



For Polio Survivors By Polio Survivors since 1993

Pre-Budget Submission 2027: Social Protection

Polio Survivors Ireland

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Polio Survivors Ireland Pre-Budget Submission 2027

Polio is a highly infectious viral disease that largely affects children under 5 years of age, causing nerve damage that leaves many people with lifelong disabilities. 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 Ireland, and over 85% of the members represented by our organisation are now over the age of 65. Many polio survivors still live with the effects of this disease (e.g. limb paralysis), are developing new neurological symptoms decades after disease onset (Post Polio Syndrome), or are affected by the Late Effects of Polio (e.g. pain or arthritic changes due to wear and tear). Thus, the effects of living with a disability caused by polio are significant throughout the lifespan and often get progressively worse as people age.

The severity of disability caused by polio varies greatly from person to person and includes reduced mobility, pain, fatigue, cold intolerance and muscle weakness. Many polio survivors require mobility devices and have higher than average cost of living due to the added expenses of medicines, aids/appliances, energy costs, transport, housing adaptations, home supports and therapeutic interventions to manage their condition.

This Budget, we are asking the government to address the unmet needs of older people with life-long disabilities in the social protection system.

We respectfully urge the Government to:

1. Introduce a universal and non-taxable **Cost of Disability Support Payment** of a minimum of €55 weekly (€2,860 a year) as an interim measure
2. Ensure that this Cost of Disability Support Payment is **extended to people aged over 65 years**
3. Introduce an **enhanced Fuel Allowance payment** to all polio survivors with cold intolerance to assist with meeting their medically necessary energy needs

Cost of Disability Support Payment

The Programme for Government 2025 includes a commitment to introduce a permanent Annual Cost of Disability Support Payment. Many individuals and disabled persons organisations have contributed to the public consultation process and Cost of Disability Summit led by the Department of Social Protection in recent weeks. We hope that this is the first step in a process that gives disabled people the opportunity to participate fully in the consultation process and co-design a permanent Cost of Disability Support Payment that meets their needs.

However, it must be emphasised that more meaningful consultation with disabled people and their representative organisations is required in order to recognise the diverse needs and spectrum of costs that disabled people face. The Indecon Cost of

Disability Report¹ reported significant additional living costs for people with disabilities of between €8,700 and €12,300 per year, although many people have higher costs depending on the severity of their disability. When adjusted for inflation, these figures rise to between €10,766 and €15,221.² These costs exist regardless of whether one is employed or not, and do not cease when reaching retirement age.

As an interim measure, we call on the government to introduce a universal and non-taxable Cost of Disability Support Payment of a minimum of €55 weekly (€2,860 a year). This will lay the foundation for further development of this payment over the duration of the current Government, which should be based on differential need and best practice internationally, in consultation with people with disabilities.

Cost of Disability for Older Adults

Many people with disabilities are currently excluded from getting a disability-related welfare payment for reasons such as being above the income thresholds when in employment, being in receipt of the State Pension, or not meeting habitual residence conditions. Using the same eligibility regulations for the new Cost of Disability Support Payment will reinforce inequalities rather than reducing costs and increasing participation in society. Therefore, future eligibility criteria must be available to a wider group, and consideration must be given to the unique needs of these cohorts, in particular those over the age of 65.

Disability can affect anyone at any stage of life, but its prevalence increases significantly with age. According to Census 2022,³ 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 Department of Social Protection classifies Disability Allowance, Blind Pension and Invalidity Pension as working age income supports, and those that are means-tested can often exclude disabled people earning a modest income. Once a person turns 66, their entitlement to the working age Disability Allowance ends, and they are transferred to the State Pension, which fails to reflect the lived reality of the costs incurred by people with lifelong or progressive disabilities.

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 aged over 65 incur. Using the Indecon report's inflation-adjusted annual cost of disability (€10,766 and €15,221), disability-related expenses represent approximately 70% to 95% of the current 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,

¹ Indecon International Research Economists. (2021) *The Cost of Disability In Ireland*. Prepared for the Department of Social Protection.

² [Disability Federation of Ireland. \(2026\). The Cost Of Disability- The Financial Reality](#)

³ Central Statistics Office. (2023). [Census 2022 Profile 4 – Disability, Health and Carers](#).

pensioners with disabilities must allocate the vast majority of theirs to cover disability-related costs.

