



Child Poverty and Deprivation

Submission to Oireachtas Committee on Children and Equality

September 2025

1. Introduction

Disability Federation of Ireland, DFI, is a pan-disability, civil society umbrella organisation. We are a federation of member organisations working with people with disabilities to implement the UN Convention on the Rights of Persons with Disabilities (UN CRPD). We have over 100 member organisations from across Ireland - including advocacy groups, community groups, service providing organisations, and family carer organisations, among others. We work at local, national, and international level to promote the implementation of UN CRPD, and a more equal society for disabled people.

DFI welcomes the opportunity to make a submission for the consideration of the Committee. Households with disabled family members face a number of economic challenges which can push them into poverty and deprivation. This submission outlines how disabled children, and the children of disabled parents, are substantially more likely to live in poverty or deprivation. As a result any new child poverty initiatives and targets should particularly and specifically consider disability.

In the 2022 Census, 22% of the population reported a disability. This means they answered “yes” to the question “Do you have any of the following long-lasting conditions or difficulties?”. Women are more likely to have a disability than men, and disability increases with age. 98,799 people under 15 report a disability. Having a disability in Ireland confers a noticeable disadvantage. According to the census, people with disabilities are less likely to be employed, more likely to live in social housing, and have a lower educational attainment than their non-disabled peers.

2. Government and International Commitments

The government has made a number of commitments on child poverty. The previous government set up the Child Poverty and Wellbeing Unit in the Department of an Taoiseach, and a Cabinet Committee on Children and Education. The new Programme for Government commits to:

- Set an ambitious child poverty target ensuring a focus on inequality
- Examine ways to lift more children out of child poverty

At an international level, the state has made several commitments. Ireland has ratified both the UN CRPD and the UN Convention on the Rights of the Child (CRC). These conventions both carry a strong obligation to eradicate child poverty. The CRC was the first convention to mention special protection for people with disabilities. Under Article 23 state parties recognise that a “disabled child should enjoy a full and decent life, in conditions which ensure dignity, promote self-reliance and facilitate the child's active participation in the community”. The CRC also

requires, in Article 27, that state parties work to ensure children have an adequate standard of living. States commit to “take appropriate measures to assist parents and others responsible for the child to implement this right and shall in case of need provide material assistance and support programmes, particularly with regard to nutrition, clothing and housing.”

The UN CRPD is both a tool and a barometer with which to address and measure progress on poverty for disabled children. It states, in Article 7, that children with disabilities should enjoy all the same rights and freedoms as other children. Furthermore, Article 28 requires states to ensure an adequate standard of living of all people with disabilities, “including adequate food, clothing and housing, and to the continuous improvement of living conditions”. It also requires the state to assist with the costs of disabilities, “including adequate training, counselling, financial assistance and respite care”.

Finally, under the Sustainable Development Goals (SDG), the government has made a commitment to poverty eradication. 11 of the SDG indicators reference disability explicitly across a range of relevant areas. Also the commitment to leave no one behind and reach those furthest behind first requires a focus on the structural and social barriers that marginalise disabled people.¹

3. Disability and Poverty: Key issues

Cost of Disability

A report commissioned by the Department of Social Protection and published in December 2021, confirmed what disability organisations have highlighted for decades – that there are many extra costs associated with having a disability, and that there is insufficient state support for those who bear these additional financial pressures. The report showed that disabled people live with significant extra costs across a number of areas including mobility, transport, communications, care and assistance services, equipment, aids and appliances, and medicine. The report concluded that “there are significant additional costs faced by individuals with a disability *which are currently not met by existing programmes or by social welfare payments* [our emphasis].”²

The analysis showed that the costs faced by individuals annually varied from €9,600-€12,300 per year for people with “severe” disabilities to €8,700-€10,000 per year for those with “limited” disabilities.³ The report

¹ For more on this see UN, [Disability and Development Report: Realizing the Sustainable Development Goals by, for and with persons with disabilities](#) (2018).

² Indecon (2021) [The Cost of Disability in Ireland](#).

³ Op cit.

also found that disabled people face extra unaffordable costs for items and services that they could not afford, averaging €2,706 a year. While the data used in this report relates to disabled adults, it is highly likely that many of these costs are the same or similar for disabled children.

