



# IRISH WHEELCHAIR ASSOCIATION

## CONSULTATION ON THE COST OF DISABILITY SUBMISSION



**Irish Wheelchair Association: Public Consultation on the Cost of Disability Submission**

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## Executive Summary

This submission presents an evidence-based proposal for a Cost of Disability Payment grounded in the lived experience of Irish Wheelchair Associations (IWA) members. The information has been gathered through a national consultation process and is supported by national and international analysis (Appendices page 10).

It must be explicitly recognised that this consultation is taking place against a backdrop of prolonged State inaction. The absence of meaningful governmental progress on a dedicated Cost of Disability Payment requires clear acknowledgement. The Indecon report remained on the Government website for five years with no movement, no implementation roadmap, no structured stakeholder engagement, and no visible policy plan to translate its findings into practical financial supports for disabled people. During that period, disabled households continued to absorb escalating costs across transport, energy, specialist equipment, personal assistance, healthcare, digital access, and participation in community life, without any corresponding targeted income response. Representative organisations have now been given just six weeks to consult with members nationwide and produce a solution-focused submission for the Department's consideration. While Irish Wheelchair Association welcomes the opportunity to contribute constructively, this compressed timeframe must be understood in the context of the State's own five years of inaction on an issue that affects the daily dignity, equality, and social participation of disabled people.

Focus groups were held in several locations and scheduled from February 2026 through to the end of March 2026. These included community centre consultations in Clontarf, Mallow, Ardee, Ennis, Belmullet, Tipperary, and Galway. Additionally, Cost of Disability consultations were completed with IWA Leader Service, IWA Sport, and a wider online group of people with disabilities.

Throughout these consultations, disability-related costs were described as permanent, unavoidable, and embedded in everyday life. These costs are not occasional, they are cumulative and continuous, forcing people into persistent trade-offs between essentials such as heat, food, charging essential electrical disability aids and transport.

Government defines the Cost of Disability as 'the extra spending needs that People with a disability face in their day-to-day lives that others in society do not face' (Gov.ie). The reality is that the cost of disability is estimated to be between 52% and 59% of the income of a household with a disabled person, depending on the nature of disability (IRHEC/CSO, pg. 3,2024).

Irish Wheelchair Association appreciates the Government's willingness to listen to the voices of People with Disabilities through this consultation process. We are hopeful that the Department of Social Protection recognise that Ireland's current system does not sufficiently acknowledge the true costs of disability. This is reflected in:

- High disability poverty rates
- Low employment participation (32.6%)
- Cost of disability estimated at 52-59% of household income.



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Crucially, this consultation must not mark the end of engagement with people with disabilities. Any draft Departmental proposal should be subject to a further round of structured consultation and review before implementation, ensuring that the final model is tested against lived experience, equality outcomes, and unintended exclusion risks. In addition, any agreed payment must be index-linked from the outset, so that its value keeps pace with inflation, particularly in energy, transport, assistive technology, and personal support costs.

## 1. Purpose of the Payment

Any Cost of Disability Payment must recognise that disability-related costs are not occasional but continuous and compounding. These include energy usage, transport needs, healthcare expenses, food costs, and accessibility requirements.

Irish Wheelchair Association proposes a model that includes:

- A non-means-tested weekly payment
- Retention in employment through tax credits
- Inclusion of people over 65

This payment should not be a welfare enhancement. It should be a structural correction to inequality.

Costs arise from the interaction between people with disabilities and an environment that is not designed to accommodate them. They are ongoing, cumulative, and essential, not discretionary.

### Core Cost Drivers

- Energy and heating (often medically required year-round)
- Transport (due to inaccessible infrastructure)
- Food and daily living costs
- Healthcare and hidden administrative costs

Participants repeatedly emphasised that these costs cannot be reduced without consequences:

*“You can’t switch it off because everything depends on it,” “everything in my house is electricity,” “I am broke by the Sunday.”*

The purpose of the payment is therefore to prevent harm, protect dignity, and enable participation in society.

