



For Polio Survivors By Polio Survivors since 1993

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## **Pre-Budget Submission 2026: Social Protection**

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## You Can't Retire From a Disability: Pre-Budget Asks

Polio Survivors Ireland is the only organisation in Ireland providing practical support to individuals who contracted polio in early childhood. It is estimated that approximately 5,000 polio survivors remain in the country, many of whom are facing increasing needs as they age. These individuals live with significant and lasting health challenges resulting from a childhood disease, and with the long-term impacts such as pain, fatigue, cold intolerance and muscle weakness. As a result, their cost of living is higher than average. This Budget, we are asking the government to address the unmet needs of older people living with long-term chronic disabilities in the social protection system.

We respectfully urge the government to:

- 1. Include older people with disabilities in all future Cost of Disability payment schemes.**
- 2. Commission dedicated research into the Cost of Disability for those aged 66 and over.**

## The Overlooked Cost of Disability in Older Age

Disability can affect anyone at any stage of life, but its prevalence increases significantly with age. According to Census 2022,<sup>1</sup> over 349,000 people aged 65 and older in Ireland are living with a disability. Despite this, financial supports for people with disabilities remain focused almost exclusively on those of working age, creating a growing and overlooked gap for older people.

The Indecon Cost of Disability Report,<sup>2</sup> published in 2021 and commissioned by the Department of Social Protection, found that people with disabilities face significant additional living costs of between €8,700 and €12,300 per year, depending on severity. When adjusted for inflation, these figures rise to between €10,490 and €14,820.<sup>3</sup> These costs include spending on medical care, assistive equipment, home adaptations, increased energy use, transport and personal assistance, all of which are essential, not optional, for daily living.

However, as confirmed in correspondence to Polio Survivors Ireland from the Department of Social Protection, the Indecon report "*focused on people of working age rather than pensioners,*" and "*no specific assessment has been conducted of any additional costs incurred by people aged 65 years and over due to disability.*" This leaves a critical evidence gap that must be addressed.

The Department of Social Protection classifies Disability Allowance, Blind Pension and Invalidity Pension as working age income supports. Disability Allowance and Blind Pension are means-tested social assistance schemes, while Invalidity Pension is a social

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<sup>1</sup> Central Statistics Office. (2023). [Census 2022 Profile 4 – Disability, Health and Carers](#).

<sup>2</sup> Indecon International Research Economists. (2021) *The Cost of Disability In Ireland*. Prepared for the Department of Social Protection.

<sup>3</sup> Disability Federation of Ireland. (2024). [Disability, Income and Poverty](#).

insurance payment. Once a person turns 66, their entitlement to Disability Allowance ends, and they are transferred to either the Contributory State Pension, based on social insurance contributions typically made through work over time, or the Non-Contributory State Pension, which is means-tested for those who haven't made sufficient contributions. The maximum weekly pension rate for Contributory is €289.30 for those under 80, increasing to €299.30 for those aged 80 and over. In the case of Non-Contributory, the maximum pension rate is €278, increasing to €288 for those aged 80 and over.

When compared with the Indecon report's inflation-adjusted annual cost of disability (€10,490 to €14,820), these expenses represent approximately 70% to 95% of the full State Pension, depending on age, severity of disability and pension rate. Unlike their able-bodied counterparts, who can use their pension primarily to support general living expenses, pensioners with disabilities must allocate the vast majority of theirs to cover disability-related costs.

Although the State Pension is marginally higher than the maximum rate of Disability Allowance, this increase does not come close to offsetting the recurring and significant disability-related expenses individuals must manage. Moreover, once a person transitions from Disability Allowance to the State Pension at age 66, they become ineligible for disability cost-of-living lump sums that were made available to those on Disability Allowance in previous Budgets. In 2024, the at-risk-of-poverty rate for people aged 65 and over rose sharply to 13.3%, marking the largest increase across all age groups. Without temporary cost-of-living supports such as lump sum payments for the Fuel Allowance, Living Alone Increase and Christmas Bonus, this rate would have exceeded 21%. The risk is even more pronounced for older people living alone, with an at-risk-of-poverty rate of 25.9%.<sup>4</sup>

There is a clear structural inequity where two people with the same level of disability face different financial realities simply because one has passed the pension age threshold. This practice contravenes Article 4(1)(b) of the UN Convention on the Rights of Persons with Disabilities, which obliges states to eliminate discriminatory laws and policies, including those that treat individuals differently based solely on age or disability status.<sup>5</sup>

## **Chronic Condition, Lifetime Costs**

Many polio survivors have been unable to reach their full earning potential over the course of their lives. This is particularly true for those who developed post-polio syndrome or experienced a worsening of their disability, often leading to early withdrawal from the workforce. As a result, these individuals have had limited opportunities to build life savings or accrue adequate social insurance contributions.

