

# **Cost of disability submission**

## **David Redmond**

### **Key points**

1. The costs of disability for me as a visually impaired person are extremely significant. They include medical expenses, additional costs for transport such as taxis, higher costs for devices with accessibility features, subscriptions to a visual interpreting service (Aira in my case), and additional costs from getting assistance for various visual tasks. These are the kinds of costs that should be covered by the payment.
2. I believe a cost for disability payment should be non-means tested and should be universal. It should be the same for everyone once a person reaches the criteria for qualifying as disabled. These criteria already exist for other social welfare payments.
3. I believe it should be paid on a weekly or monthly basis into someone's bank account.
4. It should be easy to apply for, and the application process should be accessible.
5. It should also factor in the general lower earnings of disabled people. Even if disabled people are in the workforce, it is likely that they earn less as a result of systematic inaccessibility or, sadly, a lack of confidence and financial literacy.

Below I've expanded on some of these core points.

## **The costs of disability and what the payment should cover.**

The costs associated with having a disability in Ireland are wide ranging. While some supports like the blind person's tax credit are extremely helpful, they do not go far enough in offsetting those significant costs.

Below are some of my estimated expenses as a result of having a disability. In my case, I am legally considered blind. I do have a very limited level of usable vision in one eye, but to put that into perspective what a normal person would see about 60 m away I will see about 1 m away. That is to say my level of vision is extremely low.

**Taxis = €100-€300/Month:** depending on what I am doing socially. Blind people are entitled to a social life. A return journey to and from a bus stop could reach €50 after 8pm very easily, and that's just one evening with a friend in an unfamiliar environment.

**Aira subscription = €250/year:** I am on a basic plan as it is all I can afford currently. This gives me access to a visual interpreter when needed.

**Additional medical costs = €50-€75/Month:** I do not qualify for a medical card.

**Increased electricity consumption €100/year:** this primarily comes from the need for more light when doing household tasks but it is not limited to that.

**Miscellaneous = €500/year:** increased cost of audiobooks versus standard books, increased costs for accessible hotel rooms, higher ticket costs for audio described shows.

## **Total**

On the low end, this has a total cost of €2,650. A more realistic assessment from my personal situation would be between €3,000 and €3,500 each year.

This is reflective of many disabled people's situation. My experience is specific to sight loss, but I have many disabled friends and we are all negatively impacted financially by our disabilities.

These are the kinds of costs that should be covered by the payment, alongside the consideration of generally lower earnings as a result of systematic inaccessibility.

## **Quotes from others**

### **Patrick (Blind)**

“As someone with no sight, I face significant extra expenses and have found it difficult to earn a wage reflective of my skills. I spent most of my life in Waterford and didn't live on a bus route, so this made taxis a significant expense for me. They were and are costly, but it was that or have effectively no independence. Having lived and worked in both Ireland and the UK, I've found the UK's personal independence payment to be a good support, and I would like to see it or something similar replicated in Ireland.”

### **Evelyn (Dual sensory loss)**

“As a mother with a severe visual and hearing impairment (dual sensory loss), I face significant expense as if one of my kids has an appointment this usually involves getting a taxi. Multiply that by four kids, and costs can add up quickly. From braille cards and tactile games to audio-based kitchen appliances and health tools such as talking thermometers and weighing scales, it’s the little costs that creep up and become the true cost of having a disability.”

### **Tom (Blind)**

“I am legally blind and in full-time employment. I am also a homeowner. I do not qualify for a medical card, so medical costs related to my disability can be quite high, even though they are capped. On top of this, costs for home maintenance are also higher because I need to get a contractor to support me with tasks that, if I were fully sighted, I would be able to complete myself. It is for these reasons that I feel a payment of this kind is much needed and should not be means tested.”

### **Ciara (Autistic)**

“As an autistic person, the cost of having a disability doesn’t just cover medical care and accommodations related to your disability, it covers added food costs due to fatigue, it covers added socialisation costs as you have limited accessible options and it covers the employment gap seen in the disabled population being under employed. The cost of being disabled covers every aspect of life. It is something that disabled people are always considering: should I go out and spend 3 times as much money as everyone else or should I stay home.”

### **Katie (aggressive epilepsy)**

“I have aggressive epilepsy, and experience around five seizures weekly, I have been told it is very unlikely I will ever be able to drive. I previously received disability allowance, but lost it when my partner moved in as we were just slightly over the threshold. I can only work a few shifts a week so I only earn about €800 monthly, working is extremely difficult due to my condition and medication. Although I have a medical card, I still pay €50 monthly for medicines and blister packs. I also rely on taxis for distant medical appointments due to severe fatigue, adding further financial costs.”

### **Bobbie (Blind)**

“I am blind and have no vision. My wish for the cost of disability payment is that it's not means-tested, because it's just universally understood that whether that extra cost of having a disability is on taxis, convenience structures, or medical expenses, it is just expensive to have a disability. While admittedly high even for me, my taxi bill in March was €360. I work full time, but those kinds of costs are huge when stacked on top of the basic costs everyone faces just to survive.”

### **Contributor A (ulcerative colitis and Stoma user)**

I also spoke with someone who didn't want to be quoted or identified, but was happy for their experience to be included. This person uses a stoma bag, and flagged higher costs for regularly replacing things like clothes and bed sheets as a result of leaks. Always needing spares also drives up the costs. (Transparency note: experience paraphrased)

## **Why should the payment be non-means tested?**

I believe a cost of disability payment should be non-means tested for two core reasons

1. The cost of disability is a cost that applies to everyone with a disability, irrespective of how much they earn.
2. By means testing a cost of disability payment you are adding an additional ceiling that disabled people need to be aware of in the workforce. No person with a disability should ever need to worry about how pay will impact the support they receive through a cost of disability payment.

## **Why should the payment be made weekly or monthly?**

Again, two core reasons

1. The costs exist every week or every month, so allowing for a weekly or monthly payment helps a disabled person manage cash flow.
2. More regular payments lead to a person considering money more regularly, and this can help increase general financial literacy.

## **Conclusion**

A cost of disability payment will only succeed if it is universal, non-means tested, and reflective of real-world costs. Anything less risks reinforcing the very barriers it aims to remove.

This conversation is long overdue and I'm glad to see it finally taking place. Disability supports for blind people are chronically

underfunded and that needs to change too, but a solid cost of disability payment would be a good step forward.