



The Voice of
Adult Learning

Submission to the Public Consultation on the Cost of Disability

AONTAS,
The National Adult Learning Organisation

April 2026

AONTAS Submission to the
Public Consultation on the Cost of Disability April 2026

About AONTAS

AONTAS are the National Adult Learning Organisation of Ireland, founded in 1969. Backed by our robust research and focused community engagement, we advocate and lobby for quality education for all adults and raise awareness of the impact of adult learning on people's lives and on society. We do this work on behalf of our members and adult learners who inform our research and campaigns for social change across the whole island of Ireland. We warmly welcome this consultation and the Government's commitment to introduce a permanent Annual Cost of Disability Support Payment.

Key Recommendations

Recommendation 1: Explicitly recognise the cost of participation in Further Education and Training (FET) in the payment design.

Recommendation 2: Ensure the payment is non-means-tested and does not interact negatively with existing FET allowances.

Recommendation 3: Address the gap in the Fund for Students with Disabilities (FSD) as a complementary measure.

Recommendation 4: Adopt a whole-of-government approach to the cost of disability, including measures to provide assistive technology, personal assistance, and support physical access.

Recommendation 5: Include disabled learners and community education providers in

Introduction

The introduction of a permanent Annual Cost of Disability Support Payment is a significant and welcome policy commitment. AONTAS urges the Government to ensure that its design reflects the full spectrum of disabled people's lives, including their right and aspiration to participate in Further Education and Training. This includes those disabled learners in community education when it is not a stepping stone to something else. This is a place where confidence is built, where isolation is broken, and where a person begins to occupy a role in society that has meaning and value. A payment that fails to reach these learners, or

that interacts destructively with the allowances they already depend on, will not fulfil the ambition behind this policy commitment. This submission sets out the evidence for why that matters and what needs to change.

Context: Why Further Education and Training and Community Education Matter for Disabled Learners

Further Education and Training (FET) is a broad system of post-school education, offering courses from basic skills to vocational qualifications up to NFQ Level 6. Community education, which often sits within FET in terms of policy and funding, is locally delivered, flexible, and focused on social inclusion, holistic personal development, and active citizenship through the provision of enabling supports (Cobain & Jackson, 2025; Connolly, 2010; SOLAS, 2024). Learners in community education are empowered through dialogue, critical consciousness and co-created learning (UNESCO, 2022; Cobain et al., 2024; Connolly, 2010). This ethos has particular benefits for learners with disabilities who face multiple structural and social barriers to participation in the social and economic life of our communities (SOLAS, 2024).

FET is often the first, and sometimes only, access point to education for people with disabilities, particularly those who left school early or who face these multiple, intersecting barriers to participation (Farrell et al., 2025; [Scanlon, Kamp & Cochrane, 2020](#); [Ryder, Healy & Craddock, 2024](#); [DFI, 2024a](#)). In 2024, 15,528 FET learners (6.8% of all FET learners) reported at least one disability. Approximately 46.3% percent of these learners had achieved low levels of education below lower secondary prior to joining Further Education and Training ([SOLAS, 2025](#)).

In addition to the inequality of outcomes in education, learners with disabilities are more at risk of poverty and social exclusion compared to the general population and experience lower employment rates compared to non-disabled peers. In Ireland, the employment rate for people with disabilities (33%) is the joint worst in Europe ([Doorley et al., 2025](#); DFI, 2024a; [DFI, 2022](#)). It is not surprising when considering educational inequalities, and high rates of unemployment faced by people with disabilities that Ireland ranks 20th out of 27 EU member states for disability poverty, with a 30% at-risk-of-poverty rate ([DFI, 2025](#)). These outcomes are not inevitable. They are the predictable result of a system that has

consistently failed to remove the financial and structural barriers that prevent disabled people from participating in education in the first place.