## 2. Eligibility

Eligibility should be simple, fair, and based on existing disability schemes. Creating new assessments would recreate the administrative burden that all participants have criticised.

Participants agreed that repeated reassessments are unnecessary and harmful, especially for lifelong conditions. They stressed that a doctor’s letter should be sufficient, favouring **a trust-based system.**

*“The doctor’s letter should be enough.”*

\*For the Personal Independence Payment (PIP) in the UK, applications accept evidence including GP letters, focusing on how disability affects daily living and mobility. And although a GP letter alone may not cover enough detail unless it clearly explains daily limitations, the PIP is awarded based on ‘functional impact,’ **not** on medical categorisations.

#### *Who Should Be Included*

- People receiving disability payments.
- People with disabilities in employment
- People with disabilities outside welfare systems
- People with disabilities over the age of 65

The exclusion of People with disabilities in employment or over 65 represents a significant policy gap.

#### *Assessment Approach:*

- Use existing medical evidence.
- Once-off verification for lifelong conditions
- Review only where circumstances change.

The payment should be non-means tested. As *Means Testing*:

- Penalises work.
- Penalises family arrangements.
- Does not reflect genuine costs.

#### *Expected Outcomes*

- Significant reduction in At Risk of Poverty (AROP) figures
- Improved access to support
- Increased independence
- Reduced administrative burden.
- Reduces fear of engaging in employment.

### 3. Payment Amount

The current Disability Allowance payment in Ireland does not meet the minimum income level required to protect people from being at risk of poverty and exclusion (AROPE). At present, Disability Allowance stands at €254 per week, meaning that people with disabilities receive approximately €112.30 less than the recommended €366.30 minimum income standard per adult. As Social Justice Ireland notes, “the figure of €366.30 is an income per adult equivalent figure. This means that it is the minimum weekly disposable income (after taxes and including all benefits) that one adult needs to receive to be outside of poverty.”

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Irish Wheelchair Association is conscious that the Department of Social Protection may not move immediately to raise the standard weekly disability payment to €366.30 across all income supports. However, the Cost of Disability Payment must reflect this poverty gap and structural imbalance in some meaningful way. As a practical starting point, the introduction of a Cost of Disability Payment of €112.30 per week would bridge the current gap between the standard disability payment and the poverty threshold, providing an immediate rights-based safeguard against deepening poverty and exclusion.

Irish Wheelchair Association strongly believes that this minimum bridging payment should be implemented immediately as a first step in addressing the current underpayment experienced by people with disabilities who rely on disability income supports. While this would not in itself resolve the wider additional costs created by disability-related barriers, it would provide an urgent and necessary foundation for income adequacy.

“It would just help us live.”

As previously stated, the introduction of any future Cost of Disability Payment must remain clearly linked to the extra spending needs that disabled people face in their day-to-day lives that others in society do not face and must be additional to any future increases in Disability Allowance or other core income supports. It should not be used as a substitute for bringing baseline disability payments closer to the minimum income standard required to live free from poverty.

**Current Disability Payments Available in UK and Australia:**

**\*UK PIP (Weekly Rates from April 2026)**

Daily Living: £76.70 (standard), £114.60 (enhanced)

**\*Australian DSP Rates:**

Total per fortnight: \$1,200.90 (€720.50)

(Includes basic rate, Pension Supplement, and Energy Supplement), additionally NDIS funds disability supports (core supports)

**Policy Position**

- Avoid narrow targeting
- Avoid means testing
- Ensure no one is excluded - This payment should not be a welfare enhancement.

**Trade-Off Consideration**

A balance is required between broad inclusion and adequate support for higher needs.

**Expected Impact**

- Reduced financial strain on people with additional needs
- Improved quality of life
- Increased participation in a more accurate and fair system

**Comparison Table: UK, Ireland, Australia**

Country	Weekly Disability Payment	Additional Needs Payments
<b>UK</b>	Universal Credit (Up to £428pm)	PIP (Personal Independence Payment) £76.70-£194.60; Mobility support, Housing etc.
<b>Ireland</b>	Disability Allowance €254 or Invalidity €259.50	No additional cost of disability payment available;
<b>Australia</b>	DSP \$600/week (€360/week or £305/week equivalents)	High income support; additional concession card benefits. NDIS (National Disability Insurance Scheme) funds disability supports, not income.