This has a twofold impact:

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<sup>4</sup> Central Statistics Office. (2024). [Survey on Income and Living Conditions \(SILC\) 2024](#).

<sup>5</sup> United Nations. [Convention on the Rights of Persons with Disabilities and Optional Protocol](#).

1. Financial vulnerability in later life, due to limited income and reduced capacity to save.
2. Reduced eligibility for the full State Pension (Contributory), as they may not meet the required number or average of PRSI contributions through no fault of their own.

This raises concerns about fairness and equity in how pensions are assessed for those with long-term disabilities. Any future pension reform to include the cost of disability should consider the lifelong socioeconomic disadvantage experienced by this group and explore mechanisms to ensure they are not penalised further in retirement. While the Department of Social Protection distinguishes between working age disability payments and the State Pension, this binary fails to reflect the lived reality of people with lifelong or progressive disabilities. Polio survivors, for example, continue to face high costs related to post-polio syndrome, mobility impairments and chronic pain well into later life.

Drawing from the cost categories outlined in the Indecon Cost of Disability Report, our 2024 survey of polio survivors included a small sample representing approximately 10% of our national membership, capturing expenses associated with living with a long-term disability in three areas: Standard costs of living; Ongoing disability-related supports; And once-off or periodic items. One finding from the standard costs of living expenses showed that both heating and electricity alone averaged €4,100 annually for polio survivors. Post-polio syndrome often causes extreme cold intolerance, requiring consistent heating to manage severe pain. Without adequate support for heating and electricity costs, individuals may be unable to keep their homes warm, leading to increased discomfort, isolation, and a reduced quality of life.

By comparison, the CSO Household Budget Survey 2022–2023 reports that households spend an average of €3,017 annually on combined energy costs, including electricity, gas, oil and solid fuels.<sup>6</sup> Even if a polio survivor qualifies for the Fuel Allowance, which provided €33 per week for 28 weeks during the 2024/2025 season, totalling €924, the support falls far short of covering actual energy costs. This leaves a significant gap for polio survivors to meet their medically necessary energy needs.

Direct disability-related costs, including medical consultations, physiotherapy, home supports, personal care, and medications, averaged €5,560 per year. In addition, periodic or once-off expenses such as ramps, wet rooms, mobility aids, adapted vehicles, callipers and specialised footwear came to around €6,500 annually when averaged over expected lifespans. A further breakdown of these costs can be found on page 6. While some government grants may partially offset these costs, many are underfunded, delayed or inconsistent, which leave individuals to shoulder much of the financial burden themselves. Further in-depth research is needed to accurately calculate the true cost of disability for people aged 66 and over, taking into account factors such as disability severity and the availability of supports.

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<sup>6</sup> Central Statistics Office. (2024). [Household Budget Survey 2022 – 2023](#).

## Conclusion

Polio survivors and others living with long-term disabilities into older age face persistent, unmet needs that are not recognised in current social protection policy. The financial gap created by the transition to the State Pension, coupled with rising disability-related costs, places many at risk of poverty and isolation. We urge the government to take two essential steps in Budget 2026:

- 1. Include older people with disabilities in all future Cost of Disability payment schemes.**
- 2. Commission dedicated research into the Cost of Disability for those aged 66 and over.**

### **Standard Costs of Living**

Type of Cost	Annual Average Cost (€)
Heating	2400
Electricity	1700
House maintenance	1200
Health insurance, extra loading fees	1600
Private transport costs	1400
<b>TOTAL</b>	<b>€8300</b>

### **Direct Disability-Related Costs**

Type of Cost	Annual Average Cost (€)
Specialists/Consultants	700
Other costs care and assistance	750
Physiotherapy	650
Home Help or Home Supports	2000
Prescribed Medicines	960
Non-prescribed Medicines	500
<b>TOTAL</b>	<b>€5560</b>

### **Once-off and Periodic Cost of Disability-Related Expenses**

Type of Cost	Cost Range (€)	Estimated Lifespan (years)	Annual Average Cost (€)
Significant house alterations e.g. extensions, wet rooms	3500-20000	Lifetime (30)	783
Minor house alterations e.g. ramps, stairlifts	100-5000	7 – 10	600
Visual aids or hearing aids	200-5300	3 – 7	550
Adapted car or car controls	550-2000	3 – 6	566
Wheelchairs, scooters, walking aids	100-8000	5 – 10	540
Shower/toilet aids, rails, etc	100-1000	4 – 7	100
Prosthetics, orthotics, callipers, etc	300-4000	3 – 5	1075
Specialised footwear	400-4000	1 – 3	2200
Personal alarms, safety aids or security items	30-320	3 – 5	87
<b>TOTAL</b>	<b>€5280-€49620</b>		<b>€6500</b>



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