Equally research published in 2022 by Family Carers Ireland and the Vincentian Partnership for Social Justice added further evidence, specifically on the cost of disability in childhood. This report concluded that the core Minimum Essential Standard of Living (MESL) costs for a two-parent household caring for an adolescent with a profound intellectual disability amounted to €752 per week, excluding housing. This was €244 higher than the MESL for a two-parent household with an adolescent child without additional caring and disability needs.⁴

However these costs have increased very significantly in recent years due to inflation and the cost-of-living crisis.⁵ An important new ESRI report, published in March, shows that households which include a disabled person “face significant financial burdens related to disability and have very high at risk of poverty (AROP) rates.”⁶ The report establishes that:

- Disabled households are more likely than other household types to be at risk of poverty and have a lower standard of living.
- Disabled people face average weekly extra costs of €488-€555.
- Disabled households require between 41% to 93% extra disposable income to achieve the same standard of living as a similar household with no disabled members.
- Disabled people’s at risk of poverty (AROP) rate is substantially higher (24%) than non-disabled people’s (10%).
- When Cost of Disability is factored in, their AROP rate increases to a staggering 65%-76%.

Yet the basic weekly income currently provided by Disability Allowance is €244 – covering less than half the additional weekly costs. Equally, Domiciliary Care Allowance is set at a rate of €360 per month.

Disability and poverty

Significantly due to these extra costs, as well as other social and structural barriers which make securing employment extremely challenging, disabled people are disproportionately likely to live with

⁴ Family Carers Ireland (2022), [Care at Home - Costs of Care Arising from Disability](#).

⁵ Adjusted for inflation, the Indecon range is now €10,651-€15,059 - the CPI Calculator shows 22.4% inflation from January 2021 to May 2025. [Consumer Price Index Inflation Calculator](#).

⁶ ESRI (2025), [Adjusting estimates of poverty for the cost of disability](#).

poverty and deprivation. In 2024, one in five people unable to work due to long-standing health difficulty (disability) lived in consistent poverty, and two in five lived in enforced deprivation - unable to afford essentials like heating, new clothes, or socialising with friends or family. Poverty and unemployment of disabled people can obviously have a significant impact on their children – if there is less income in the household as a result.

2024 CSO SILC data shows people unable to work due to disability:

- Have consistent poverty rates nearly four times higher (19%) than the average (5%). By comparison 1.7 % of employed people and 1.9% of retired people live in consistent poverty.
- Are at a much higher risk of poverty - 32.5%, compared to a national average of 11.7%. This rate increased by 5% since 2023.
- Have an enforced deprivation rate 3.5 times higher (38.5%) than employed people (11.6%).

As we will show below, there is a strong connection between disability poverty and child poverty.

Lack of services for children

Another key issue that impacts on child poverty and deprivation is the ongoing lack of services and supports for children with disabilities. The Government has committed to making Ireland one of the best places to be a child. Yet children with disabilities do not have the same experience of childhood as their non-disabled peers.

Disabled children cannot access the early interventions and health services they need. Thousands of children languish on waiting lists for assessment, and for services and supports like speech and language therapy, mental health support, physiotherapy and respite.⁷ After inexcusably long waiting times for assessment, children and their families are often left with inconsistent and fragmented care pathways.

Those parents who can afford to pay privately for services do so, but many cannot, highlighting the unequal impact of the extra Cost of Disability and the advantage that children in wealthier families have.

In their Budget 2026 submission, SVP report how “increasingly we are being asked to fund private assessments of need and private support therapies for children with additional needs. This is due to the long waiting lists in the public health service which are having a detrimental

⁷ DFI (2025), [Budget 2026 Submission](#), SVP (2025), [SVP's Proposals for Budget 2026](#).

impact on the wellbeing of the families we visit.”⁸ Family Carers Ireland stress similar concerns in their Budget submission. They describe how “in a desperate attempt to cope [with ongoing financial pressures and the Cost of Disability], carers are increasingly turning to unsustainable measures - falling into debt, cutting back on essentials, and even neglecting their own medical needs. This situation is both unacceptable and unsustainable, placing vulnerable families at heightened risk.”⁹

4. Data on parents and children with disabilities

Analysis provided to us by the Department of Children, Equality and Disability examining Census 2022 data provides relevant evidence. It shows that while most disabled people’s children were not disabled, a significantly higher proportion of their children were disabled, when compared to the population as a whole.

