

Rehab Group

Submission to The Joint Committee on Social Protection, Community and Rural Development and the Islands

Budget 2026

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Rehab Group: Who we are and what we do.

Rehab Group is an independent voluntary organisation that has been providing services and support for 12,000+ adults and children with disabilities for 75 years. Our campaigning organisation advocates for the people who use our services and their families.

Our purpose is to empower those we support to lead more independent lives and play an active and meaningful role in their communities by providing high-quality, flexible, and sustainable care services; learning, education and training opportunities; and employment.

We are a rights-based and inclusion focussed organisation comprising RehabCare, National Learning Network and Employability and Social Enterprise.

In preparation for our 2026 Pre-Budget submission, Rehab Group carried out 50 in-depth focus groups with over 600 of our service users. These focus groups took place across the country and with service users with a variety of disabilities and mental health issues. The ultimate objective of these focus groups is to ensure that our Pre-Budget Submission 2026 will clearly reflect the difficulties faced by the people who use our services and to outline solutions.

We welcome the opportunity to amplify their voices by inputting to the submission being made by the Joint Committee Social Protection, Community and Rural Development and the Islands.

In this submission, Rehab Group outlines our concrete recommendations for social protection measures for people with disabilities that we believe ought to be included in the Budget 2026.

We would be happy to appear before the Committee with some of the people from our Focus Groups, who have lived experience of disability, to expand on any of the issues raised in this submission.

Our Budget 2026 Priorities

1. Address Poverty and Exclusion of People with Disabilities

People with disabilities in Ireland are substantially more at risk of poverty and deprivation than those without disabilities.

Ireland ranks 20th in the EU for disability poverty (32.7%), with an "at risk of poverty or social exclusion by level of disability (activity limitation)" rate 4% above the EU average (28.8%) Consistent poverty rates for people unable to work due to disability reached 19%, compared to 3.6% national average and up from 16.5% in 2023. And almost half of this group lives in deprivation, lacking basic essentials.

27.3% of people unable to work due to long-standing health problems(disability) live at risk of poverty, compared to 5.8% of employed people, and 8.8% of those who are retired.

There has been exceptional pressure on living costs in recent years. In the period between 2020 to 2025, the cost of a Minimum Essential Standard of Living (MESL) increased by 18.8%¹. 75% of those surveyed in our focus groups are in receipt of the disability allowance which participants argued is not keeping pace with rising costs

Our service users highlighted the difficulties they face to ensure they can afford some of life's necessities:

"I can pay my rent, but my food shopping has to be minimum. If I have an emergency I am in trouble." 'Some weeks you have to cut back on food to pay for electricity.'

'There are a lot of sensory aids that would benefit me because of my autism but they are just too expensive.'

Those who have not been dependent on friends and family have turned to charities and food banks for support:

'I have to go to St Vincent the Paul for food voucher sometimes.'

Other increasing and significant costs, not referenced in last year's focus groups, include pet care and food, gym membership, driving lessons, etc. These are essential costs that contribute to the mental well-being and independence of the participants. Participants described social isolation and reduced quality of life, avoiding small luxuries or social activities to stay within budget. One person captured this sentiment when they said:

I close the door on a Friday and don't open it again until the Monday.

Budget 2026 must ensure an increase to core social welfare payments that adequately addresses the continued rise in inflation and the cost of living. We support calls for the core social welfare payments to be increased to €318 per week and index linked to the *Minimum Essential Standard of Living*

The last three Budgets included a number of "one-off payments". The €500 lump-sum payment which had been awarded in Budget 2023 to recipients of Disability Allowance was disappointingly reduced to €400 in 2024 and maintained at that rate in Budget 2025. At the same time, successive Budgets have failed to introduce a targeted weekly adequate Cost of Disability payment to support people with disabilities.

¹ https://www.budgeting.ie/download/pdf/mesl_pre-budget_submission_2026.pdf

The 2021 Indecon Cost of Disability Report reported that the additional costs to manage disability costs that are not covered by existing social welfare provision ranged from €8,700 to €12,300 a year. Adjusted for subsequent inflation, the Cost of Disability is in the range of €10,490 - €14,830. The additional costs referred to included transport, communications, equipment, disability aids, assistive technology, medical care and personal care.

The 2025 Programme for Government *Our Shared Future* contains a specific commitment to "Introduce a permanent Annual Cost of Disability Support Payment with a view to incrementally increasing this payment. The first Budget of the new Government must deliver on this promise.

We are calling for a weekly Cost of Disability payment of €55 per week to provide long-term, sustained support to address the additional costs associated with disability.

