

The Cost of Disability

The financial reality

Annual Cost

€10,766 – €15,221

(Indecon 2021. Adjusted for inflation)

Extra Cost Per Week

€488 – €555

(ESRI 2025)

Consistent poverty

1 in 5

people who are unable to work due to disability live in consistent poverty.

▲ Poverty and Deprivation

"Real" Poverty Risk

Official at risk of poverty rates:

32.5%

When Cost of Disability is factored in:

65% – 76%



▣ The Income Gap

Households that include people with disabilities require between **41% and 93%** extra disposable income to achieve the same standard of living as households with no disabled members.

Enforced deprivation (2025)

People who are unable to work due to disability

39%



While deprivation decreased for the general population in 2025, it increased for people who are unable to work due to disability.

○ Energy poverty

Unable to heat their homes

People who are unable to work due to disability

13.6%



Employed

3.2%



13.6% of people unable to work due to disability were unable to afford to keep their home warm.

Utility arrears (Eurofound 2024)

People who are unable to work due to disability

19%



Others

12%



Arrears for disabled people rose sharply from 2023 to 2024 (+7%) while others stayed flat.

Budget 2026

64% of income increases in Budget 2025 were "one-off" payments which were not replaced in Budget 2026. ESRI confirms households that include people with disabilities suffered sharper income losses in Budget 2026 due to withdrawal of these supports.

St Vincent de Paul reliance

Requests for assistance to SVP are on track for **250,000** in 2025, surpassing 2022 levels.

Lived Reality

Voices from the community

"Some weeks its a toss between food or bills as there's nothing left. The disability allowance I receive falls so short in covering my financial needs. I feel penalised and knowing I will continue to deteriorate with no hope for a better future for myself and my children can be unbearable."

"I have to attend a food bank weekly... apart from it being demoralising, it's a necessity to survive. I know the cold, long winter nights are only around the corner, and it scares me."

"I'm not looking to be a millionaire. I'm looking for security, home, heat, food, family and not to fight for every basic thing."

"When I reach 66, I lose all my disability payments, but the extra costs don't go away."

"We are more reliant than ever on our families and our independence is being eroded. This is not because of our disability. This is because we need to address the cost of living."

"Because I don't have a medical card, I'm only allowed six physiotherapy sessions a year."

"It's financially irresponsible of me to go full-time at work... it's better for me to stay part-time than it is to go full-time, which makes no sense."

"The ministers making decisions don't have a clue what it's like to have a disability."

"I can't afford medication the doctor says I need... I drag out blood tests as long as I can."

"If I got a job I would lose my PA hours... the system makes no sense."

"Simply, the word saving does not apply to me, as I simply have nothing left over."

"You get tired of being the one who says 'sorry, I can't go'... people think you don't care, but you just can't afford it."

"People with disabilities shouldn't have to fight for everything."



Note: Quotes are from lived experience submissions to Oireachtas committees and advocacy groups.