Overview of UNCRPD Article 28 in Ireland

Adequate Standard of Living and Social Protection

January 2021



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# Background to the UNCRPD Article review papers

During 2020 the National Disability Authority (NDA) developed a series of in-depth papers on individual United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) articles. These papers detail the main data available relevant to specific Articles and provides an overview of key policies, programmes, services, supports and data that exist in the Irish context. They are not a critique of what is currently in place but rather a record of what exists. Nevertheless, there are instances where certain gaps or concerns are highlighted, including those advised by the NDA or other stakeholders.

These papers were primarily developed through desk research. However, the papers were also informed by the NDA’s own work, updates and discussions at Departmental Disability Consultative Committees, the National Disability Inclusion Strategy Steering Group, and other relevant committees. They were also informed by interactions with the Disability Stakeholders Group and with persons with disabilities, particularly through participation on a range of working and advisory groups across Government Departments on areas related to NDIS actions. Given their factual nature a more direct consultation process with persons with disabilities was not conducted. However, the NDA envisages continuing to conduct periodic consultations on specific articles of the UNCRPD and related matters which will seek the lived experience of persons with disabilities individually and through their representative bodies.

The purpose of the papers are multiple. They were developed initially to support the development of the State Party report to the UNCRPD Committee. In line with the NDA’s anticipated new statutory function under the UNCRPD, ~~t~~hey are also intended to be useful to support the development by the Irish Human Rights and Equality Commission (IHREC) of the State’s parallel report to the UNCRPD Committee. They will also be used internally as reference papers within the NDA. The NDA has published these documents on our website to make them available to a wider audience to support any work underway to develop shadow reports on implementation of UNCRPD in Ireland.

The NDA sought to ensure that the information is accurate as of October 2020 but recognises that the changing nature of policies, programmes, services, supports and data will require them to be updated periodically to reflect any changes. The papers are not intended to be exhaustive but seek to provide a broad overview of the main issues of relevance to each article.

In the first instance we reviewed nine articles listed below. Five are available at [www.nda.ie](http://www.nda.ie) and the remaining four will be published shortly. These were selected to reflect some of the main topics of concern to the stakeholders noted above and to include some of the cross-cutting issues such as children and women with disabilities. It is intended that the NDA will develop further papers during 2021 focusing on a number of civil and political Articles.

* Article 6, Women with Disabilities
* Article 7, Children with Disabilities
* Article 8, Awareness Raising
* Article 19, Living Independently
* Article 24, Education
* Article 25, Health
* Article 26, Work and employment
* Article 28, Adequate Standard of Living and Social Protection
* Article 31, Statistics and Data Collection

# Introduction

Article 28 of the UN Convention on the Rights of Persons with Disabilities recognises the right of persons with disabilities to an adequate standard of living and social protection, as well as to the continuous improvement of living conditions.

Article 28 is a closely aligned to Article 11 of the International Covenant on Economic, Social and Cultural Rights, which states that States Parties should “recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions”.

There are several payment schemes under the Department of Employment Affairs and Social Protection, which aim to provide access to an adequate standard of living for persons with disabilities. These payment schemes go hand-in-hand with employment schemes run by the same Department and which are discussed in the briefing note on Article 27.

A summary of the main supports and allowances available to persons with disabilities and their carers are presented below. The figures in this paper are accurate as of January 2021.

# Convention text

Article 28- Adequate standard of living and social protection[[1]](#footnote-1)

1. States Parties recognize the rights of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability.
2. States Parties recognize the right of persons with disabilities to social protection and to the enjoyment of that right without discrimination on the basis of disability, and shall take appropriate steps to safeguard and promote the realizations of this right, including measures:
3. To ensure equal access by persons with disabilities to clean water services, and to ensure access to appropriate and affordable services, devices and other assistance for disability-related needs;
4. 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;
5. To ensure access by persons with disabilities and their families living in situations of poverty to assistance from the State with disability- related expenses, including adequate training, counselling, financial assistance and respite care;
6. To ensure access by persons with disabilities to public housing programmes
7. To ensure equal access to persons with disabilities to retirement benefits and programmes.

# Type of Right

The UNCRPD includes economic, social, cultural and civil and political rights. States which ratify the Convention commit themselves to immediate delivery of civil and political rights to people with disabilities, and to progressive realisation of social and economic rights. Article 28 is primarily an economic, social and cultural right and will be progressively realised.

# Poverty and disability

According to the 2017 Survey on Income and Living Conditions (SILC), 18.8% of the population experienced two or more types of enforced deprivation. This compares with 21% in 2016 and a high of 30.5% in 2013.[[2]](#footnote-2)

Those who were not at work due to illness or disability had the highest deprivation rate in 2017 at 45.9%. In the 2016 Census, 158,358 people were unable to work due to a permanent illness or disability.[[3]](#footnote-3)

The consistent poverty rate in 2017 was 6.7%, compared to 8.2% in 2016. An analysis of consistent poverty rates by principal economic status shows that the consistent poverty rate was highest among unemployed individuals (24.1%) and those who were not at work due to illness or disability (24%).[[4]](#footnote-4)

Based on the SILC data, the at-risk-of-poverty rate across the 27 EU Member States increased between 2010 and 2011, from 16.5 % to 16.9 %. This rate increased substantially in 2014 to reach 17.3 %. Smaller increases were observed in 2015 and 2016 (up 0.1 percentage points each year). In 2017, the first notable decrease was observed, the rate dropped to 16.9 % which was followed in 2018 by a further modest reduction of 0.1 points. As such, in the last two years for which data are available the EU-27’s at-risk-of-poverty rate had returned to a level similar to that observed between 2011 and 2013.[[5]](#footnote-5) All EU Member States, as well as the UK and Turkey reported a slightly higher rate for women experiencing poverty compared to men.

In 2018, 28.7 % of the EU-28 population aged 16 or more with a disability was at risk of poverty or social exclusion, compared with 19.2 % of those without a disability.[[6]](#footnote-6) There are significant differences across countries, yet in all of them, the rate of persons with a disability at risk of poverty is higher than the rate of persons without a disability.