The Joint Oireachtas Committee on Social Protection, Community and Rural Development and the Islands is best positioned to make recommendations to ensure that people with disabilities are considered and supported by Budget 2026.

We ask the Committee to ensure that Budget 2026:

- a) Increases core social protection rates to an above the poverty line rate that also provides for the Minimum Essential Standard of living.
- b) Social protection rates should be indexed to both inflation and wage growth.
- c) Introduces a minimum of €55 weekly Cost of Disability Payment.

2. Tackle energy poverty for people and households with disabilities.

The increase in energy costs in recent years has been devastating for disabled people, who already struggle with poverty. For someone who must use electricity to charge a power wheelchair, assistive technology or essential medical equipment, there is no way to mitigate against the costs or reduce energy consumption. Many of the extra energy costs for people with disabilities are applicable all year round, not only in the winter months.

Despite being more at risk of energy poverty, people with disabilities, and households with disabilities, have not received sufficient support in previous budgets. While some people in receipt of Disability Allowance also receive fuel allowance, it is important to remember that not all do – only 50% or so receive it. As highlighted earlier, social protection rates do not provide people with sufficient income to pay for essentials, and it is deeply worrying that people unable to work due to long standing health problems/disability are going without heating due to cost.

One participant in our focus groups stated that she shares rental accommodation with her brother and they restrict themselves to one room in the evening to conserve heat.

The committee should ensure that Budget 2026:

- a) Makes the Fuel Allowance available to anyone in receipt of disability-related social welfare payments.
- b) Extend the duration of the fuel allowance to address fuel poverty experienced by people with disabilities.
- c) Provide a higher level of Fuel Allowance for those with higher energy usage due to medical and/or disability needs.

3. Provide Pathways to Employment

UNCRPD Article 27 Work and employment:

States Parties recognise the right of persons with disabilities to work on an equal basis with others

The right of persons with a disability to work on an equal basis with others is enshrined in international,

EU and national policies, including the UN Convention on the Rights of Persons with Disabilities, the European Union Pillar of Social Rights and the 2020 Programme for Government, Our Shared Future.

However, significant obstacles remain in developing pathways to their employment in Ireland.

The employment rate in Ireland for people with disabilities at 32% is the lowest in the EU and compares poorly with the EU average of 51%²: At the same time, the disability employment gap is the highest. The EU average gap between the employment rate of persons with disabilities and others stands at 24%, while in Ireland, it stands at 44%.

People with disabilities in Ireland are almost three times more likely to experience poverty and isolation than those around them who do not have a disability.

The last Comprehensive Employment Strategy for People with Disabilities ended in 2024 and there is still no sign of a new strategy. Publication of the new

the EU Member States¹ Less than 40% (4) 1 Ireland - 32.6% @ Croatia - 37.0% 2 Spain - 39.0% 4 Greece - 32.6% From 40% to 55% (12)
Belgium - 44.1%
Luxembourg - 51.5% (9) Italy - 51.6% (1) Malta - 47.1% Romania - 46.3% Germany - 53.3% Austria - 54.6% Poland - 43.3% Bulgaria - 40.2% Hungary - 50.2% Portugal - 59.8% ₱ Finland - 56.9% France - 56.9% ♠ Estonia - 64.9% Netherlands - 56.3% Slovenia - 55.0% A Latvia - 60.8%

Employment rates of persons with disabilities in

National Disability Strategy is imminent (at time of writing) which will include actions around employment as one of its main pillars, but the publication of this strategy has been delayed.

Barriers to Employment

61% of the participants in our Focus Groups believe there are not enough supports for people with disabilities to enter employment. They said that from their lived experiences there are serious systemic, attitudinal, and practical challenges that must be addressed to make sure people with a disability get a fair opportunity for employment.

Participants provided detailed insights into the barriers and the types of support that would help them successfully access and sustain employment:

a) Fear of losing benefits

One of the major barriers to participation in the labour market is the fear of losing the Disability Allowance (DA) which brings with it essential secondary benefits such as the medical card or free travel pass. Respondents in our focus groups said there were concerned that if their ability to work fluctuates, that they may be left without the safety net of having DA and their benefits. They fear that if they go into employment, they may well be punished with the loss of some or all of their supports. The thought of losing benefits and then having to reapply is particularly daunting.