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. 85% of our members who are aged over 65 did not receive the Disability Support Grant provided in Budgets 2023-2025, despite having very significant extra costs as already outlined. Others who were eligible one year had aged out the next year, though their costs had not disappeared.

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 28 (2)(b) of the UNCPRD (Adequate standard of living and social protection) which obligates states ‘to ensure access by persons with disabilities, in particular women and girls with disabilities and older persons with disabilities, to social protection programmes and poverty reduction programmes’⁴. This is not only discriminatory, but it also puts older people with disabilities at greater risk of poverty, health deterioration, and social exclusion. It is essential that the future Cost of Disability Support Payment must be made available to people aged 65 and over.

Enhanced Fuel Allowance

While the development of the Cost of Disability Support Payment is welcome, it will take time to co-design the most appropriate approach, and it must be recognised that Budget 2026 removed targeted measures of support for disabled people at risk of poverty. This has left many disabled people, including polio survivors, faced with the burden of increasing living costs without financial support. Issuing an Emergency Payment of €400 in 2026 would help alleviate the cost-of-living crisis for these people, but unfortunately not all disabled people were even entitled to these supports in the first place due to the eligibility criteria applied to existing disability supports. Many polio survivors are slightly over the income threshold for the Fuel Allowance and are also ineligible for other supports such as the Supplementary Welfare Allowance/Heating Supplement and Additional Needs Payment. As noted earlier, polio survivors over the age of 65 no longer receive the Disability Allowance and are expected to survive on the same State Pension as their able-bodied peers.

In 2024, we completed an internal survey with a representative sample of polio survivors, capturing expenses that correlated with the cost categories in the Indecon report (see Appendix 1). Direct disability-related costs, including medical consultations, physiotherapy, home supports, personal care, and medications, averaged €5,560 per year. 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. Additionally, heating and

⁴ United Nations. [Convention on the Rights of Persons with Disabilities and Optional Protocol](#).

electricity costs alone averaged €4,100 annually (€342 a month) for polio survivors (€4450 annually/€371 monthly adjusted for inflation). 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.⁵, indicating significantly higher costs for polio survivors.

Cold intolerance is a particularly problematic symptom of post-polio syndrome, where the body's ability to regulate temperature is affected and exposure to cold stimuli can cause excessive pain and disproportionately cold extremities, even when indoors. It has a multifactorial aetiology, including further deterioration of motor neurons that were originally damaged by the virus or possible damage to brain structures affecting thermoregulation. These issues require people to prioritise staying warm, so they must wear additional clothing or have heating on for up to ten months of the year to manage pain.

For individuals who were eligible or who satisfied the means test (if aged over 65), the Fuel Allowance provided €38 per week during the 2025/2026 season, helping to cover heating costs in the colder months. However, even if a polio survivor was eligible for this payment, the annual total of €1126 leaves a significant gap for them to meet their medically necessary energy needs across the entire year. Without adequate support for heating and electricity costs over a longer period, individuals with post-polio syndrome may be unable to keep their homes and bodies warm, leading to increased pain, discomfort, isolation, and a reduced quality of life.

Polio survivors who experience the debilitating symptoms of cold intolerance should have this cost addressed without delay through a targeted Fuel Allowance payment that extends beyond the existing winter season, covering 42 weeks instead of 32. This payment rate should also keep pace with increases in minimum living costs, particularly energy prices to restore its purchasing power per MESL recommendations⁶.

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 energy costs, places many at risk of poverty and health deterioration.

The introduction of a Cost of Disability Support Payment is a welcome development, however eligibility for this new payment should be based on the existence of ongoing, unavoidable and essential disability-related costs that people incur, and people of retirement age should not be excluded from any future payments. We urge the government to take three essential steps in Budget 2027:

⁵ Central Statistics Office. (2024). [Household Budget Survey 2022 – 2023](#).

⁶ Vincentian MESL Research Centre. (2024). Working-age adults living alone and income adequacy. MESL Update Briefing Paper.

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Appendix 1: Polio Survivors Ireland Research on Cost of Disability 2024

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
TOTAL	€8300

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
TOTAL	€5560

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
TOTAL	€5280-€49620		€6500



For Polio Survivors By Polio Survivors since 1993