In 2018, 68.1% of the EU-28 population aged 16 or over with a disability would have been at risk of poverty if social transfers (social benefits, allowances and pensions) had not taken place, while 20.9 % of the same population would have been at risk after taking social transfers into account. In Ireland, it was estimated that without social transfers, 70% of persons with a disability would have been at risk of poverty, compared to the 25% that would be at risk, taking social transfers into account.[[7]](#footnote-7) Ireland ranks in the middle of the number of persons with a disability who would be at risk without social transfers. Countries at the higher end range from 58% to 80%, and at the lower end range from 9% to 40%.

# Article 28 in the Irish context: Access to social protection programmes and poverty reduction programmes

## Department of Employment Affairs and Social Protection

The Department of Employment Affairs and Social Protection (DEASP) is tasked with administering Ireland’s welfare system. The role of the Department is to promote active participation and inclusion in society through the framework of employment rights and the provision of income supports, employment services and other services. The Department aims to support people with disabilities through a number of programmes:

* Disability Allowance
* Domiciliary Care Allowance
* Blind Pension
* Invalidity Pension
* Injury Benefit
* Disablement Benefit
* Incapacity Supplement
* Medical Care Scheme
* Constant Attendance Allowance
* Carer’s Allowance
* Carer’s Benefit
* Carer’s Support Grant

In 2018, 255,536 people received a disability-related support. In total in 2018, €4.23 billion was spent supporting those who care, are ill or have a disability.[[8]](#footnote-8)

## Disability Allowance

Disability Allowance (DA) is a weekly allowance paid to people with a disability. DA is a means-tested payment for people with a specified disability whose income falls below certain limits and who are aged between 16 and 66. If an individual is in education when they turn 16, they can continue to attend school.

To qualify for DA an individual must:

* Have an injury, disease or physical or mental disability that has continued, or may be expected to continue, for at least one year
* As a result of this disability be substantially restricted in undertaking work that would otherwise be suitable for a person of their age, experience and qualifications
* Be aged between 16 and 66. When an individual reaches 66 years of age, they no longer qualify for DA, but are assessed for a State pension.
* Satisfy a means test
* Satisfy the habitual residence condition (while not defined in law, in practice this means that a person has been here for some time and intends to stay here for the foreseeable future).
* If an individual receives DA and goes into hospital or residential care, they will continue to get their DA payment as long as they meet the qualifying conditions.
* If an individual was not receiving DA before living in residential care, they may receive DA if they meet the qualifying conditions.

Disability Allowance is a means-tested payment. To receive the allowance an individual’s total assessed means must be below a certain amount. The main items that count as means are:

* Cash income that an individual or their spouse, civil partner or cohabitant may have.
* Capital, for example, the value of savings, investments, shares or any property an individual may have (other than their own home). However, the first €50,000 of any capital is not taken into account.
* Maintenance paid to the individual.

Disability Allowance payments, including increases for dependent adults or children and other Allowances paid with the payment, are fully exempt from income tax, PRSI and USC.

Table 1: Rates of Disability Allowance

|  | Weekly rate[[9]](#footnote-9) |
| --- | --- |
| Maximum personal rate | €203.00 |
| Increase for a qualified adult[[10]](#footnote-10) | €134.70 |
| Increase for a qualified child under 12[[11]](#footnote-11) | Full rate: €36.00Half rate: €18.00 |
| Increase for a qualified child over 12 | Full rate: €40.00Half rate: €20.00 |

Source:

In 2018, €1,586 million was paid in Disability Allowance. This is a 39% increase since 2009. There were 140,835 recipients, with 198,269 beneficiaries of DA in 2018. Recipients are people who received the allowance and beneficiaries are people who benefitted from the allowance, which include the recipient and any qualified adult or qualified child they received an increase in respect of. Recipients included 60,548 females and 80,287 males.[[12]](#footnote-12)

Over the past two decades expenditure on Disability Allowance has increased from €185m to €1,358m (734%) driven by a combination of an increased number of recipients and increases in the weekly payment rate. From 2012 to 2016 there has been annual average growth in expenditure of €68m or 5.7%. As payment rates were flat over the period, growth in expenditure has been due to increasing recipients. The number of recipients increased by 24,358 or 25% in this four year period.[[13]](#footnote-13)

## Domiciliary Care Allowance

Domiciliary Care Allowance (DCA) is a monthly payment for a child aged under 16 with a severe disability, who requires ongoing care and attention, substantially over and above the care and attention usually required by a child of the same age. It is not means tested. The payment is not based on the type of disability but on the resulting physical or mental impairment which means that the child requires substantially more care and attention than another child of the same age.

Since June 2017, all children in receipt of DCA receive a medical card without a means test.

To qualify for DCA, the child must have a severe disability that is likely to last for at least a year, and must:

* Be aged under 16 (at 16, the child can apply for a Disability Allowance)
* Live at home with the person claiming the allowance for 5 or more days a week.
* Meet the medical criteria (“a severe disability requiring continual or continuous care and attention substantially in excess of the care and attention normally required by a child of the same age”)
* Be ordinarily resident in the State

In addition, the person claiming the allowance for the child must:

* Provide for the care of the child
* Be habitually resident in the State.

The Domiciliary Care Allowance (DCA) rate is €309.50 per month and there is no restriction on the number of children for whom an individual may claim DCA.[[14]](#footnote-14)

In 2018, €168 million was paid in DCA. This is an increase of 442% since 2009. This was paid to 38,007 recipients, with 42,822 beneficiaries (children).[[15]](#footnote-15)

## Blind Pension

The Blind Pension is a means-tested payment paid to blind and visually impaired people, over the age of 66, who are habitually resident in Ireland. To qualify for the Pension, an individual must supply an eye test from an ophthalmic surgeon to verify their visual impairment.

An individual who qualifies for the Blind Pension will automatically get a Free Travel Pass and a Companion Free Travel Pass and be also qualify for other benefits such as the Living Alone Increase and the Household Benefits Package.