There is a palpable fear of losing disability allowance and secondary benefits like the travel pass and

² Source: European Disability Forum (2023) European Human Rights Report Issue 7

the medical card. Being able to keep the medical card for three years is little consolation to a disabled person with complex medical needs – those needs will always be present.

b) Employer Bias and Need for Disability Awareness Training

The people from NLN and Rehab Care who participated in our focus groups expressed frustration over their inability to gain employment. Many of the people in our Focus Groups found that employers were biased against taking on someone with a disability due to misguided preconceptions around employing someone with a disability based on negative stereotypes. Many of the people who took part in our focus groups felt that they were ready for employment but that employers weren't ready for them.

The need for disability awareness training for employers to help reduce stigma and encourage inclusive hiring practices was a recurring theme in many of our Focus Groups.

'Employers need a greater understanding of people with disability, and their ability and capability.

'It's the lack of disabilities awareness that's the problem.'

'No support in workplaces for those with a disability, I have dyslexia and I was let go because I couldn't use the filing system and I had no help to make it accessible to me.'

I need a chance, they don't look at you if you have a disability. You've to hide your disability.

I worked in a creche, they were aware of my disability and they were not supportive of me in the workplace.

NLN students in particular reported satisfaction with the supports they received from their centre and the skills they had acquired from their course to find employment, but still found considerable substantial barriers preventing them from entering the labour market.

Some shared past experiences where a lack of support from employers led to confusion and isolation in the workplace. Our staff highlighted the need for potential employers to recognise the ability amongst those with a disability when considering applications:

Disability does not mean 'no ability'. People with a disability should have more inclusion in employment in all sectors and the governing bodies should be proactive to work towards better inclusion.

One staff member called for understanding, empathy, and disability awareness training for employers:

My experience of sourcing employment for our members depended very much on employers who had a family member with a disability and had empathy for people with a disability. I found that the larger companies were very slow in giving meaningful employment. They may give work experience for a short period of time as a token gesture but not paid employment.

c) Lack of In-Work Supports

Several participants said they would benefit from a support person or job coach, especially during the early stages of employment. This would instill a sense of reassurance and confidence amongst the participants' early stages of employment:

If there was a support person with you while you were doing your job to help you, because in the past I have not known what I was doing.

Assistance in preparing for interviews was seen to be an important support.

One service user currently in employment said that the RehabCare service helped him to get a job by liaising with his current employment and supporting him to get the role. He received training in the

role and found the other staff and colleagues very easy to work with and friendly.

Some participants required Irish Sign Language (ISL) support which could be made available through the Work and Access Programme, but there is a lack of awareness among employers about this programme.

d) Lack of Flexibility

Participants noted that most roles are full-time, which creates an unnecessary barrier for those unable to meet full-time demands. Others needed flexible working hours, more frequent breaks, and part-time opportunities.

You just can't find part-time employment it's only full time they are interested in.

Another solution many sought was the provision of supports and flexibility within their role.

Barriers to hiring persons with disabilities are created not only by negative stereotypical beliefs and preconceptions, but often also by a lack of positive action, of guidance and of information on support for adaptation of concrete recruitment processes and for social inclusion of persons with disabilities at the workplace.

This requires cross-departmental cooperation and collaboration. The Department of Social Protection cannot work in isolation to achieve disability reform.

We ask the Committee to recommend the following actions in Budget 2026:

- a) Protect Disability Allowance and Benefits for people moving into employment.
- b) Remove time limits on secondary benefits like the medical card.
- c) Expansion of supports that recognise part-time employment as a sustainable model
- d) Provide On-the-Job Supports such as job coaches and workplace supports to improve success and retention.
- e) Educate Employers by providing disability awareness training to address bias and promote inclusive hiring.
- f) Create structured pathways from placements to paid employment through programmes such as the Rehab Work Ready Programme.
- g) Provide incentives for employers for real jobs, not token work experience.

4. Reform Wage Subsidy Scheme (WSS)

The wage subsidy scheme is one of the few critical supports Government provides to employ people with a disability. It is a demand led scheme for employers to increase the number of people with disabilities in employment. The subsidy is payable to an employer who employs someone with a disability and a proven productivity of less than 80%. The productivity level is subject to annual review.

The current Rate of subsidy is €6.30. When it was first established, the rate of the subsidy was 70% of the National Minimum Wage (NMW). This was considered crucial to ensuring that people with disabilities were supported to secure meaningful employment in the open labour markets. The link to the NMW has eroded over time and currently the WSS rate stands at 46.6% of the Minimum Wage.