#### 4. Payment Design

The payment must be an addition to existing support, non-means-tested, and delivered on a weekly basis. It must also be retained in employment to remove disincentives from work and include those over 65 years old

Participants consistently expressed fear of losing supports if they engaged in employment, with one saying they would be “scared to take a job in case I lose everything.”

*“I’d be scared to take a job... I’d rather not get the job than lose my benefits.”*

A mixed model combining a weekly payment with periodic lump sums is recommended to reflect both every day and occasional costs.

Structure:

- Weekly payment → ongoing costs
- Periodic supports → major costs

Administrative Design:

- Minimise burden (Dignified self-assessment)
- Use existing systems (Data already collected on individuals currently receiving Disability Payment)
- Ensure clarity and accessibility

Expected Outcomes:

- Financial stability
- Improved participation in society
- Reduced fear of employment

## 5. Employment and Tax Credit

Recommendation:

- Cost of Disability Tax Credit.
- Tax exemptions on specific disability supports.
- Accessible to low earners.
- Matching the value of a weekly payment.

Expected Outcomes:

- Increased employment participation
- Reduced disincentives
- Improved equity

This approach recognises the additional costs of working with a disability and ensures equity across income groups. It would also support labour market participation while acknowledging that disability-related costs do not diminish with employment.

## 6. Economic Modelling

The tiered approach of the Green Paper was not acceptable to many as the approach proposed conflated the level of the payment with the ability to work. Nevertheless, there is an understanding that there is a need for a balance between broad inclusion and adequate support for higher needs.

Considerable thought needs to go into the design and whatever options the Department proposes should be worked out in collaboration with the disabled community. Work on the co-design of the payment will take time and needs to be approached from a partnership perspective from the outset.

## Six Core Recommendations

### 1) Introduce a Non-Means-Tested Weekly Cost of Disability Payment

Establish a universal weekly Disability payment of €350 for all eligible people with disabilities to recognise the unavoidable, ongoing additional costs of disability. This should sit alongside existing income supports, recognise disability costs as structural rather than income-based and provide predictable weekly financial stability.

### 2) Include People in Employment and Introduce a Tax Credit

Ensure disability-related costs are recognised regardless of employment status. This should include the retention of the payment for those in work, a Cost of Disability Tax Credit, and parity between welfare recipients and low-income workers. This removes the current disincentive to employment.

### **3) Extend Eligibility to People Over 65**

Eligibility must explicitly include older people with disabilities, recognising that disability-related costs do not disappear at 65 and may increase with age. This closes a major policy gap affecting older adults with disabilities.

### **4) Deliver the Payment Through Multiple Channels**

The payment should be available through, a top-up to existing welfare payments, standalone payment for those outside welfare systems, and tax credit for workers, periodic lump sums for major costs (equipment, energy spikes, seasonal pressures). This reflects the real spending patterns identified in lived experience evidence.

### **5) Change name of payment**

We propose that consideration be given to a more inclusive and rights-based title for the payment. The term Cost of Disability Payment risks implying that people with Disabilities themselves represent an additional expense to the State. This submission highlights, “costs arise from the interaction between disabled people and environments, systems, and services that are not designed to accommodate them.” These costs are ongoing, cumulative, and essential rather than discretionary, arising from structural barriers in transport, housing, energy, digital access, healthcare, and participation. The title of the payment should therefore reflect its true purpose: to offset the financial consequences of systemic inaccessibility and unequal design, rather than to frame disability itself as the source of cost.

## **Conclusion**

The evidence presented shows that disability-related costs are structural and persistent. Without intervention, individuals will continue to experience financial strain, reduced independence, and social exclusion.