Table 2: Rates of Blind Pension

|  | Weekly rate[[16]](#footnote-16) |
| --- | --- |
| Personal rate | €203.00 |
| Increase for a qualified adult | €134.70 |
| Increase for a qualified child under 12 | Full rate: €36.00Half rate: €18.00 |
| Increase for a qualified child over 12 | Full rate: €40.00Half rate: €20.00 |

Source:

€13.31 million was spent on Blind Pension in 2018. There were 1,217 recipients, with 1,685 beneficiaries.[[17]](#footnote-17)

## Invalidity Pension

Invalidity Pension is a weekly payment to people who cannot work because of a long-term illness or disability and are covered by social insurance (PRSI). At 66, an individual in receipt of Invalidity Pension transfers automatically to state pension (contributory) at the full rate. Invalidity Pension is taxable. An individual in receipt of Invalidity Pension is entitled to a free travel pass, and in some cases, extra social welfare benefits, for example, the Household Benefits Package. On 1 December 2017, the Invalidity Pension was extended to the self-employed.

To qualify for Invalidity Pension, an individual must:

* Have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months (an individual may have been receiving Illness Benefit or Disability Allowance during that time) or
* Be permanently incapable of work (in certain cases of very serious illness or disability, an individual may transfer directly from another social welfare payment or from their job to Invalidity Pension).

An individual must also have, at least:

* 260 weeks of paid PRSI contributions (5 years) since entering social insurance **and**
* 48 weeks of paid or credited PRSI contributions in the last or second-last complete contribution year before the relevant date.

A Deciding Officer will examine an individual’s claim and decide on their entitlement based on the qualifying conditions outlined above.

Table 3: Rates of Invalidity Pension

|  | Weekly rate[[18]](#footnote-18) |
| --- | --- |
| Personal rate | €208.50 |
| Increase for a qualified adult | €148.90 |
| Increase for a qualified child under 12 | Full rate: €36.00Half rate: €18.00 |
| Increase for a qualified child over 12 | Full rate: €40.00Half rate: €20.00 |

Source:

€694 million was spent on the Invalidity Pension in 2018. This is an increase of 58% since 2009. This was paid to 57,768 recipients with 77,074 beneficiaries. Of recipients, 33,281 were female and 24,487 were male.[[19]](#footnote-19)

## Injury Benefit

Injury Payment is a payment made to an individual if they are unfit for work due to:

* An accident at work
* An accident while travelling (on a continuous journey) to or from work
* A disease contracted in the course of employment or due to the work being carried out, known as an occupational disease.

To qualify, an individual must be unfit for work for more than six days. However, even if an individual is unfit for work for six days or less, they can still register a claim as evidence that an occupational accident occurred. This safeguards an individual’s future rights to benefit under the Occupational Injuries Benefit Scheme, because an illness or disablement may develop at a later date.

When an accident occurred, or the occupational disease was contracted, an individual must have been employed under any of the contracts or service or apprenticeships that are insurable at particular social insurance (PRSI) classes.

Table 4: Rates of Injury Benefit

|  | Weekly rate[[20]](#footnote-20) |
| --- | --- |
| Personal rate | €208.50 |
| Increase for a qualified adult | €143.70 |
| Increase for a qualified child under 12 | Full rate: €36.00Half rate: €18.00 |
| Increase for a qualified child over 12 | Full rate: €40.00Half rate: €20.00 |

Source:

Depending on their circumstances, some or all of an individual’s Illness Benefit payment may be subject to income tax. Social insurance (PRSI) and USC are not charged on this payment.

€17.85 million was spent on Injury Benefit in 2018. There were 938 recipients, with 1,166 beneficiaries. 321 of recipients were female and 617 were male.[[21]](#footnote-21)

## Disablement Benefit

Disablement Benefit is paid if an individual loses certain physical or mental abilities as a result of something that happened to them because of their work, or while they were travelling to or from work.

This benefit is paid as a lump sum or a regular pension, depending on the severity of the disability and the length of time the injury or illness is expected to last.

To qualify, an individual must have worked and paid social insurance (PRSI) contributions, and lost physical or mental ability because of:

* An accident at work
* A commuter accident on a direct route between their home and workplace
* Contracting a listed disease at work.

A payment depends on the degree of an individual’s disablement, which will be medically assessed. If a person is assessed as being disabled by less than 20% of ‘normal ability’[[22]](#footnote-22), Disablement Benefit will normally be a lump sum.

The size of the lump sum varies depending on the degree of disablement and how long an individual expects to be disabled. For assessments of 20% upwards, the Department of Employment Affairs and Social Protection will pay the Disablement Benefit by means of a pension.

If an individual has 100% disablement, their personal pension is €234 per week. For cases between 20-90% disablement, personal pensions are as follows:

Table 5: Rates of Disablement Benefit

| Level of disablement | Weekly pension[[23]](#footnote-23) |
| --- | --- |
| 100% | €234.00 |
| 90% | €210.60 |
| 80% | €187.20 |
| 70% | €163.80 |
| 60% | €140.40 |
| 50% | €117.00 |
| 40% | €93.60 |
| 30% | €70.20 |
| 20% | €46.80 |

Source:

€76.50 million was spent on Disablement Benefit in 2018. It was paid to 14,675 recipients.[[24]](#footnote-24)

## Incapacity Supplement

Incapacity Supplement can be paid as a supplement to people receiving Disablement Benefit. It is paid to people who are permanently incapable of work because of an accident or illness suffered at work. It is only paid to those who do not qualify for certain other social welfare payments.

An individual can qualify for this Supplement if they do not qualify for Illness Benefit, Invalidity Pension or Disability Allowance. The deciding officer will assess if an individual is incapable of work due to an injury or illness suffered as a result of work. This will involve a medical report.

This supplement is not means-tested. An individual may be entitled to claim an increase for a qualified adult, if they have a spouse, civil partner or cohabitant, and an increase for a qualified child who normally lives with them.

Table 6: Rates of Incapacity Supplement

| Incapacity Supplement by categories | Weekly rate[[25]](#footnote-25) |
| --- | --- |
| Under 66 years of age | €203.00 |
| 66 years of age and over | €222.30 |
| Increase for a qualified adult under 66 | €134.70 |
| Increase for a qualified adult aged 66+ | €147.50 |
| Increase for a qualified child under 12 | Full rate: €36.00Half rate: €18.00 |
| Increase for a qualified child over 12 | Full rate: €40.00Half rate: €20.00 |

Source:

## Medical Card

If an individual has a medical card issued by the HSE, they can receive certain health services free of charge. Normally, their dependent spouse or partner and their children are also covered for the same range of health services.