Table 1				
				Subsidy as % of
Year	Minimum Wage	Subsidy		Minimum Wage
2022	€ 10.50	€	6.30	60. <mark>00</mark> %
2023	€ 11.30	€	6.30	55. <mark>75</mark> %
2024	€ 12.70	€	6.30	49. <mark>61</mark> %
2025	€13.50	€	6.30	46.6%

As a result, demand for the scheme and those availing of the subsidy has declined substantially since 2019:

Year	WSS Expenditure	Number of WSS Employers	Number WSS Employees
2019	€23,819,491	1,979	2,881
2020	€18,356	1,895	2,942
2021	€15,900,000	1345	2,327
2022	€20,452,574*	1,538	2,539
2023	** €22 million	1,507	*2,451
2024	**€23 million	1508	2418
Change from 2019		24%	16%

^{*}Provisional Data

This would indicate the scheme is not meeting its key objective of increasing the number of people with disabilities in employment. This was a key government target in the Comprehensive Employment Strategy for People with Disabilities 2015-2024 that targeted an increase in the employment rate from 33% to 38% by 2024.

Most employers have the minimum of one employee employed under the scheme. Rehab Enterprises would be one the largest non-Governmental employer of people with disabilities availing of the WSS.

^{**} Where does your money go

While budgetary measures, such as increases in the NMW, to improve the standard of living for workers are always very welcome, it is imperative that the WSS keeps pace with these increases. Otherwise, it further widens the gap to be filled by the employer. This represents a huge challenge to social enterprises such as Rehab Enterprises and other employers of people with disabilities, who largely operate within sectors with low margins.

We welcomed the measure in Budget 2024 reducing the minimum weekly hours threshold from 21 to 15 hours for employers to avail of the WSS. We were disappointed that the hours were not reduced further in Budget 2025.

We would recommend that this be reduced further to eight hours per week to allow for more people with significant disabilities to become employed.

We would also recommend that the initial contract of employment to avail of WSS be shortened to a minimum of three months, with any follow-up contracts of employment requiring six months' duration.

We ask the Committee to recommend that Budget 2026:

- a) Sets the rate of the Wage Subsidy Scheme at 70% of the National Minimum Wage
- b) Reduces the number of hours required to work to eight hours per week.
- c) Shorten the initial contract of employment to a minimum of three months, with any followup contracts of employment requiring six months' duration.

5. Funding for the Work Ready Employability Programme.

Rehab Enterprises has developed a successful supported employability programme, Work Ready Programme. Unfortunately, under current rules this programme does not qualify for funding under the Wage Subsidy Scheme. The Committee on Social Protection recommended for Budget 2024 that a funding mechanism be found for this programme, but unfortunately this was not provided for in either Budget 2024 or Budget 2025.

Work Ready is a not-for-profit, supported employability programme, specialising in sourcing, matching and placing individuals with disabilities into mainstream, open employment in order to help local and national companies foster diversity and inclusivity in their workforce. A significant, if not insurmountable hurdle for many is the perceived risk. Employers are wary of the perceived risks of employing someone with a disability. People with a disability are nervous about becoming an employee of a company unknown to them. Work Ready uniquely addresses these risks, employing the person with a disability, absorbing the risks for both parties for at least a six month period. Once both parties are more comfortable with the working arrangements, the person with a disability is encouraged to become a permanent employee of the company.

This programme aims to:

- a) Increase the participation rate of people with disabilities in employment across Ireland.
- b) Increase awareness and understanding of the benefits of inclusive recruitment practices among businesses.
- c) Expand the network of host companies committed to diversity and inclusion.

- d) Facilitate the recruitment and placement of individuals with disabilities in various industries.
- e) Reduce the burden on the state of long-term unemployment due to disability.

By supporting and educating companies in the employment and retention of people with disabilities this programme creates long-term sustainable employment opportunities for people with disabilities.

Through this unique and deeply supported employability programme, we assist businesses in meeting and growing their diversity goals while also expanding their recruitment options.

At present the programme is fully self-funding by Rehab Enterprises and the participating companies and is not currently receiving funding in any form from any Government Department and not eligible for WSS support

We believe that this programme could be developed significantly with support from the Department of Social Protection.

We ask that the Committee make the following recommendations in its pre-budget submission:

- a) A funding model similar to the Wage Subsidy Scheme to offset programme participants salary costs.
- b) Additional funding for delivery of Disability Management Training and support to participating companies.
- c) Tertiary funding for in- w o r k employability support for participants requiring additional support.

We would welcome the opportunity to present this programme and recent successes with companies such as Woodie's and Mitie at Dublin Airport to the Committee.