A Cost of Disability Payment is a necessary structural correction to inequality and is essential to ensuring dignity, participation, and fairness in Irish society.

Irish Wheelchair Association welcomes the Department of Social Protection’s decision to convene a Strategic Focus Summit on the Cost of Disability Payment. We believe this summit has the potential to become a critical milestone in the development of a rights-based and evidence-led payment model. To maximise its value, the summit should be explicitly framed as the first stage of an ongoing co-design and review process, rather than the final consultation point.

## Strategic Focus Network Summit on the Cost of Disability

### **Question 1: What issues would like to see discussed at the Summit?**

- To support meaningful participation, the summit should begin with a Department-led presentation of the evidence base, including findings from the Indecon report; themes emerging from the public consultation; relevant evidence from the IHREC / ESRI research on poverty and cost of disability.
- A discussion on Government spending and budgets; ‘How much is realistic in terms of a Cost of Disability payment?’
- How can we ensure that any strategy regarding a Cost of Disability payment is co-created with Disability Organisations, and all stakeholders involved?
- What research is currently being done by government departments about the Cost of Disability, and is there a way that stakeholders could contribute to any planned research?
- A realistic Time-frame for the introduction of a Cost of Disability
- Comparisons with international solutions, policy models and comparative learning
- 3-4 proposals of how the payment might work based on submissions and department input

### **Question 2: What format do you think the Summit should take?**

- An organised mix of discussions and breakout sessions that allow for meaningful contributions from people with lived experience, disability organisations, and relevant stakeholders.
  - Purpose of the payment - poverty reduction, equality, participation, independent living
  - Eligibility - existing schemes, lifelong conditions, people in work, people over 65, children and family carers
  - Payment amount and structure - universal, tiered, hybrid, tax credit interaction, index-linking
  - Interim measures - urgent Budget 2027 supports while the full model is co-designed.
  - A workshop format will support problem-solving, deliberation, and partnership-based design

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- Solution focused discussions that include all relevant government departments (Not just DSP)
- Ensure people with disabilities lead the process.  
The summit should be led by people with disabilities in both process and content, This includes:
  - lived-experience speakers opening the summit.
  - disabled facilitators or co-facilitators in breakout groups
  - accessible communication supports.
  - multiple ways to contribute, including written, verbal, and digital feedback.
  - This is essential to ensuring that the payment reflects the real additional costs of disability in everyday life.
- The summit should conclude with clear next steps and timelines, including:
  - publication of a summit outcomes report
  - further structured consultation on draft Department proposals
  - equality and poverty impact assessment
  - agreement on an index-linking mechanism
  - annual review arrangements
  - continued involvement of disabled people and representative organisations before implementation

The development of a Cost of Disability Payment is too important to be rushed. A thoughtful summit process, grounded in evidence and genuine partnership, will give Ireland the opportunity to create a rights-based model that can become an international example of best practice.

## Appendix 1:

### Comparative Overview of Disability Benefits and Welfare Payment Rates

Ireland • United Kingdom • Australia

#### PIP vs Universal Credit in the UK

##### 1. Purpose of Each Benefit

- Personal Independence Payment (PIP)
- Supports people with long-term- physical or mental health conditions.
- Helps cover extra disability related- costs.

##### Universal Credit (UC)

- A means tested- benefit for people on low income or out of work.
- Combines multiple legacy benefits into a single monthly payment.
- Includes added elements for housing, children, caring, and disability (LCWRA).

##### 2. Eligibility

Details	PIP	Universal Credit
Based on income/savings?	No – non means tested	Yes – means tested
Based on work status?	No	Yes – income affects amount
Age	16 to State Pension Age	Working age-; below State Pension Age
Health assessment needed?	Yes (Daily Living & Mobility components)	Only for LCW/LCWRA disability elements

##### 3. What Each Benefit Covers

###### PIP

- Daily living needs
- Mobility needs
- Disability related- extra costs
- Does NOT cover rent, food, utilities, or general living costs.

