off. For example, the Disability Federation of Ireland noted that disabled people living alone and in receipt of Fuel Allowance were €1,264 worse off following the removal of various once-off payments introduced in Budget 2025, which were not replaced by any targeted measures for disabled people.

These organisations also emphasise that rising energy costs are placing additional strain on households, particularly where disability-related needs require increased heating, electricity use, and assistive equipment. This has further intensified financial hardship, with some individuals facing difficult choices between essential needs such as heating their homes and putting food on the table, highlighting the urgent need for adequate income supports.

Disability Federation of Ireland's factsheet on the cost of disability further outlines the severity of this financial reality, estimating the annual cost of disability to be between €10,766 and €15,221 (based on Indecon's 2021 findings, adjusted for headline inflation). It is possible, however, that this represents a conservative estimate. As highlighted by these organisations, and also reflected in the MESL *Care at Home* research and the Indecon report, households living with disability experience higher energy requirements and associated costs compared to those without disability. Given the significant increases in energy prices in recent years, it is likely that these additional costs have risen further, suggesting that current estimates may understate the true cost of disability.

The Survey of Income and Living Conditions (2025) highlights the significant disparities in living standards between those unable to work due to disability (unable to work due to long-standing health problems) and the general population, particularly when compared to those in employment. It found that 28.4% of people unable to work are at risk of poverty, compared to 5.7% of employed individuals. Similarly, 39.2% experience enforced deprivation, compared to 9.5% of those in employment, while 13.9% are living in consistent poverty, in contrast to just 1.5% of the employed population.

These figures demonstrate the significantly higher risk of poverty and deprivation faced by those unable to work due to disability, reinforcing the need for both adequate income supports and targeted policy intervention.

## Cost of Disability Payment

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Building on this evidence, there is a clear and urgent need for timely and adequate reform in disability income supports, including the introduction of a properly designed, evidence-based Cost of Disability Payment.

A Cost of Disability payment should be introduced as a new universal weekly payment to assist with the additional everyday expenses faced by people living with a disability. Evidence from both the MESL research and Indecon's report demonstrates that these extra costs are unavoidable and necessary to achieve a minimum acceptable standard of living and to participate fully in society. These costs arise across key areas identified in the research, as well as the consultation document, including transport, healthcare, caring costs, household goods, personal care, clothing, education, energy and housing.

To ensure that the payment effectively targets those with the greatest needs, consideration should be given to a tiered structure, reflecting the nature, severity, and impact of disability on daily living. This is supported by Indecon's finding that the cost of disability varies significantly, with higher costs associated with more severe disabilities.

The tiering process should be carefully designed to ensure that it is fair, transparent, evidence-based, and person-centred. Collaboration with people with disabilities, alongside organisations and professionals in the disability sector, would be essential in developing an assessment process that accurately captures individuals' needs while avoiding unnecessary complexity or barriers to access.

This approach aligns with the principle of progressive universalism, whereby all individuals receive a baseline level of support, while additional resources are targeted towards those with greater needs. In this context, a universal Cost of Disability payment would recognise that disability-related costs arise regardless of employment status, while a tiered structure would ensure that those with higher levels of need receive greater support.

## Cost of Disability and Employment

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This submission has focused on research relating to the cost of disability, drawing on the knowledge and expertise of the Research Centre in this area. While issues relating to employment for people with disabilities have not been examined in detail, it is important to emphasise that the additional costs associated with disability arise regardless of employment status.

Although being in employment may increase an individual's income, both MESL research and Indecon's report demonstrate that people with disabilities face higher living costs than those without disabilities. As a result, their income does not stretch as far in meeting everyday needs.

In line with a progressive universalism approach, while a universal Cost of Disability payment should address disability-related costs for all individuals, additional supports should be available to those who are unable to work due to their disability, recognising the combined impact of higher living costs and reduced earning capacity. This ensures that the payment addresses both the cost of disability and broader income adequacy needs, without disadvantaging those who are in employment.

## Service Provision

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Another point which is highlighted within the Research Centre's previous work is the important role that services and other secondary supports can have in reducing the MESL costs experienced by individuals with a disability.

"Care at Home: Costs of Care arising from Disability" (2022) found that the inequality and inadequacy of service and support provision available to households caring for a member with a disability impacted the expenditure patterns of these households. Focus Group participants frequently used the term "postcode lottery" to describe the adequacy and accessibility of disability services across the country. They recognised that these supports are essential to ensure the rights, development, quality of life and wellbeing of their children. It was found that many parents felt they had no alternative but to meet the relevant costs themselves, to avoid the regression and harm caused by delay in accessing these services. The research found that there is a long standing and urgent need to address at a national level the situation of inequality in access to adequate services and equipment for individuals with a disability in Ireland.

The report also found that secondary supports can play a significant role in reducing the potential MESL expenditure needs of the household type examined within the research. In 2022, for a two-parent household caring for an adolescent child with a profound intellectual disability, the receipt of three supports, a means tested Medical Card, the Household Benefits Package and the Housing Adaptation Grant (at the maximum tier) reduced potential MESL expenditure need by up to €100 per week.

Although responsibility for many of these supports and services would not fall on the Department of Social Protection, it is important to acknowledge that these areas are closely interconnected. The level of income supports can influence an individual's eligibility for services and supports, while access to adequate and affordable services can, in turn, reduce the additional costs associated with disability.

Indecon's Cost of Disability report finds that measures to address these additional costs should be based on a multifaceted approach, combining increased payments, enhanced access to service provision and targeted grant programmes. Meaningful disability reform requires coordinated action across all Government Departments, underpinned by collaboration and transparency in both policy design and implementation.

# Conclusion

Again, the Research Centre welcomes the opportunity to contribute to the Department's consultation on the Cost of Disability. This submission has demonstrated, based on MESL research, Indecon's Cost of Disability report, and recent evidence, that people with disabilities face significant, unavoidable additional costs in order to achieve a minimum essential standard of living. These costs vary depending on the nature and severity of disability, but are consistently substantial and contribute to higher levels of poverty, deprivation, and financial hardship. Current supports are insufficient to meet these needs, particularly in the context of rising living costs and the withdrawal of temporary measures.

There is therefore a clear need for immediate interim supports to address the financial hardship currently being experienced by people with disabilities. While the development of a comprehensive, evidence-based Cost of Disability payment is essential, this process will require adequate time, research, and consultation to ensure it is designed effectively. In the interim, targeted measures should be introduced without delay to alleviate the financial pressures currently being faced by people with disabilities.

Addressing the cost of disability ultimately requires a comprehensive, evidence-based and coordinated policy response, combining adequate income supports with improved service provision. The introduction of a universal and tiered Cost of Disability payment, designed in line with the principle of progressive universalism, is needed to recognise the diversity of needs and circumstances faced by people with disabilities. This would represent a crucial step towards ensuring that people with disabilities can achieve a minimum essential standard of living and participate fully in society.

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