The data reveals that in 2022 in Ireland:

- 175,000 parents of under-18s were recorded as disabled
 - 47,000 to a great extent
 - 128,000 to some extent.
- Of these, 70% were the only parent in the household with a disability, while in 30% of cases both parents had a disability.
- Most disabled parents lived with a spouse or partner (83%) while 17% were one-parent families, predominantly headed by mothers.
- While most children of disabled parents did not have a disability, they were more likely to be disabled than the child population as a whole. 22% of children of disabled parents are themselves disabled, compared to 11% of the overall child population. 14% of children of disabled parents had a disability to some extent, and 8% to a great extent.
- 63% of disabled parents were in work, but this differed greatly between those with ‘some’ impairment (72%) and those with ‘great’ impairment (39%). Over a third of parents with ‘great’ impairment (35%) described themselves as unable to work due to illness or disability, compared to 4% of those with ‘some’ impairment.
- Disabled parents with ‘great’ levels of difficulty were much more likely to have difficulty going to work, and less likely to be actually working (39% at work for ‘great difficulty’ versus 72% at work for ‘some difficulty’), than disabled parents as a whole.

⁸ SVP (2025), [SVP’s Proposals for Budget 2026](#)

⁹ Family Carers Ireland (2025), [Ensuring No one has to care alone: Budget 2026](#).

5. Recent research emphasises link between disability and child poverty

Recent research, summarised below, emphasises the need to focus on children who are more at risk when designing anti-poverty interventions, including those who are disabled or live in a disabled household.

Published by Pobal in September 2024, 'Disability and Deprivation' examined Census 2022 and Pobal HP Deprivation data to explore the link between deprivation and poor health and disability. The study found that "people living in the most disadvantaged areas in Ireland are [...] twice as likely to report having a disability compared to their peers in affluent areas." Strikingly, the research findings showed that the disability rate of children in disadvantaged areas is equivalent to that of older people in affluent areas – given that disability increases with age these findings are alarming and worthy of attention. The authors emphasise the need for early intervention initiatives and targeted disability supports.¹⁰

An October 2024 ESRI study on lone parent transitions, employment and poverty highlighted the role disability can play in risk of poverty. The authors write that "Lone parents with a disability have a significantly higher risk [of economic vulnerability], demonstrating the intersectional nature of vulnerability".¹¹ Later in the paper they observe that "lone mothers with disabilities are disproportionately affected by economic vulnerability".¹² The authors highlight OECD recommendations on employment that would benefit all disabled people.

A December 2024 ESRI report "Child poverty on the island of Ireland" establishes that "children in households where at least one person is classified as having a disability are at a much higher risk of poverty", and disability is associated with a higher material deprivation rate.¹³ The authors find that "children in households with a member with a disability have a 7.1 percentage points higher risk of being income poor than those in households without a member with disabilities", and a 14.7 percentage points higher risk of deprivation compared to non-disabled households. Strikingly, again in lone parent households the effect is greater, with an 18.8 percentage points higher likelihood of deprivation.¹⁴ Reflecting on the causes of this, the authors observe that "the link between child

¹⁰ Pobal (2024), [Disability and Deprivation Investigating the Relationship between Health Inequalities and Geographic Disadvantage using the Pobal HP Deprivation Index](#), p. 23,

¹¹ ESRI (2024) [Lone parent transitions, employment transitions and poverty outcomes](#), p.33.

¹² Op cit, p. 57.

¹³ ESRI (2025) [Child poverty on the island of Ireland](#), p. 34.

¹⁴ Op cit, p. 47, 50, 52.

poverty and disability is also related to both welfare support and access to labour market for people with a disability.”¹⁵

A June 2025 ESRI report “Deprived children in Ireland: Characterising those who are deprived but not income-poor” again highlights the extra costs disabled households live with and the deprivation this can cause. The report examines the circumstances of children who are officially deemed deprived, but who do not fall under the poverty line, and attempts to understand what the contributory factors causing this may be. It adds more important evidence to support strong action on Cost of Disability. The authors summarise their findings on disability thus:

*This report finds that 39 per cent of children in the deprived not AROP [At Risk of Poverty] group are living in households where at least one member over the age of 16 has a disability; this compares to 42 per cent of those in consistent poverty, 23 per cent AROP not deprived and 21 per cent neither deprived nor AROP. This suggests that the additional costs of disability are another reason for experiencing deprivation while not being income poor [our emphasis].*¹⁶

The report recommends that child poverty policies factor in the extra Cost of Disability and address the impact it has on the income of families.

This conclusion echoes earlier ESRI findings in October 2022¹⁷ which DFI has highlighted annually in our Budget submission. The 2022 report (anticipating the findings of March 2025 outlined earlier) cautioned that we may in fact be *significantly underestimating* the level of poverty that disabled people live with. The authors wrote that:

*there is also a sizeable group of individuals who report being materially deprived but who are not classified as being at risk of poverty (AROP) [...] Of these, almost half lived in a household where someone reported having a disability, with most of these less than €100 per week (in equivalised terms) above the poverty line. Given the significant extra costs of living incurred by households affected by disability, this raises questions about whether the official measure of poverty is adequately capturing the incidence of very low living standards or poverty, and suggests that there may be a case for revisiting the way the income-related component of this official indicator is measured [our emphasis].*¹⁸

¹⁵ Op cit, p 68.

