



# CAROLINE O'SHAUGHNESSY

TUAM, CO GALWAY –  
WEST COAST OF  
IRELAND

28<sup>th</sup> March 2023



# BENEFITS AVAILABLE - ILL/DISABLED PEOPLE IN IRELAND

## ➤ Illness benefit

Most people when they become ill start off on Illness benefit. Taxable income.

## ➤ Disability allowance

Not a taxable income. Can work with permission. Must come off disability allowance when setting up a company except not-for-profit.

## ➤ Invalidity pension

Taxable income. Can work with permission but must move to Partial Capacity, 3 levels of ability.

# SOCIAL WELFARE

Single Person in receipt of Disability Allowance living alone

Type	Frequency	Amount €	Yearly €	Weekly Average €
Disability Allowance	Weekly	220.00	11,440.00	220.00
Living Alone Allowance	Weekly	22.00	1,144.00	22.00
Fuel Allowance	Weekly – Sept to April	33.00	891.00	17.14
Household package	Daily	1.15	419.75	8.07
TV License	Yearly	160.00	160.00	3.08
<b>Weekly Total</b>				<b>270.29</b>
<b>Monthly Total</b>				<b>1,171.26</b>

A single person can earn up to €165 per week without it affecting their disability allowance.



# MEDICAL CARD



A person in receipt of disability allowance can earn €427 per week without losing their medical card

Mortgage and Rent payment are taken into consideration when applying for a medical card

# COST OF LIVING - GALWAY



Select City

Cost Of Living ▾ Property Prices ▾ Quality Of Life ▾ Premium ▾

Cost of Living > Ireland > Galway

## Cost of Living in Galway

Compare Galway with:

### Summary about cost of living in Galway, Ireland:

- Family of four estimated monthly costs are **2,985.8€** without rent (using our estimator).
- A single person estimated monthly costs are **846.8€** without rent.
- Galway is **11.9% less** expensive than Dublin (without rent, see our [cost of living index](#)).
- Rent in Galway is, on average, **37.4% lower** than in Dublin.

### Rent Per Month

Edit

Apartment (1 bedroom) in City Centre	1,331.25 €
Apartment (1 bedroom) Outside of Centre	1,059.09 €
Apartment (3 bedrooms) in City Centre	2,150.00 €
Apartment (3 bedrooms) Outside of Centre	1,648.30 €

### Buy Apartment Price

Edit

Price per Square Meter to Buy Apartment in City Centre	3,810.50 €
Price per Square Meter to Buy Apartment Outside of Centre	3,200.00 €

Updated February 2023: the estimated monthly cost of living for a single person in Galway is €846.80.

This does not include Rent/Mortgage

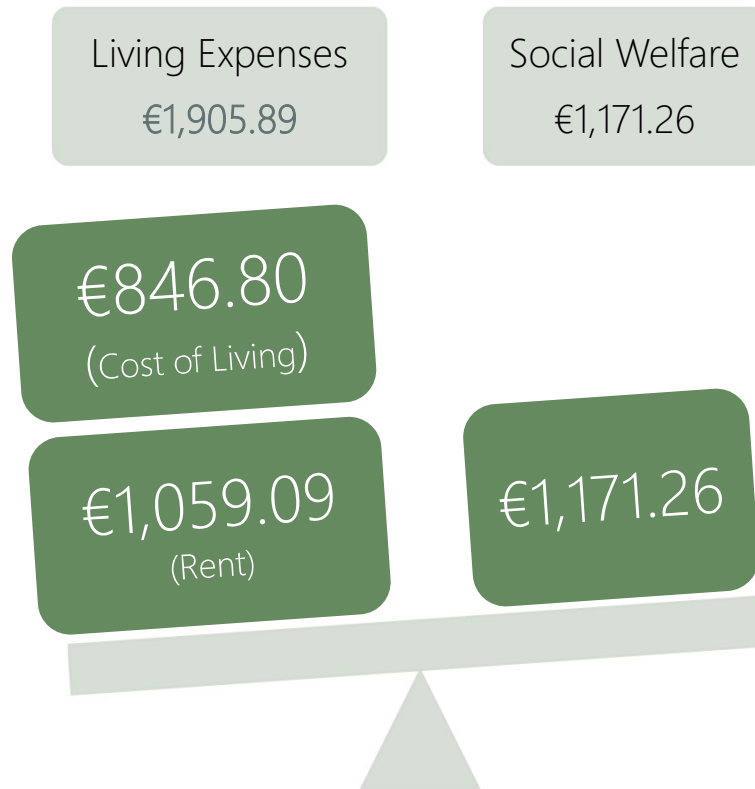
Rent per month

1 bedroom apartment outside of Galway city €1,059.09

Cost to buy an apartment outside of Galway city  
€3,200.00 per square meter



# MONTHLY COST OF LIVING SUMMARY



Living Expenses minus  
Social Welfare  
Must find €734.63

$\text{€165 allowable income} \times 52 \text{ weeks} \div 12 \text{ months} = \text{€715.00}$

# MY TIMELINE

2014 ACQUIRED A  
DISABILITY



2015 REALITY -  
UNABLE TO WORK 9  
TO 5 EVER AGAIN



2016 I AM GOING TO  
LOSE MY HOME -  
DEPRESSION



2017 EQUAL IRELAND  
AND UPWORK



2019 SOCIAL  
ENTERPRISE



# ASSISTANCE RECEIVED



EQUAL IRELAND  
2017 – TO DATE



SOCIAL  
ENTREPRENEURS  
IRELAND  
2020



EMPOWER FEMALE  
ENTREPRENEURSHIP  
2020 - 2021



SOCIAL  
ENTREPRENEURS  
IRELAND  
2022



COMMON  
PURPOSE  
2022 - 2023





# WHAT IF BARRIERS TO SELF-EMPLOYMENT

**WHAT IF** I lose my disability allowance and my disability worsens?

**WHAT IF** My disability progresses?

**WHAT IF** I cannot work because of pain and fatigue?

**WHAT IF** My business closes?

**WHAT IF** I earn over the €165 per week?

**WHAT IF's =  
THE WELFARE TRAP**

# SOLUTIONS TO THE WELFARE TRAP

**WHAT IF** I lose my disability allowance and my disability worsens

**You do not lose your disability allowance**

**WHAT IF** My disability progresses

**You can easily reinstate your disability allowance payment**

**WHAT IF** I cannot work because of pain and fatigue

**You can easily reinstate your disability allowance payment**

**WHAT IF** My business closes

**You can easily reinstate your disability allowance payment**

**WHAT IF** I earn over the €165 per week

**Expenses, mileage etc can be deducted from your earnings. It is also an accumulative figure - €165 x 52 = €8,580.00.**

**People need to be made aware of this**



## THE WELFARE SYSTEM SHOULD



Questions

Answers