To qualify for a medical card, the individual’s weekly income must be below a certain figure for their family size.

If an individual is in receipt of Disability Allowance and working, income they earn up to €427 per week is not taken into account in the means test for the medical card. Before 3 December 2018, the limit was €120 per week.

If an individual has a child for whom they are in receipt of Domiciliary Care Allowance, the child is eligible for a medical card, without a means test.

In 2015, there were 1,734,853 people (815,123 males and 919,730 females) in Ireland with a medical card. This is 39.2% of the population. Approximately 36% of boys and girls up to the age of 15 had medical cards.[[26]](#footnote-26)

## Medical Care Scheme

If an individual is injured at work, on an unbroken journey to/from work or contracts a prescribed occupational disease, they may get benefits under the Occupational Injuries Scheme. One of these benefits is Medical Care. The Medical Care Scheme allows an individual to get a refund of the costs of medical care and attention that are not paid by the HSE, or covered by the Treatment Benefit Scheme.[[27]](#footnote-27)

€230,000 was spent on the Medical Care Scheme in 2018.[[28]](#footnote-28)

## Constant Attendance Allowance

Constant Attendance Allowance is an increase to Disablement Benefit which is paid to people who are so seriously disabled that they need someone to help them daily at their home to attend to their personal needs.

The rate of payment is currently €220 per week. To qualify, an individual must be in receipt of a Disablement Benefit of 50% or over.[[29]](#footnote-29)

## Carers

### Carer’s Allowance

Carer's Allowance is a payment to people on low incomes who are looking after a person who needs support because of age, disability or illness (including mental illness).

To be entitled **to Carer's Allowance, an individual must:**

* Be living with, or in a position to provide full-time care and attention to a person in need of care who does not normally live in an institution. However, an individual may continue to be regarded as providing full-time care and attention if they or the person being cared for is undergoing medical or other treatment in a hospital or other institution, for a period not longer than 13 weeks.
* Be habitually resident in the State.
* Not live in a hospital, convalescent home or other similar institution.
* Be at least 18 years old and
* Not be engaged in employment, self-employment, training or education courses outside the home for more than 18.5 hours a week (increased from 15 hours to 18.5 hours in January 2020). During the carer’s absence, adequate care for the person requiring full-time care and attention must be arranged.

**The person being cared for must be:**

* Over the age of 16 and so incapacitated as to require full-time care and attention or
* Aged under 16 and getting a Domiciliary Care Allowance.

The person receiving care is regarded as requiring full-time care and attention where:

* He or she is so incapacitated as to require continuous supervision in order to avoid danger to him or herself, or continual supervision and frequent assistance throughout the day in connection with normal bodily functions, and
* He or she is so incapacitated as to be likely to require full-time care and attention for a period of at least 12 months.

If an individual is providing care to more than one person, they may be entitled to an additional 50% of the maximum rate of Carer's Allowance each week.

Table 7: Rates of Carer’s Allowance

| Carer | Weekly rate[[30]](#footnote-30) |
| --- | --- |
| Under 66 years of age, caring for 1 person | €219.00 |
| Under 66 years of age, caring for 2 people | €328.50 |
| 66+ and caring for one person | €257.00 |
| 66+ and caring for 2 people | €385.50 |
| Increase for a child dependant under 12 | Full rate: €36.00Half rate: €18.00 |
| Increase for a child dependant over 12 | Full rate: €40.00Half rate: €20.00 |

Source:

A carer may claim a full-rate increase in their payment for a child dependant if they are single, widowed, separated or a civil partner who is not living with the other civil partner. A carer may claim a half-rate increase in their payment for a child dependant if they are living with their spouse, civil partner or cohabitant.

In 2018, €795 million was paid in Carer’s Allowance. This is an increase of 58% since 2009. This was paid to 79,914 recipients in 2018, with 127,887 beneficiaries. Recipients included 61,107 females and 18,807 males.[[31]](#footnote-31)

### Carer’s Benefit

Carer’s Benefit is €220 a week. It is a payment made to insured people who may be required to leave the workforce or reduce their working hours to care for a person(s) in need of full time care.[[32]](#footnote-32)

It is payable for a period of 2 years (104 weeks) for each care recipient and may be claimed over separate periods up to a total of 2 years (104 weeks).

In 2018, €39 million was spent on Carer’s Benefit, an increase of 6.2% compared to 2017. This was paid to 2,750 recipients with 3,871 beneficiaries.[[33]](#footnote-33)

### Carer’s Support Grant

The Carer’s Support Grant is €1,700 for each person an individual is caring for. It is an annual payment made to carers who get Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance. It is an automatic payment made each June. €204 million was spent on the Carer’s Support Grant in 2018.[[34]](#footnote-34)

# Other allowances and benefits

Other allowances and benefits that may be paid alongside the payments outlined above include:

## Living Alone Increase

The Living Alone Increase is an extra payment for people on social welfare payments (including Disability Allowance, Invalidity Pension, Incapacity Supplement and Blind Pension) who are living alone.

The rate of payment is a weekly increase of €14.[[35]](#footnote-35)

## Telephone Support Allowance

Telephone Support Allowance is a weekly payment for people who live alone and are already in receipt of certain other social welfare payments, including Disability Allowance, Invalidity Pension and Blind Pension. It assists the cost of communications and or home security solutions.

It is paid at a single rate of €2.50 a week (€130 annually).[[36]](#footnote-36)

## Increase for Living on a Specified Island

The Increase for Living on a Specified Island is sometimes called an Island Allowance. The rate of payment is €12.70.[[37]](#footnote-37)

People living on islands can face extra expenses travelling to the mainland to avail of services. The increase is to compensate for the additional costs of living on an island off the coast of Ireland.

To qualify for an increase in the rate of an individual’s social welfare payment they must:

* Live on a particular island off the coast of Ireland
* Be 66 years of age or over
* Be in receipt of another payment, including Blind Pension, Invalidity Pension and Carer’s Allowance.

If an individual is under 66 years of age, they may still receive the Increase, if they are already in receipt of Disability Allowance, Invalidity Pension, Blind Pension or Incapacity Supplement.