AONTAS research affirms the value of FET participation to learners with disabilities. The most recent [AONTAS Learner Voices Across Ireland](#) Report found that 66% of learners with disabilities reported an increase in self-confidence during their course, and 52% reported an increased positive outlook on the future, outcomes comparable to the wider FET cohort (Farrell et al., 2025). These are not marginal gains. For people who have experienced educational exclusion, building confidence and a sense of belonging in a learning environment is a significant and meaningful outcome in itself. This is a foundation to future success in education and working life (Jankowski et al., 2025)

The Problem: Cost of Disability as a Direct Barrier to Educational Participation

Despite these benefits, learners with disabilities in the AONTAS Learner Voices Across Ireland Report (Farrell et al., 2025) recorded lower net satisfaction than the general cohort in 17 out of 20 areas surveyed. The greatest gaps appeared in relation to the costs of participation: meals support, travel supports, childcare supports, financial supports, and public transport availability. 24% of all learners surveyed said their financial situation

affected their ability to learn, and 26% of learners with disabilities were not satisfied with the disability supports available to them (Farrell et al., 2025). This comparatively low satisfaction with supports that affect the cost of participation is direct evidence of why the design of a cost of disability payment must account for educational participation costs.

FET Learner Group	Total Number of Respondents					
	Mental health support	Travel support	Meal support	Financial support	Childcare support	Public Transport
Learners 1–4	78	62	66	71	69	53
Learners 5–6	62*	48*	32*	40*	44*	50
Apprentices	63*	38*	25*	42*	48*	60
Community Education	69	38*	44*	46*	77	42*
Living with disabilities	59*	46*	39*	50*	48*	49*
Living in Direct Provision or IPAS accommodation	85	41*	45*	62	44*	34*
Over 65	67	69	62	44*	44*	67
All learners	68	55	49	54	55	51

Figure 1: FET Learner Satisfaction with supports (Farrell et al., 2025)

These participation costs must be understood in the context of the wider costs of disability. Disabled people in Ireland face annual additional costs of between €9,482 and €11,734,

rising to between €10,766 and €15,22 when adjusted for inflation (Indecon, 2021:xvii DFI, 2026). The basic annual Disability Allowance payment of €12,064 in 2024 can be almost entirely consumed by these disability-specific costs alone, leaving nothing for the additional costs of education participation (DFI, 2024a). Doorley et al., (2025) found that when disability costs are factored into poverty calculations, the at-risk-of-poverty rate for disabled people reaches between 65% and 76%, representing a double penalty of lower income and higher expenditure that directly and systematically excludes disabled people from the financial means necessary to participate in education

The specific costs of participation that fall on disabled learners include transport to and from FET centres, where 32% of learners in the most recent survey reported dissatisfaction with public transport availability (Farrell et al., 2025). When public transport fails, the cost of accessible transport falls on the individual. Assistive technology, adaptive equipment, and specialist materials are sometimes inadequately resourced, increasing risk of learners with disabilities to forgo participation altogether (Indecon, 2021; Ryder and Healy, 2024). Meal allowances for some full-time FET learners stand at as little as 80 cent per day, and part-time learners receive less still. Learners may claim either an accommodation allowance or a travel allowance but not both, and neither takes into account the higher cost of living for people with disabilities (DFHERIS, 2025; Indecon, 2021). Accessible childcare, accessible accommodation, and heating costs compound the picture further (Farrell et al., 2025).

Personal assistance is a particularly important and underexamined cost. Research by Carroll and McCoy (2022) found that having a personal assistant was considered by many disabled people to be necessary to enter and succeed in employment and education, but that PA hours are not widely used for either of these purposes. This is partly due to explicit direction from some service providers and from the HSE in some areas that PA hours cannot be used for education, partly due to a chronic overall shortage of hours, and partly due to difficulties finding PAs with the skills needed in a learning environment (McCoy & Carroll, 2022). The median allocation is just 10 hours per week, which is insufficient to meet both personal care needs and the additional demands of FET participation (DFI, 2024b). Where the system does not provide, the cost falls to the individual or the participation simply does not happen. This is a structural failure with direct consequences for FET participation and highlights a need to

consider increases to personalised budgets for personal assistance hours in education (Department of Health, 2018).