6. Invest in rural public transport links

Many of the people who use our services around the country report extreme difficulty and uncertainty when it comes to their means of transport. Under the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), the Irish Government has a responsibility to provide access to transportation on an equal basis with others to enable people with disabilities to live independently and participate fully in society. The people who use our services emphasised that good and accessible public transport, especially in rural areas, is essential for social inclusion:

'The lack of transport limits how often and how well I can link in with my community.'

'There are no options to use public transport in the evenings and weekends. I have to rely on family to drop and collect me. I'm an adult and I feel like a child. I should be able to travel independently to go out socially.'

The people in our services pointed to the Local Link and the travel pass were services that they could not live without. The isolation of people with disabilities due to economic factors is exacerbated by the inability to access public transport or personal transport.

Staff witness these struggles on a daily basis as service users depend on family members, often ageing

parents, to transport them to and from services and highlight the need for more funding towards alternative transport means for adults with disabilities.

The following key policy areas were identified in the Committee for Social Protection, Rural and Community Development and the Islands 2024 Work Programme:

- o Progress in Connecting Ireland programme.
- Issues of transport deprivation and forced car ownership in rural
- o communities.
- o Challenges facing Local Link services in increasing provision in rural areas
- o and the integration and co-ordination of transport services
- Barriers to Active Transport in rural settings

We ask the Committee to recommend the following:

- a) Provide for significant investment in local link services to expand on the service it already provides and to ensure those services are viable and accessible to disabled people.
- b) Put in place the long-promised and long-awaited Transport Support Scheme to replace the Motorised Transport Grant and the Mobility Allowance since they were discontinued in 2013 as recommended by the Ombudsman.
- c) Provide financial support in the budget for people with disabilities who require more individualised travel support when looking to access transport.
- d) Create subsidies and/or allowances for driving lessons to people with disabilities and abolition/reduction in associated costs (Theory Test, license application etc.)

Summary and Conclusion

Rehab Group welcomes the opportunity to make recommendations on behalf of the people who use our services in relation to Budget 2026. We have identified four key priorities that fall within the remit of the Joint Committee for Social Protection, Rural and Community Development and the Islands. Within these four priorities, we have made several specific recommendations that would make a huge difference in the lives of people with disabilities in Ireland.

1. Address the Cost of Disability and ensure the Minimum Essential Standard of Living for all.

- a) Increase core social protection rates to an above the poverty line rate that also provides for the Minimum Essential Standard of living.
- b) Social protection rates should be indexed, to both inflation and wage growth.
- c) Introduce a minimum of €55 weekly Cost of Disability Payment.

2. Tackle energy poverty for people and households with disabilities.

- a) Make the Fuel Allowance available to anyone in receipt of disability-related social welfare payments.
- b) Extend the duration of the fuel allowance to address fuel poverty experienced by people with disabilities.
- c) Provide a higher level of Fuel Allowance for those with higher energy usage due to medical and/or disability needs.

3. Provide Pathways for People with Disabilities into Employment

- a) Protect Disability Allowance and Benefits for people moving into employment.
- b) Remove time limits on secondary benefits like the medical card.
- c) Expansion of supports that recognise part-time employment as a sustainable model
- d) Provide On-the-Job Supports such as job coaches and workplace supports to improve success and retention.
- e) Educate Employers by providing disability awareness training to address bias and promote inclusive hiring.
- f) Create structured pathways from placements to paid employment through programmes such as the Rehab Work Ready Programme. .
- g) Provide incentives for employers for real jobs, not token work experience.

4. Reform the Wage Subsidy Scheme

- a) Sets the rate of the Wage Subsidy Scheme at 70% of the National Minimum Wage
- b) Reduces the number of hours required to work to eight hours per week.
- c) Shorten the initial contract of employment to a minimum of three months, with any follow-up contracts of employment requiring six months' duration

5. Provide a Funding Model for the Work Ready Programme

- a) A funding model similar to the Wage Subsidy Scheme to offset programme participants salary costs.
- b) Additional funding for delivery of Disability Management Training and support to participating companies.
- c) Tertiary funding for in- w o r k employability support for participants requiring additional support.

6. Invest in rural public transport links to make them more reliable and accessible.

- **a)** Provide for significant investment in local link services to expand on the service it already provides and to ensure those services are viable and accessible to disabled people.
- **b)** Put in place the long-promised and long-awaited Transport Support Scheme to replace the Motorised Transport Grant and the Mobility Allowance since they were discontinued in 2013 as recommended by the Ombudsman.
- **c)** Provide financial support in the budget for people with disabilities who require more individualised travel support when looking to access transport.
- **d)** Create subsidies and/or allowances for driving lessons to people with disabilities and abolition/reduction in associated costs (Theory Test, license application etc.)

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