### **Universal Care:**

- Basic living costs
- Housing costs (rent)
- Child costs
- Carer elements
- Health related- elements (LCW/LCWRA – though reforms significantly reduce new claim amounts)

#### **4. Payment Structure and Rates (2026)**

##### **PIP (Weekly Rates from April 2026)**

- Daily Living: £76.70 (standard), £114.60 (enhanced)
- Mobility: £30.30 (standard), £80.00 (enhanced)

##### **UC (Monthly Standard Allowance from April 2026)**

- Single over 25: £424.90
- Single under 25: £338.58
- Couple over 25: £666.97
- Couple under 25: £528.34
- Health part (LCWRA):
- Existing claims: £429.80/month
- New claims after April 2026: £217.26/month (2026 cut)

#### **5. Key Differences**

- Income Impact - PIP is not counted as income for UC, meaning you can receive both without penalty.
- Receiving PIP can increase UC entitlement (e.g., access to disability elements).
- Assessment Criteria
- PIP: Focuses on ability to perform daily tasks.
- UC disability elements: Focus on ability to work (LCW/LCWRA).

#### **6. Can a person apply for both?**

**Yes** – many people do.

PIP does not reduce UC.

Receiving PIP may entitle you to more UC elements.

## 7. Summary Table

Details	PIP	Universal Credit
Means tested	✗ No	✓ Yes
Purpose	Disability related- costs	Living & housing costs
Components	Daily Living, Mobility	Standard allowance + various elements
Affected by work?	✗ No	✓ Yes – earnings reduce UC
Interaction	Does not reduce UC	Can increase if you are on PIP
Age range	16-SPA	Working age
Health related- element reforms?	Yes (2026 tightening for new claims)	Yes (2026 halving LCWRA for new claims)

PIP supports the extra costs of disability regardless of income, while Universal Credit supports low-income households with basic living and housing costs – and the two benefits can be claimed together.

## Appendix 2:

### Understanding NDIS Support in Australia (2026 Overview)

The National Disability Insurance Scheme (NDIS) is Australia's primary system for supporting people with permanent and significant disabilities. It provides individualised funding, focused on improving independence, participation, and quality of life.

Unlike the Disability Support Pension (DSP), which provides income, the NDIS does not give cash payments. Instead, it funds supports, services, and equipment related to a person's disability.

#### What the NDIS Funds

NDIS will fund supports that meet the legal test of being reasonable and necessary, meaning they must:

- Relate directly to your disability.
- Help you meet goals.
- Improve independence or social/economic participation.
- Provide value for money.
- Be effective and beneficial [[ndis.gov.au](https://www.ndis.gov.au)]

NDIS funding is divided into three main support categories:

#### **1. Core Supports**

These cover everyday activities and essential routines.

##### **Examples:**

- Personal care (showering, dressing, toileting)
- Meal preparation
- Cleaning and household tasks
- Assistance with daily life in the home
- Transport supports if you cannot use public transport because of your disability.
- Consumables (continence supplies, low-cost aids)
- Social and community participation
- Short-term accommodation / respite when carers need a break.

Core funding is typically flexible, meaning participants can choose how to spend it across different approved supports.

## 2. Capacity Building Supports

These help participants develop skills, independence, and long-term- capability.

Examples:

- Physiotherapy, occupational therapy, speech therapy
- Psychology supports related to disability.
- Training in life skills (cooking, travel training)
- Employment supports.
- Support coordination (help managing the plan)

Capacity Building funds must be used exactly for the supports approved in this budget category.

## 3. Capital Supports

These cover high-cost items or significant investments.

Examples:

- Wheelchairs (manual or powered)
- Communication devices
- Home modifications (ramps, widened doorways, accessible bathrooms)
- Vehicle modifications

What NDIS Does Not Fund?

- Services unrelated to disability
- Items that are not value for money
- Day-to-day- living costs (rent, food, utilities)
- Medical treatment or medications  
[\[ndis.gov.au\]](http://ndis.gov.au)

Who Is Eligible for the NDIS?