## Fuel Allowance

Fuel Allowance is a means-tested payment to help with the cost of heating a home during the winter months. It is paid to people who are receiving a long-term (15 months or more) social welfare payment.

The rate of payment is €24.50 per week from October to April each year, which is usually paid in two lumps sums (October and January).[[38]](#footnote-38) Only one Fuel Allowance is paid to each household.

In 2018, 240 million was spent on Fuel Allowance.[[39]](#footnote-39)

## Partial Capacity Benefit

Partial Capacity Benefit is paid if an individual cannot work to their full capacity but has received permission to return to work. The rate of payment is based upon a medical assessment of whether the restriction on an individual’s capacity for work is moderate, severe or profound. If the restriction is assessed as mild, the individual will not receive the Partial Capacity Benefit.

To qualify for the Partial Capacity Benefit, an individual must also be in receipt of either Illness Benefit or Invalidity Pension.

An individual may work any amount of hours and earn any amount of money. An individual may also work in a self-employed capacity. Rates of Partial Capacity Benefits payments range from €101 to €208 per week.[[40]](#footnote-40)

## Free Travel Scheme

The Free Travel Scheme allows an individual to travel free of charge on all public transport owned by the State. This includes bus, rail and Dublin’s LUAS with some exceptions.

Everyone aged 66 and over, legally living permanently in the State, is entitled to the Free Travel Scheme. Some people under 66 also qualify. In some cases, a Free Travel Companion Card is available. This card allows a companion to travel with the recipient for free.

An individual may be entitled to the Scheme if they are in receipt of Disability Allowance, Blind Pension, Carer’s Allowance, Constant Attendance Allowance, Invalidity Pension, Incapacity Supplement or Disablement Benefit.[[41]](#footnote-41)

In 2018, €86 million was spent on Free Travel.[[42]](#footnote-42)

## Household Benefits Package

The Household Benefits Package is a set of allowances which help an individual with the costs of running their household. It includes allowances towards covering electricity or gas costs as well as the television licence.

The package is available to everyone aged over 70 and to people under 70 in certain circumstances, including those in receipt of Carer’s Allowance, Constant Attendance Allowance, Incapacity Supplement, State Pension, Disability Allowance or Blind Pension.

In 2018, €248 million was spent on Household Benefits.[[43]](#footnote-43)

Table 8: Rates for the Household Benefits Package

| Allowance | Rate[[44]](#footnote-44) |
| --- | --- |
| Electricity or gas | €1.15 a day, payable monthly |
| TV Licence | Once an individual qualified for the Household Benefits Package, they qualify for a free Television Licence from its next renewal date.  |

Source:

# COVID-19 Payments

A number of new payments were introduced in 2020 in response to the number of people unable to work due to the COVID-19 pandemic. These are outlined below.

## COVID-19 Pandemic Unemployment Payment

The COVID-19 Pandemic Unemployment Payment is available to employees and the self-employed who have lost their job on or after 13 March due to the COVID-19 pandemic.

An individual can apply for the COVID-19 Pandemic Unemployment Payment if they:

* are aged between 18 and 66 years old **and**
* are currently living in the Republic of Ireland **and**
* have lost their job due to the COVID-19 pandemic **or**
* have been temporarily laid off due to the COVID-19 pandemic **or**
* were self-employed and their trading income has ceased or reduced due to COVID-19 to the extent that they would be available to take up full-time employment **and**
* are not in receipt of any income from an employer **and**
* are genuinely seeking work.

From 2 October 2020 until 31 January 2021 the COVID-19 Pandemic Unemployment Payment will be paid at 4 rates.

* Individuals who had earned €400 or more per week will receive €350 per week
* Individuals who had earned between €300 and €399.99 per week will receive €300 per week
* Individuals who had earned between €200 and €299.99 per week will receive €250 per week
* Individuals who had earned less than €200 per week will receive €203 per week, which is the same as the primary rate of Jobseeker’s Benefit.

If an individual was working and was also in receipt of any social welfare payment such as Disability Allowance or a Carer's Payment, they, provided they had lost their job due to COVID-19, also claim the COVID-19 emergency payment, in addition to retaining the existing welfare payment.

## Enhanced Illness Benefit

When a worker is told to self-isolate or restrict movements by a doctor or the HSE due to being a probable source of infection or has been diagnosed with COVID-19 by a doctor, they can apply for an enhanced Illness Benefit payment of €350 per week.

All employees (other than some public sector employees who pay a modified rate of social insurance) and self-employed, including non-nationals and people living in Direct Provision, are entitled to claim and receive the enhanced COVID-19 Illness Benefit payment where conditions are met. To be eligible for this payment a person must be confined to their home or a medical facility.

The personal rate for this payment is €350 per week, as compared with the normal Illness Benefit rate of €203. It will be paid for a maximum of 2 weeks where a person is self-isolating due to being a probable source of infection, and for a maximum of 10 weeks if a person has been diagnosed with COVID-19. If a person has been certified for less than 10 weeks, they will be paid for the duration of their certificate.

# Article 28 in the Irish context: Retirement

## State pension (Contributory)

State Pension (Contributory) is a payment which an individual may qualify for when they reach a certain age (66/67/68 depending on when they were born)

This pension is based on an individual’s social insurance (PRSI) contributions. It is not means tested, so the payment of the pension is not affected by other income an individual may have, such as an occupational pension.

To qualify for the State Pension (Contributory), an individual must meet **both** of the following conditions:

* They must have entered insurable employment before they turn 56 years old
* They must have at least 520 full-rate social insurance (PRSI) contributions paid since entering into insurable employment. (If they turned 66 before 6 April 2012, they need 260 paid full-rate contributions)

In 2018, €5,217 million spent on State pension (contributory). This was paid to 411,660 recipients, with 476,992 beneficiaries.[[45]](#footnote-45)

## State pension (Non-contributory)

The State Pension (Non-contributory) is a means-tested payment for individuals who do not qualify for a contributory pension, based on their social insurance (PRSI) contribution record or if they only qualify for a reduced rate.

To qualify, an individual must:

* be 66 or over
* satisfy a means test
* be legally and habitually resident in the State

The rate of payment will depend on the outcome of the means test. The below shows the maximum personal weekly rate of payment a person may receive if they have no income from any source.