The Fund for Students with Disabilities does not cover all FET programmes, and community education providers operating outside the ETB structure receive no equivalent dedicated fund (Ryder & Healy, 2024). A disabled learner on a programme not covered by the FSD has no dedicated source of support for assistive technology, personal assistance, or other disability-related costs of participation. They rely on Reach funding, which is inconsistent in its scope and reach. The result is a system in which the financial burden of participating in education is borne disproportionately by those who can least afford it.

The Value of Participation: A Rights-Based and Social Return Argument

Participation in FET and community education delivers substantial personal, social, and economic returns for disabled learners, and the evidence for this comes directly from learners themselves. AONTAS research shows consistently that participation builds confidence, creates a sense of connection and belonging, enables progression to higher education and employment, reduces social isolation, and improves mental health and wellbeing (Farrell et al., 2025; Meyler et al., 2024). AONTAS' Learner Voices Across Ireland Report found that 77% of learners living with long-term health issues, illness, or disability experienced stress, anxiety, or depression, and that 52% of that group said it affected their ability to learn (Farrell et al., 2025). Education, when it is financially accessible, is part of the solution to this, not a discretionary benefit.

AONTAS affirms the connection between participation in education and access to socially valued roles, including the roles of worker, student, and citizen (Finn, 2025). These roles are not simply about employment outcomes. They are about the dignity, visibility, and social inclusion of disabled people in Irish life. This is consistent with Ireland's obligations under the UN Convention on the Rights of Persons with Disabilities. Articles 24, 27, and 28 of the CRPD establish the right to education, the right to work, and the right to an adequate standard of living respectively (United Nations, 2006: Articles 24, 27, 28).

Article 29 further establishes participation in public life as a fundamental right, and Article 4(3) requires that persons with disabilities be closely consulted and actively involved in the development and implementation of legislation and policies that affect them. A cost of

disability payment must therefore be designed as an enabler of rights, not merely as a welfare transfer. Meaningful engagement, where learners shape the design of supports that affect their lives, is not only beneficial for system quality and learner outcomes. It is a matter of equity, dignity, and legal entitlement (Doorley, et al., 2025; Finn, 2025).

To ensure that this right is realised our recommendations must be considered in the design of a Cost of Disability Payment. These are:

Recommendation 1: Recognise the cost of participation in Further Education and Training explicitly in the payment design. This must account for transport, assistive technology, a personalised budget for support workers, materials, and meals as necessary conditions for exercising the right to education, not optional extras.

Recommendation 2: Ensure the payment is non-means-tested and does not interact negatively with existing FET allowances. It must not be counted as income for the purposes of the Back to Education Allowance, FET Training Allowances, or SUSI assessments. The new payment must supplement, not displace, these entitlements in recognition of the cost of disability on living standards. This would address the fear of losing support that acts as a barrier to participation in education (Meyler et al., 2024).

Recommendation 3: Address the gap in the Fund for Students with Disabilities (FSD) as a complementary measure. Address the gap in the Fund for Students with Disabilities as a complementary measure. The FSD must be expanded to cover all Further Education and Training programmes and community education providers, including those outside the ETB structure. The payment and the FSD must function as a coherent system, not parallel silos

Recommendation 4: Adopt a whole-of-government approach including measures to provide assistive technology, personal assistance, and support physical access. The costs of participation in FET and community education are linked to multiple policy domains, and the realisation of accessible education depends on cross departmental collaboration in pursuit of solutions to the cost of education.

Recommendation 5: Include disabled learners and community education providers in the design of the payment and the May Summit. Include disabled learners and community education providers in the design of the payment and the May Summit. The lived experience of financial barriers to education participation is essential evidence for payment design and cannot be replaced by proxy representation or retrospective consultation as their lived experience of financial barriers to education participation is essential evidence for payment design.