To qualify, a person must:

- Be under 65 at the time of application.
- Live in Australia and be a citizen, permanent resident, or a Protected Special Category visa holder.
- Have a permanent disability.
- Have a substantial reduction in functional capacity in mobility, communication, self-care, learning, or social interaction

## **Examples of Supports for a Wheelchair User (Permanent Disability)**

A person permanently using a wheelchair might receive NDIS support for:

### **Daily Living (Core Supports)**

- Personal care morning and night
- Assistance with transfers
- Meal preparation
- Cleaning and laundry

### **Transport**

- Funded transport allowance to get to activities.
- Disability related- taxis if public transport is inaccessible.

### **Therapies (Capacity Building)**

- Physiotherapy
- occupational therapy
- Pressure care and seating assessments.

### **Equipment (Capital Supports)**

- Power wheelchair
- Custom seating
- Hoists and slings

### **Home Modifications**

- Ramp installations
- Bathroom modification
- Widening of doorways

### **Short-Term Accommodation / Respite**

- temporary supported accommodation to give informal carers a break.

All of these are typical NDIS funded- supports if they meet the reasonable and necessary criteria.

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## How NDIS Differs from DSP (Disability Support Pension)

NDIS is not an income payment - DSP is an income payment.

- NDIS = functional disability supports and equipment  
(wheelchair, carers, therapies, modifications, transport)
- DSP = money for living costs  
(rent, food, bills)

A person can receive both at the same time.

## Appendix 3:

### Case Study: Hannah, 29 — Wheelchair User.

Hannah is a 29-year-old woman living with a complete spinal cord injury following a traumatic accident at age 21. Her doctors confirm:

- She has no capacity for paid work now or in future.
- She requires daily personal care and mobility assistance.
- She uses a powered wheelchair, pressure-relief cushions, and assistive tech.
- She needs home adaptations and regular physiotherapy/support.

### UK – What Hannah Can Receive (2026)

#### 1. Personal Independence Payment (PIP)

PIP is non-means-tested and supports disability related- needs. It has two components: Daily Living and Mobility, each available at Standard or Enhanced rates.

#### 2026 PIP Rates

(from The Independent's confirmed 2026 increases)

- Daily Living Standard: £76.70/week
- Daily Living Enhanced: £114.60/week
- Mobility Standard: £30.30/week
- Mobility Enhanced: £80.00/week

### What Hannah qualifies for:

Because she needs help with all daily living tasks and cannot walk, she receives:

- Enhanced Daily Living (£114.60/week)
  - Enhanced Mobility (£80/week)
- Total PIP: £194.60/week

## 2. Universal Credit (UC) — with LCWRA status

Universal Credit covers living and housing costs for people on low income. Because Hannah is permanently unable to work, she qualifies for:

- UC Standard Allowance (monthly)
- Housing Element (varies by rent)
- LCWRA (Limited Capability for Work and Work-Related Activity) – the highest disability element

### 2026 UC Rates (Singles over 25)

- Standard Allowance: £424.90/month

### LCWRA Rates for 2026

- Existing LCWRA claimants (protected): £429.80/month.
- New LCWRA claimants after April 2026: £217.26/month

As a new claimant at age 29, Hannah receives the new lower LCWRA payment: £217.26/month.

### Total UC (before housing):

- £424.90 + £217.26 = £642.16/month

UC also exempts her entirely from work-search requirements.

## 3. Support Hannah can access via PIP/UC

Although not paid directly as cash, she gains:

- Motability vehicle scheme access (via Enhanced Mobility)
- Disabled facilities grant (home adaptations)
- Council Tax reduction
- Help with energy costs depending on local schemes.

### UK Summary for Hannah

Benefit	Amount	Notes
PIP	<b>£194.60/week</b>	Non-means-tested
UC Std + LCWRA	<b>£642.16/month</b>	Means-tested
Housing Support	Varies	Based on rent

### IRELAND – What Hannah Can Receive (2026)

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Ireland separates disability income into two streams: means tested- (Disability Allowance) and insurance-based (Invalidity Pension).