* Aged 66-80: €237
* Aged 80+: €247

In 2018, €1,020 million spent on State pension (non-contributory). This was paid to 95,263 recipients, with 99,034 beneficiaries.[[46]](#footnote-46)

# Article 28 in the Irish context: Access to public housing programmes

## Housing

Of the 643,131 persons with a disability, 598,600 were living in private accommodation and 44,531 were living in a communal establishment.[[47]](#footnote-47) The latter figure equates to 6.9% of all people with a disability. This compares to just 2% of people without a disability. In the 2016 Census, communal establishments included:

* Hotels
* Guesthouses, boarding houses or B&Bs
* Tourist/ youth hostel or campsite
* Educational establishment
* Religious community
* Nursing home/children’s home
* Hospital
* Defence establishment
* Prison
* Shelter or refuge (including accommodation for homeless persons)
* Civilian ships, boats and barges
* Other types of establishments.

Breaking down each establishment by the percent of residents by a disability highlights that the following have a higher than expected representation from people with a disability:

* Nursing home/children's home: 87%
* Hospital: 55%
* Religious community: 41%
* Other types of establishments: 28%
* Shelter or refuge (including accommodation for homeless persons): 27%
* Prison: 17%.

Religious community probably have a high number of people with a disability because of the older age profiles of their congregations. Shelter or refuge and prisons also have a disproportionate number of people with a disability, however both these categories only have a small number of people with a disability (1,920 and 650 respectively).

Looking at the 25,356 people with a disability who live in a nursing home by age, it is clear that the likelihood of living in a nursing home increases with age and particularly from the age of 75. Up to 75, less than one in a 100 people are in a nursing home but by 85 and over it is one in six people. Turning to look at those aged 20-64, there are 12,153 people aged 20 to 64 in communal establishments of which 4,451 are in nursing homes.

Figures from the ESRI show that 73.4% of persons with a disability are home owners, 11.4% are in private rented accommodation and 15.2% are in local authority housing. These figures are represented in the general population as 73.9%, 17.7% and 8.4% respectively.

The ESRI also found that housing deprivation was greater among persons with disabilities; 34% compared to 23%. They qualify deprivation as one or more of these items:

* Leaking roof/damp walls, floor or foundation/rot in windows frames or floor;
* Dark rooms;
* No central heating;
* No double glazing

In addition the ESRI found that person were disabilities are 7% more likely to live in areas that experience all or some of these problems:

* Crime/ vandalism;
* Pollution/grime caused by traffic or industry; and
* Noise from neighbours or the street.

The proportion of people whose main need for social housing support is related to their disability has increased from 6.3% in 2016 to 7.87% in 2019 (5,319 out of a total waiting list population of 68,693). This increase, although minor, may be due to a number of factors. There has been a move by some residential disability services to put residents on the housing list as part of the decongregation process. The increase in the housing crisis over the past number of years may also have influenced the increase with people with disabilities more likely to be poorer and less likely to be working than the rest of the population and therefore may find access to housing more difficult. The 2016 Census found that proportion of persons with a disability among the homeless population, at 27.1%, was higher than for the general population at 13.5%.

## Housing Adaptations

The Housing Adaptation Grant for People with a Disability scheme provides grant aid to applicants to assist in the carrying out of works that are reasonably necessary for the purposes of rendering a house more suitable for the accommodation needs of a person with a disability.

Table 9: Housing Adaptation Grants paid

|  | People with a Disability | Older People | Mobility Aids | Total |
| --- | --- | --- | --- | --- |
| 2015  | 2600 | 3127 | 1869 | 7596 |
| 2016  | 2714 | 3425 | 1871 | 8010 |
| 2017  | 3449 | 3558 | 2073 | 9080 |
| 2018 | 3640 | 3622 | 2151 | 9413 |

Source: DHPLG

The Mobility Aids Grant Scheme provides grants for works designed to address mobility problems in the home, such as the purchase and installation of grab-rails, a level access shower, access ramps or a stair-lift. The scheme is primarily for older people, but people with a disability can also apply for it. The Mobility Aids Grant Scheme is available to people with a household income of less than €30,000 per year.

# Homelessness

People with a disability emerge to be among the most disadvantaged groups. They experience high risks of discrimination and housing and environmental deprivation, and are particularly over-represented among the homeless population: more than one-in-four homeless people have a disability.[[48]](#footnote-48)

To be considered for social housing in Dublin City Council, the household’s net income must be below a certain level. This level is defined by household type. Households must also have a long-term right to reside in Ireland. Once an application is deemed eligible, the household is placed in a priority band. People experiencing a range of housing difficulties such as homelessness are placed in the first band. Disability and Membership of the Traveller Community can also be cited as grounds for inclusion in the first band. There are two other bands. Dublin City Council allocates 30% of the available housing stock to each band. The final 10% is allocated at the Council’s discretion.

# Article 28 in the Irish context: Access to clean water

Irish Water is a water utility company in Ireland. It is a subsidiary of Bórd Gáis Energy and its function is to provide clean, safe and affordable water and waste water services. In its Domestic Vulnerable Customer Code of Practice, Irish Water informs particular customers about how it will respond to their needs. Irish Water has developed two registers to provide extra support to these customers:

* The Special Services Register is for customers who are aged 66, blind or vision impaired, deaf or hard of hearing, have mobility difficulties, an intellectual disability or a mental health difficulty.
* The Priority Services Register is for those who have a critical dependency on water as a result of their medical condition. They will contact these customers at least two days in advance of planned disruptions, and for unplanned interruptions that may last longer than four hours to determine how best we can help them.

Irish Water provides the option of receiving communication in multiple formats including Braille, voice and electronic documents. It provides an audio version of its all its key information. It allows customers to nominate a named alternative person to deal with bills and correspondence on their behalf.

Irish Water has committed to promoting this Code of Practice, so that customers are aware of the extra supports they can avail of.

# Article 28 in the Irish context: Assistance from the State for disability-related expenses

In 1996, the Commission on the Status of People with Disabilities published “A Strategy for Equality”, in which it recommended that a ‘Costs of Disability Payment’ be made available. The Strategy recommended that the Payment be a graduated payment to meet the additional every day costs associated with disability. This payment would be made irrespective of whether the person is at work or not. The Commission singled out five areas where the cost of living for people with a disability could be higher than for people without a disability:

* Equipment
* Mobility and communication
* Living costs
* Medical
* Care and assistance.