¹⁶ ESRI (2025), [Deprived children in Ireland: Characterising those who are deprived but not income-poor](#), p.x.

¹⁷ ESRI (2022). [Poverty, income inequality and living standards in Ireland: Second Annual Report](#) (p.viii-ix).

¹⁸ Op cit, p. viii – ix.

Indeed if we divided up the lower annual estimate of extra costs established by the Indecon report, €8,700, that would equate to a weekly cost of €167.30, showing that many of these households may in fact have been well below the poverty line when Cost of Disability is factored in.

As the paper observes, “due to the extra costs borne by households affected by disability, measures of low living standards using income alone can understate the true difference in living standards between households affected and those not affected by disability.”¹⁹ The authors recommend that these findings be considered actively:

The results of this research indicate a need for more comprehensive policies tackling child poverty to address those experiencing deprivation but who are above the 60 per cent median threshold. [...] Adjusting income for the cost of disability to take account of this group’s significant additional needs should also be considered.

It is important to emphasise that as well as guiding investment decisions, these conclusions have important implications for policy development and strategies to reduce poverty, including any move to index or benchmark social protection payments. These conclusions also have important implications for our systems of tracking and monitoring poverty rates.

Equally another ESRI report from October 2022 which examined intergenerational poverty established that disability plays a role in reproducing intergenerational disadvantage, and states that “childhood financial circumstances also influenced later outcomes through disability, suggesting wider supports are needed to mitigate the negative health effects of poverty throughout the life course”.²⁰ The report makes a series of recommendations to improve disability employment outcomes, including making the Irish adult learning system more inclusive towards people with disabilities, improving the career guidance for young people with disabilities prior to leaving school and acting on recent OECD recommendations.²¹

5. Recommendations and conclusion

There are a number of groups to consider when designing policy to reduce child poverty and deprivation. This includes children with disabilities who have a disabled parent, children with disabilities who have non-disabled parents, and non-disabled children of disabled parents.

It is clear that children with disabilities, and children who live in disabled households, are much more likely to live in deprivation and/or poverty.

¹⁹ Op cit, p.26.

²⁰ ESRI (2022), [Intergenerational poverty in Ireland](#), p.73.

²¹ Op cit, p.73-74.

Thus any policy, strategy or practice that aims to eradicate child poverty must specifically consider disability, including the many extra costs that disabled households continue to live with and absorb in the family budget. Moreover, previous child poverty commitments have not been achieved, and the new targets are still not in place. In this context, DFI offers the following recommendations to start to reduce child poverty:

- Any child poverty target and strategy should acknowledge disability, and have sub-targets tracking poverty of disabled children.
- Bring in a weekly Cost of Disability payment of €55 a week.
- Develop and resource a clear cross-Departmental Action Plan to fully address the Cost of Disability – this can be integrated into the new National Human Rights Strategy for Disabled People.
- Retain a specific poverty reduction target for disabled people as part of the successor strategy to the Roadmap for Social Inclusion. Strengthen delivery by outlining the actions that will be taken to achieve this reduction, and the timeline for these actions.
- Assess and work to strengthen the supports and services available for disabled children and their parents, and for disabled parents. Develop more targeted supports to address ongoing issues.
- Undertake more detailed work to understand the links between disability and child poverty, and act on the recommendations of recent research to address this issue.
- Proactively consider intersectionality – for example disabled children of migrants, travellers, lone parents etc.
- Improve data and monitoring as a mechanism to assess poverty rates of disabled households. Develop a way of factoring in Cost of Disability when tracking and assessing poverty rates.
- Act on the various detailed recommendations of DFI and others to reduce disability poverty.²²

A whole of government approach is essential here, as these are cross-cutting issues governed and influenced by multiple Departments. The government is in the process of setting up a new Disability Unit in the Department of An Taoiseach. Potentially this unit can work with the Child Poverty unit collaboratively to progress this area.

Child poverty is not inevitable. Policies to tackle child poverty must look at the household as a whole, and must address disability and the extra costs it creates. Taking action on the above recommendations has the potential to significantly reduce child poverty and deprivation, something everyone in Ireland supports.

²² See for example DFI's [Budget 2026 Social Protection Submission](#), [Submission to the Roadmap for Social Inclusion Successor strategy consultation](#) and [Submission to Green Paper Consultation](#).