### 1. Disability Allowance (DA)

A means-tested weekly payment for People with Disabilities aged 16-66.

Key 2026 Rate: €254/week

Eligibility requires the disability to last  $\geq 1$  year and significantly restricts work.

Hannah qualifies easily – she can never work again.

### 2. Invalidity Pension

PRSI contribution-based pension for people permanently incapable of work.

2026 personal rate: €259.50/week

If Hannah worked enough before her accident ( $\geq 260$  PRSI contributions), she would receive Invalidity Pension instead of DA.

### 3. Additional Supports

- **Free Travel Scheme** (included with Invalidity Pension)
- Fuel Allowance (if eligible)
- Housing Assistance Payment (HAP)
- Mobility grants (not a weekly payment)
- Home adaptation grants from local authorities

### Ireland Summary for Hannah

Benefit	Amount	Notes
Disability Allowance	€254/week	Means-tested
OR Invalidity Pension	€259.50/week	Not means-tested (PRSI)
Free Travel	Yes (if on Invalidity Pension)	Transport support

## AUSTRALIA – What Hannah Can Receive (2026)

Australia separates income (DSP) from supports (NDIS).  
Hannah will qualify for both.

### 1. Disability Support Pension (DSP)

For people permanently unable to work  $\geq 15$  hours/week for the next 2 years.

DSP Rates from March 2026:

- \$1,200.90 per fortnight for a single adult 21+

This is \$600/week.

(DSP is **tax-free** and includes a Pensioner Concession Card.)

### 2. National Disability Insurance Scheme (NDIS)

NDIS funds **disability supports**, not income.  
It covers:

#### Core Supports

- Daily personal care
- Meal prep
- Cleaning
- Transport related to disability

#### Capacity Building Supports

- Physiotherapy
- Occupational therapy
- Skill-building

#### Capital Supports

- Powered wheelchair
- Home modifications (ramps, widened doors)
- Vehicle modifications

NDIS only funds support that meet the *reasonable and necessary* criteria.

## Australia Summary for Hannah

Benefit	Amount	Notes
DSP	\$1,200.90/fortnight	Income payment
NDIS	Support funding	Covers wheelchair, home mods, carers
Concession Card	Yes	Reduces medical & utility costs

## Conclusion: What Hannah Receives Overall

- **UK:** Strong mobility funding + moderate income support.
- **Ireland:** Stable weekly income but weaker disability-cost provisions.
- **Australia:** Highest income (DSP) + comprehensive support (NDIS), especially for equipment and care needs.

### 1. Means Testing

Country	Means-Tested?
UK	PIP ✗ No; UC ✓ Yes
Ireland	DA ✓ Yes; Invalidity ✗ No (PRSI-based)
Australia	DSP ✓ Yes (assets + income tests)

### 2. Work Expectations

Country	Requirement
UK	LCWRA removes all requirements for work or job centre activity.
Ireland	Invalidity Pension = no work needed; DA recipients must still satisfy means tests.
Australia	No work needed if DSP eligible, though limited work allowed without losing eligibility.

### 3. Insights

#### **Best Mobility Support → UK**

PIP Mobility is unmatched among the three.

#### **Highest Income Support → Australia**

DSP - \$600/week outperforms Irish and UK equivalents, especially after 2026 UC cuts.

#### **Most Protective for People with Disabilities Work Restrictions → Australia and UK (if pre2026 LCWRA)**

- Australia: straightforward permanent disability pathway
- UK: LCWRA is strong but being reduced for new claimants

#### **Most Complex / Most Means Tested → Ireland.**

- Disability Allowance is means-tested and insufficient.
- Invalidity Pension depends on PRSI history.

#### **Final conclusions:**

- UK (€396/week) is still the highest after conversion, driven by PIP + UC components.
- Australia (€362/week) follows closely, showing strong DSP income even before adding NDIS supports.
- Ireland (€254/week) is still significantly lower due to DA/Invalidity rates.