The ‘cost of disability’ can be defined as the amount it costs a disabled person to achieve the same standard of living as a non-disabled person.[[49]](#footnote-49) Based on the research carried out by Indecon in the Report on the Cost of Disability, the NDA “believes that the research evidence presented in the Report supports the introduction of a Cost of Disability Payment to meet the extra costs of day to day living and of transport. Cash support towards care needs might also be covered under such a payment. The international evidence shows a clear link between the severity of disability and the scale of extra costs, so a cost of disability payment should be graded by reference to the degree of need.”[[50]](#footnote-50)

Because of gaps in the report’s data on disability, and the wide variation in the needs of different individuals, the Indecon report could not establish a definitive figure of the average cost of disability. However, it showed that people in Ireland face extra costs of living related to disability over and above those which are currently met by state services or supports, for example extra costs for heating or transport. The report was able to show that, for people with a high level of disability, the lowest figure the international studies put on their extra cost of living was €40 a week.

In Budget 2019, the Government announced the provision of €300,000 to commission research in 2019 on the additional costs of living with a disability. This research was included as a commitment in the Roadmap for Social Inclusion 2020-2025.

# Social Inclusion

On 14 January 2020, the Minister for Employment Affairs and Social Protection published the Roadmap for Social Inclusion 2020-2025, which set out the Government’s ambition for Ireland to become one of the most socially inclusive States in the EU, defined a number of specific targets to be achieved and detailed a number of key commitments to deliver on this ambition and these targets.[[51]](#footnote-51)

The Roadmap includes a chapter on ‘Supporting People with Disabilities’. The goal of this chapter is to improve social inclusion of people with disabilities by reducing poverty rates, improving employment outcomes and delivering better services. The primary target is to reduce the percentage of people with disabilities at risk of poverty or social exclusion from a rate of 36.9% in 2018 to no more than 28.7% for the year 2025 and to no more than 22.7% by 2030. In achieving this final target, Ireland would become a top 5 country in EU rankings.

The Roadmap includes a commitment to review the current structure of Disability Allowance and Invalidity Pension payments. The Government recognises that both payments can be confusing with their varying criteria. Both payments also take a binary approach to disability- an individual is either fully incapable of working, or fully capable, with no recognition that work capabilities can vary among different people with different types of disabilities. Both schemes also adopt a ‘one size fits all’ approach to the issue of living costs, taking no account of the differing costs incurred by people living with different types of disabilities. The Make Work Pay report states that “the current system of supports for people with disabilities, across a range of schemes provided by government departments and other states agencies, is a complex one. It reflects the variety and span of different needs people with disabilities can have, as well as the separate evolution of the different schemes. The outcome is that people find the system difficult to navigate.”

The commitments of the Government, which will be subject to monitoring and reporting under the governance process for the Roadmap, are set out in Table 10.

Table 10: Government Commitments under the Roadmap for Social Inclusion 2020-2025

| No. | Commitment | Responsible Departments | Timeline |
| --- | --- | --- | --- |
| 41 | The Government commits to the continued implementation of the National Disability Inclusion and Comprehensive Employment Strategies and to their review in 2021 | Department of Justice and Equality | Q4 2021 |
| 42 | Specific poverty reduction and employment targets will be set for people with disabilities: Reduce the AROPE (“at risk of poverty or social exclusion”) rate from 36.9% first to 28.7% (2025) and then to 22.7% (2030); and increase the employment rate from 22.3% first to 25% (2021) and then to 33% (2027) | Department of Employment Affairs and Social Protection | Ongoing |
| 43 | Develop and consult on a ‘strawman’ proposal for the restructuring of long term disability payments to simplify the system and take account of the concerns expressed in the Make Work Pay report | Department of Employment Affairs and Social Protection | Q4 2020 |
| 44 | Commission a study on the cost of disability and publish a final report with recommendations | Department of Employment Affairs and Social Protection; Department of Public Expenditure and Reform | Commission Q2 2019, Report Q1 2020 |

Source:

# Conclusion

While there are a range of supports available for persons with disabilities and carers it is well recognised that the cost of living amongst many persons with disabilities is higher than amongst the general population, and the Commission on the Status of People with Disabilities recommended that a ‘cost of disability’ payment be made available. The NDA previously researched what would be involved in a cost of disability payment, noting the challenges of agreeing a fixed universal amount that would address the varying range of needs. Research on what this kind of payment might look like is included as an action in the Roadmap for Social Inclusion 2020-2025.

Article 28 recognises the rights of persons with disabilities to adequate housing, however, in Ireland, studies show that housing deprivation was greater among persons with disabilities than it is for the general population. It is also shown that persons with disabilities are more likely to live in areas where crime, vandalism, noise or pollution occurs. The proportion of people whose main need for social housing support is related to their disability increased in 2019.

Studies have shown that the level of deprivation is high amongst persons with disabilities. In the 2017 Survey on Income and Living Conditions (SILC), those who were not at work due to illness or disability had the highest deprivation rate in 2017 at 45.9%. While some of our indicators are average when compared to other European countries there are still high levels of deprivations among this population and the recently published Roadmap for Social Inclusion 2020-2025 is one strategy to rectify this.