Conclusion

There is a clear and well-evidenced need to support the participation of learners with disabilities in Further Education and Training. This submission affirms the role of participation in FET and community education as an opportunity not just for social inclusion but for the realisation of aspirations to a socially valued role in society. The introduction of a permanent Annual Cost of Disability Support Payment offers a real opportunity to address entrenched structural disadvantage.

AONTAS urges the Government to ensure that its design reflects the full spectrum of disabled people's lives, including their right and aspiration to participate in learning. If it does not reach disabled learners in FET and community education, and if it does not account for the specific costs they face, it will fall short of what the CRPD requires and what disabled people in Ireland deserve. We look forward to contributing to the design of this payment and to the May Summit, and we urge the Government to ensure that disabled learners and the organisations that support them have a seat at that table.

Reference List

- AONTAS (2024) **National FET Strategy 2025-2030: Consultation Submission**. Dublin: AONTAS. Available at: <https://www.aontas.com/assets/resources/Submissions/AONTASSubmissionFETStrategy2025to2030.pdf>
- Carroll, E. & McCoy, S. (2022) **Personal Assistance Services in Ireland: A Capability Approach to Understanding the Impact of Service Provision**. *Disabilities*, 2(4), pp. 694-714. Available at: <https://www.esri.ie/publications/personal-assistance-services-in-ireland-a-capability-approach-to-understanding-the>

Cobain, E. & Jackson, R. (2025) **Community Education for Social Transformation**. Available at: <https://www.aontas.com/wp-content/uploads/2025/10/Community-Education-for-Social-Transformation.pdf>

Cobain, E., Cullinane, S., & Kyle, S. (2024) **Towards a Grounded Practice: Community Education in Ireland Today** in Fitzsimons, C., & O'Neill, J. Eds. *Critical Perspectives on Further Education and Training*. London: Anthem Press.

Connolly, B. (2010) **Community Education: Perspectives from the Margins**. Maynooth: Maynooth University. Available at: https://mural.maynoothuniversity.ie/id/eprint/3570/1/BC_community_education.pdf

Department of Health (2018) **Towards Personalised Budgets for People with a Disability in Ireland: Report of the Taskforce on Personalised Budgets**. Available at: <https://assets.gov.ie/static/documents/towards-personalised-budgets-for-people-with-a-disability-in-ireland-report-of-the-tas.pdf>

DFHERIS (2025) **Funding the Future: Annual Options Paper on Reducing the Cost of Education**. Dublin: DFHERIS. Available at: [https://assets.gov.ie/static/documents/cf68a0db/Funding the Future - Annual Options Paper on Reducing the Cost of Education2.pdf](https://assets.gov.ie/static/documents/cf68a0db/Funding_the_Future_-_Annual_Options_Paper_on_Reducing_the_Cost_of_Education2.pdf)

Disability Federation of Ireland (2024a) **Disability, Income and Poverty: Factsheet**. Dublin: DFI. Available at: <https://www.disability-federation.ie/publications/disability-income-and-poverty/full-text/>

Disability Federation of Ireland (2024b) **Personal Assistance Services: Position Paper**. Dublin: DFI. Available at: https://www.disability-federation.ie/assets/files/pdf/dfi_personal_assistance_services_position_paper_final_1410_2024.pdf

Disability Federation of Ireland (2025) **DFI Calls for Action on Alarming Disability Poverty Rates**. Dublin: DFI. Available at: <https://www.disability-federation.ie/news/2025/03/20/dfi-calls-for-action-on-alarming-disability-poverty/>

Disability Federation of Ireland (2026) **Factsheet: Cost of disability – the lived reality**. Dublin: Disability Federation of Ireland. Available at: <https://www.disability-federation.ie/publications/factsheet-cost-of-disability-the-lived-reality/>