1. UN Convention on the Rights of Persons with Disabilities, Article 28 <https://www.un.org/disabilities/documents/convention/convoptprot-e.pdf> [↑](#footnote-ref-1)
2. Central Statistics Office, Survey on Income and Living Conditions (SILC) 2017, Poverty and Deprivation <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2017/povertyanddeprivation/> [↑](#footnote-ref-2)
3. Central Statistics Office, Census of Population 2016, Profile 11 Employment, Occupations and Industry <https://www.cso.ie/en/releasesandpublications/ep/p-cp11eoi/cp11eoi/pec/> [↑](#footnote-ref-3)
4. *Ibid.* [↑](#footnote-ref-4)
5. Eurostat, (2020) Income Poverty Statistics- Statistics Explained, <https://ec.europa.eu/eurostat/statistics-explained/pdfscache/1156.pdf> [↑](#footnote-ref-5)
6. Eurostat, Statistics Explained- Disability Statistics, Poverty and Income Inequalities <https://ec.europa.eu/eurostat/statistics-explained/index.php/Disability_statistics_-_poverty_and_income_inequalities#Being_at-risk-of-poverty_or_social_exclusion_.28AROPE.29:_higher_prevalence_among_the_population_with_activity_limitation> [↑](#footnote-ref-6)
7. *Ibid.* [↑](#footnote-ref-7)
8. Department of Employment Affairs and Social Protection, Social Protection- Overview <https://www.gov.ie/en/policy/9569bc-policy/> [↑](#footnote-ref-8)
9. Gov.ie, Disability Allowance <https://www.gov.ie/en/service/df6811-disability-allowance/> [↑](#footnote-ref-9)
10. A ‘qualified adult’ means that an individual’s spouse’s or partner’s income is below a certain level; the individual will receive an increase in their payment for them. [↑](#footnote-ref-10)
11. To get an Increase for a Qualified Child, an individual’s child must:

	* Be resident in the State
	* Not be in legal custody
	* Satisfy the age condition for that payment
	* Live with the recipient of the payment.A child does not have to be financially dependent on the recipient- a child can work and earn money and this does not affect the increase paid to the recipient. A child dependant is usually a child up to 18 who lives with the recipient. However, if a child is in full-time education, the Increase may be paid up to the age of 22. A full-rate Increase for a Qualified Child will be paid to recipients receiving an Increase for a Qualified Adult, or recipients parenting alone. A half-rate Increase for a Qualified Child will be paid to recipients whose spouse, civil partner or cohabitant has an income of between €310 and €400 a week. [↑](#footnote-ref-11)
12. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-12)
13. Niamh Callaghan, Department of Public Expenditure and Reform and IGEES, Disability Allowance Expenditure Drivers, Spending Review 2017, <https://assets.gov.ie/7268/48351e0c87ef4600a615494e152f1ba8.pdf> [↑](#footnote-ref-13)
14. Gov.ie, Domiciliary Care Allowance <https://www.gov.ie/en/publication/31af56-operational-guidelines-domiciliary-care-allowance/> [↑](#footnote-ref-14)
15. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-15)
16. Gov.ie, Blind Pension <https://www.gov.ie/en/service/619221-blind-pension/> [↑](#footnote-ref-16)
17. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-17)
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20. Gov.ie, Injury Benefit <https://www.gov.ie/en/service/fcdb1e-injury-benefit/> [↑](#footnote-ref-20)
21. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-21)
22. Language taken from gov.ie: <https://www.gov.ie/en/service/ef9299-disablement-benefit/> [↑](#footnote-ref-22)
23. Gov.ie, Disablement Benefit <https://www.gov.ie/en/service/ef9299-disablement-benefit/> [↑](#footnote-ref-23)
24. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-24)
25. Gov.ie, Incapacity Supplement <https://www.gov.ie/en/service/23f2b0-incapacity-supplement/> [↑](#footnote-ref-25)
26. Central Statistics Office, Men and Women in Ireland in 2016, ‘Health’, <https://www.cso.ie/en/releasesandpublications/ep/p-wamii/womenandmeninireland2016/health/> [↑](#footnote-ref-26)
27. Gov.ie, Medical Care Scheme <https://www.gov.ie/en/service/c75cf6-medical-care-scheme/> [↑](#footnote-ref-27)
28. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-28)
29. Gov.ie, Constant Attendance Allowance <https://www.gov.ie/en/service/0aad20-constant-attendance-allowance/> [↑](#footnote-ref-29)
30. Gov.ie, Carer’s Allowance <https://www.gov.ie/en/publication/b95008-operational-guidelines-carers-allowance/> [↑](#footnote-ref-30)
31. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf> [↑](#footnote-ref-31)
32. Gov.ie, Carer’s Benefit <https://www.gov.ie/en/service/455c16-carers-benefit/> [↑](#footnote-ref-32)
33. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf>*.* [↑](#footnote-ref-33)
34. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 43-50 <http://www.dsfa.ie/en/downloads/2018-Report.pdf>. [↑](#footnote-ref-34)
35. Gov.ie, Living Alone Allowance <https://www.gov.ie/en/publication/f532d4-operational-guidelines-living-alone-increase/> [↑](#footnote-ref-35)
36. Gov.ie, Telephone Support Allowance <https://www.gov.ie/en/service/4d2773-telephone-support-allowance/> [↑](#footnote-ref-36)
37. Gov.ie, Increase for Living on a Specified Island <https://www.gov.ie/en/publication/371e50-operational-guidelines-increase-for-living-on-a-specified-island/> [↑](#footnote-ref-37)
38. Gov.ie Fuel Allowance <https://www.gov.ie/en/service/00aa38-fuel-allowance/> [↑](#footnote-ref-38)
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43. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, page 58 <http://www.dsfa.ie/en/downloads/2018-Report.pdf>. [↑](#footnote-ref-43)
44. Gov.ie, Household Benefits Package <https://www.gov.ie/en/service/e87d27-household-benefits-package/> [↑](#footnote-ref-44)
45. Department of Employment Affairs and Social Protection, Statistical Information on Social Welfare Services, Annual Report 2018, pages 23-27 <http://www.dsfa.ie/en/downloads/2018-Report.pdf>. [↑](#footnote-ref-45)
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47. Census 2016 [↑](#footnote-ref-47)
48. ESRI, “Discrimination and Housing in Ireland” June 2018, page ix <https://www.esri.ie/system/files/media/file-uploads/2018-06/BKMNEXT361.pdf> [↑](#footnote-ref-48)
49. Indecon, Report on the Cost of Disability (2004) page 21. <http://nda.ie/File-upload/Indecon-Report-on-the-Cost-of-Disability.pdf> [↑](#footnote-ref-49)
50. *Ibid*, section F9. [↑](#footnote-ref-50)
51. Department of Employment Affairs and Social Protection, Roadmap for Social Inclusion 2020-2025, <https://www.gov.ie/pdf/?file=https://assets.gov.ie/46557/bf7011904ede4562b925f98b15c4f1b5.pdf#page=1> [↑](#footnote-ref-51)