Doorley, K., Kakoulidou, T. & Simon, A. (2025) **Adjusting Estimates of Poverty for the Cost of Disability**. *Jointly-published Reports 8*. Dublin: ESRI and Irish Human Rights and Equality Commission. Available at: <https://www.esri.ie/publications/adjusting-estimates-of-poverty-for-the-cost-of-disability>

Farrell, K., Murray, T., Fearon, M. & Meyler, A. (2025) **Learner Voices Across Ireland: National FET Learner Forum Report 2024-2025**. Dublin: AONTAS. Available at: <https://www.aontas.com/wp-content/uploads/2025/11/Learner-Voices-Across-Ireland-Executive-Summary-2024-25.pdf>

Finn, P. (2025) **Disability, Education and Access to Socially Valued Roles**. Dublin: AONTAS. Available at: <https://www.aontas.com/knowledge/blog/disability-education-and-access-to-socially-valued-roles/>

Indecon International Research Economists (2021) **The Cost of Disability in Ireland: Final Report**. Available at: https://www.indecon.ie/assets/files/pdf/indecon_report_on_cost_of_disability_in_ireland.pdf

Jankowski, G., Deshko, D., Cameron, A., Metsik, I-A. and Powell, A. (2025) **How Universities in Ireland can Enhance Student Attendance, Attainment, and Belonging**. Available at: <https://publicpolicy.ie/wp-content/uploads/2025/12/How-Universities-in-Ireland-Can-Enhance-Student-Attendance-Attainment-and-Belonging.pdf>

Meyler, A., Farrell, K., Lovejoy, L. and Murray, T. (2024) **Learner Voices Across Ireland: National FET Learner Forum Report 2023-2024**. Dublin: AONTAS. Available at: <https://www.aontas.com/learner-voice/learner-forum>

Ryder, D. & Healy, R. (2024) **Reasonable Accommodations in FET: Scoping Survey Report**. Available at: <https://www.ahead.ie/userfiles/files/shop/free/Reasonable%20Accommodations%20in%20FET%20-%20digital%20supplied.pdf>

Ryder, D. and Healy, R. (2024) **Disabled Students Engaged with Support Services in Higher Education in Ireland 2023/24**. Available at: https://www.ahead.ie/userfiles/files/shop/free/AHEAD%20Summary%20Report%2023-24_digital.pdf

Ryder, D., Healy, R. & Craddock, N. (2024) **Disability and Further Education: Participation, Supports and Progression**. *Ireland's Education Yearbook 2024*. Available at: <https://irelandseducationyearbook.ie/downloads/IEYB2024/Irelands-Yearbook-of-Education-2024-FET-6.pdf>

Scanlon, G., Kamp, A. & Cochrane, A. (2020) **Disability and Further Education: Access, Participation and Support**. *Disability and Society*. Available at: <https://doras.dcu.ie/24711/1/Scanlon%20et%20al%202019%20%20Disability%20and%20Society.pdf>

SOLAS (2025) **This is FET: Learners with Disabilities 2024**. Dublin: SOLAS. Available at: https://a.storyblok.com/f/70398/x/e75e9f41d3/disabilities_fet_report_2024.pdf

UNESCO Institute for Lifelong Learning (2022) **Fifth Global Report on Adult Learning and Education (GRALE 5): Citizenship education – empowering adults for change**. Available at: <https://unesdoc.unesco.org/ark:/48223/pf0000381666>

United Nations (2006) **Convention on the Rights of Persons with Disabilities**. *New York: United Nations*. Available at: <https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities.html>

Contact us:

AONTAS,
The National Adult Learning Organisation
2nd Floor, 83-87 Main Street,
Ranelagh, Dublin 6
D06 E0H1

01 406 8220
mail@aontas.com
www.aontas.com

Charity Reg: 6719
Company Reg: 80958
RCN 20013042



**The Voice of
Adult Learning**

Follow our work on:

