



Society of St. Vincent de Paul

The background of the entire page is a photograph of a man with short, light-colored hair hugging a young boy from behind. The boy is looking towards the camera with a slight smile. The entire image is overlaid with a semi-transparent blue filter.

# Delivering an equal and inclusive budget

**SVP's Proposals  
for Budget 2026**

July 2025



Society of St.Vincent de Paul

## MISSION STATEMENT

### **Promoting Self-Sufficiency**

We don't just offer short-term aid – we empower people to build lasting independence and rediscover their self-worth. When challenges go beyond our scope, we connect individuals with expert support to ensure no one is left behind.

### **Support and Friendship**

We believe in the power of human connection. Through one-to-one support, we uphold the dignity of every person we help, always maintaining confidentiality and nurturing relationships built on trust, respect, and genuine friendship.

### **Working for Social Justice**

We tackle the root causes of poverty and exclusion in Ireland. Standing in solidarity with those affected, we push for bold, systemic change to create a fairer, more compassionate society for all.

# Contents

<b>Foreword by SVP National President Rose McGowan</b>	<b>2</b>
<b>Introduction</b>	<b>3</b>
<b>Why we work for Social Justice</b>	<b>5</b>
<b>Executive Summary</b>	<b>6</b>
<b>Summary of key recommendations for Budget 2026</b>	<b>8</b>
<b>Section 1</b>	
<b>Income adequacy</b>	<b>11</b>
Introduction	12
SILC 2024 Insights	12
Budget 2026 recommendations	16
<b>Section 2</b>	
<b>Children living in poverty</b>	<b>17</b>
Context	19
Budget 2026 recommendations	21
<b>Section 3</b>	
<b>Housing and homelessness</b>	<b>22</b>
Context	23
Budget 2026 recommendations	24
<b>Section 4</b>	
<b>Education including early years</b>	<b>25</b>
Context	26
Budget 2026 recommendations	29
<b>Section 5</b>	
<b>Energy and climate justice</b>	<b>30</b>
Context	31
Budget 2026 recommendations	32
<b>Section 6</b>	
<b>Disability and supports for children with additional needs</b>	<b>33</b>
Context	34
Budget 2026 recommendations	35
References of infographic	36

# Foreword

## SVP National President Rose McGowan



When I took on the role of National President of the Society of St. Vincent de Paul in August 2020, Ireland was still in the grip of Covid-19 restrictions. It was a difficult and uncertain time, but I was deeply honoured to lead the Society during such a critical moment for Irish society. I witnessed first-hand how our members and volunteers adapted with compassion and innovation to continue supporting individuals and families in crisis. I was equally heartened by how the country as a whole came together – the extraordinary dedication of our healthcare workers, the swift action by Government in establishing the Pandemic Unemployment Payment, and the collaborative efforts of local authorities to move people from homeless services into homes.

This collective response demonstrated the powerful impact of a holistic, joined-up approach between government and the community and voluntary sector. It made real and tangible differences for the most vulnerable.

As I prepare to step down, this will be the final Budget of my presidency. I appeal to Government to take this opportunity to build on that spirit of solidarity. The latest figures are deeply concerning – consistent poverty has increased from 3.6% to 5%, with an even higher increase for children, jumping from 4.8% to 8.5% in just one year. That's over 45,000 more children now living in consistent poverty. In the last 12 months to April 2025, the number of people experiencing homelessness is up by 1,571, including 569 children.

We know from experience that the right policy choices do make a difference – we saw it with the introduction of free schoolbooks and hot school meals. Budget 2026 must continue that momentum, with targeted structural reforms to ensure adequate incomes and real pathways out of poverty. We hope Government will listen to the evidence we present, drawn directly from our work on the frontline. Rising poverty and homelessness rates should not be happening in a wealthy country with a growing economy, Budget 2026 can and should make a difference to the people we serve.

A handwritten signature in blue ink that reads "Rose McGowan". The signature is fluid and cursive, with the first name "Rose" and last name "McGowan" clearly legible.

Rose McGowan  
SVP National President

# Introduction

**Over the past five years, Ireland has faced an unprecedented series of domestic and global challenges that have exposed structural vulnerabilities in our social protection system. Since 2020, the country has navigated the impacts of a global pandemic and national lockdowns, responded to the humanitarian crisis caused by the war in Ukraine by welcoming over 112,000 refugees, and contended with a sharp cost-of-living crisis, with inflation peaking at 9.2% by the end of 2022.**

Irish households have borne the brunt of these shocks, most acutely through spiralling energy costs. While recent price reductions have been announced, electricity and gas tariffs remain significantly elevated – 65% and 99% higher respectively than January 2021 levels – excluding the temporary relief offered by electricity credits, which are not expected to be repeated this year.<sup>1</sup> In the immediate aftermath of these crises, the Government acted swiftly and appropriately, introducing a range of universal supports to protect households. While these broad-based measures were necessary at the time, they are not sustainable in the long term. Universal interventions, by their nature, risk diluting the impact of public expenditure by failing to target those with the greatest need.

We believe that Ireland must now move towards a more strategic, data-led approach to social protection – one that benchmarks core payments against independently assessed minimum needs and allocates resources based on clear evidence. Such a shift would not only lead to better outcomes for individuals and families but also ensure a more effective and sustainable use of public funds. Crucially, this approach would help decouple the adequacy of social welfare from the unpredictability of annual budget cycles. Decisions around income supports must be guided by evidence, to ensure that everyone in Ireland can live with dignity and security.

We welcome the emphasis placed on tackling child poverty in Budget 2025 and acknowledge the Government's commitment to improving outcomes for children. However, to be effective, any new measures must be rooted in the evidence of where need is greatest. The Minimum Essential Standard of Living (MESL) research clearly demonstrates that the cost of raising a child increases significantly with age. This is particularly true for households dependent on social welfare or on low incomes, where income inadequacy becomes more severe as children get older. The Central Statistics Office (CSO) also reflects this in its equivalence scale for income calculations, assigning a value of 0.33 to children under 14 and 0.66 – the same as an adult – to those over 14.

While early investment in children delivers strong returns in terms of human capital, any serious attempt to reduce child poverty must also consider the acute, age-related financial pressures facing families with older children. The MESL 2025 data shows that current social protection supports are broadly adequate for infants and pre-school children but fall short for school-age children – meeting only 88% of the needs of children in primary school and just 64% for those in secondary school. We are therefore concerned that the proposed introduction of a second tier of Child Benefit does not reflect these age-related differences in need. To ensure resources are directed effectively, any child poverty measure must take account of the higher costs associated with older children and prioritise support to families facing the greatest levels of income inadequacy.

1 Commission for Regulation of Utilities. (2024). CRU202489 – Decision Paper: Winter 2024–25 package of customer protection measures. Retrieved from <https://www.cru.ie/publications/cru202489-cru-decision-paper-winter-2024-25-package-of-customers-protection-measures/>



Budget 2026 must adopt a strategic, data-driven approach that targets support where it is most needed, ensuring households can meet basic living costs without relying on crisis interventions. Financial adequacy and stability must be embedded into the social protection system to prevent further hardship and support long-term well-being.

# Why we work for Social Justice

## Poverty<sup>1</sup>



**845,000**

people going without basics.

**More than one in five children**  
in the state is now living in  
enforced deprivation.

**Over 100,000**  
children living in consistent poverty.

## Housing<sup>2</sup>



**Over  
15,500**

people living in emergency  
accommodation.

**More than 4,500**  
children without a home.

## Education



**'Voluntary' contribution  
requests between**

**€30 and €550<sup>3</sup>**

Average cost of going to college  
including rent is  
**€15,362.<sup>4</sup>**

## Income



**€43 gap**

between core social welfare rates  
for a single adult and  
the cost of an MESL.<sup>5</sup>

**€57 gap**

between social protection support  
for a child in second level and  
the cost of an MESL.<sup>6</sup>

## Energy<sup>7</sup>



**8.2%**

of people went without  
heating at some point last year.<sup>7</sup>

Electricity costs are significantly  
higher than 2021.<sup>8</sup>

## SVP experiences



**Almost a quarter  
of a million**

calls to SVP.



**€43.6 million**

spent on direct assistance  
to households in 2023.<sup>9</sup>

## Executive Summary

The Society of St. Vincent de Paul's (SVP) Pre-Budget Submission 2026 sets out a focused and evidence-based roadmap to tackle rising poverty and social exclusion in Ireland. Rooted in the lived experiences of people supported by SVP and backed by national data from the *Survey on Income and Living Conditions (SILC) 2024* and the *Minimum Essential Standard of Living (MESL) 2025*, the submission calls for urgent, targeted measures to address deepening inequality.





Despite economic growth, poverty levels continue to rise. The consistent poverty rate has increased to 5%, while child poverty has seen a particularly sharp escalation, rising from 4.8% to 8.5% in just one year – an additional 45,000 children now living in consistent poverty. Homelessness figures have also reached unprecedented levels, with over 15,500 people, including more than 4,500 children, living in emergency accommodation.

Temporary, one-off cost-of-living payments provided critical short-term relief in recent years. However, with these supports now withdrawn, low-income households are left exposed to high living costs and growing financial insecurity. Budget 2026 must prioritise the restoration of financial certainty through targeted, permanent improvements in social protection.

SVP recommends increasing the core adult social welfare rate by €16 per week and raising child income supports by €6 (under 12) and €15 (over 12). The submission also calls for reforms to address in-work poverty, expand access to affordable childcare and housing, introduce a weekly cost of disability payment, and improve educational equity by removing fees and reducing uniform costs.

Blanket measures are no longer sustainable or effective. Budget 2026 must adopt a strategic, data-driven approach that targets support where it is most needed, ensuring households can meet basic living costs without relying on crisis interventions. Financial adequacy and stability must be embedded into the social protection system to prevent further hardship and support long-term well-being.

**Poverty in a wealthy country is a policy failure. Budget 2026 offers a vital opportunity to put financial certainty and dignity at the heart of Government decision-making.**

---

# Summary of key recommendations for Budget 2026

## Income adequacy



1. Increase core social welfare rates by €16 per week as part of the government's target to reduce consistent poverty rates to 2% nationally.
2. Increase and index-link the income disregard for One-Parent Family Payment (OPFP) and Jobseeker's Transitional Payment (JST).
3. Make childcare affordable by increasing the subsidy and threshold for the National Childcare Scheme (NCS).
4. Increase the Living Alone Allowance to ensure targeted measure support single adult households in line with MESL research.

## Children living in poverty



1. Ensure every child in emergency accommodation has access to a child support worker.
2. Work towards aligning the Child Support Payment to the primary social welfare payment and increase the payment by €6 per week for children under 12 and €15 per week for children 12 and over.
3. Continue the roll out of free hot school meals to all children and ensure ongoing evaluation of the nutritional content.

## Housing and homelessness



1. Increase the provision of social housing stock and affordable cost rental homes for vulnerable and low-income households, inclusive of new builds and vacant housing. Investment for Budget 2026: an additional 10% of capital expenditure.
2. Introduce a homeless prevention budget amounting to 20% of all homeless expenditure including the provision for a prevention support worker in each Local Authority, and a HAP Rent Arrears fund to support low-income households experiencing financial difficulty and are at risk of losing their tenancy due to rent arrears.
3. Provide capital funding to address the long-term accommodation needs for those in direct provision with status to remain. Investment for Budget 2026: €250 million.

## Education including early years



1. Allocate €10 million to establish local, publicly run Early Childhood, Education and Care (ECEC) services, beginning with areas and communities that are currently not served and experiencing high concentrations of disadvantage.
2. Make our state education system truly free by removing costs and charges to families. Remove mock exam and correction fees, providing funding support for electronic devices in schools where they are mandatory and increase the capitation grant by 25%, with a higher rate of 30% made available to schools that implement the Department of Education's guidance on affordable school uniforms.
3. Benchmark SUSI grants and reckonable income levels against the cost of living, include SUSI maintenance support for part-time students and enable those in receipt of SUSI to receive financial support for repeat exams.

## Energy and climate justice



1. To ensure households are able to purchase the essential energy they need to stay warm and well, the Fuel Allowance should increase by €9.50 per week.
2. Budget 2026 must fulfil the commitment in the Programme for Government and extend the Fuel Allowance to recipients of the Working Family Payment.
3. Energy poverty is a complex issue, and the people we support need expert advice. The government must now pilot a community energy advice service.

## Disability and supports for children with additional needs



1. Introduce a weekly cost of disability payment of €55 to cover the additional costs facing people with a disability.
2. Increase funding to the Waiting List Initiative to clear the waiting list and backlog for the Assessment of Need process.
3. Allocate sufficient funding to fully implement the National Therapy Service in mainstream education settings.





## Section 1:

# Income adequacy



## Summary of key points

- The inflation and cost-of-living crisis has led to significant financial strain on individuals, with increasing debts and decreasing savings.<sup>2</sup>
- Temporary government support provided short-term relief but may lead to income shocks if not permanently adopted.
- Analysis from the Vincentian MESL Research Centre shows that of the 145 household categories who were dependent on social protection, only 9 households had income adequacy, 81 households are in income inadequacy and 74 in deep income inadequacy.<sup>3</sup>
- Social welfare support currently meets only 64% of the minimum needs of older children, compared to 88% for primary school age children.<sup>4</sup>
- The 2024 SILC report indicates an increase in the at-risk-of-poverty rate to 11.7% and the consistent poverty rate to 5.0%.
- The Budget should restore the purchasing power of social protection payments to 2020 levels, increase the payment to reduce rising poverty rates, and improve adequacy for older children.
- Adequate social protection must be complemented by pathways to quality employment, as employment alone is not always a route out of poverty.

2 ESRI. (2025) *The response of low-income households to the Cost-of-Living Crisis in Ireland*. <https://www.esri.ie/publications/the-response-of-low-income-households-to-the-cost-of-living-crisis-in-ireland>.

3 Vincentian MESL Research Centre. (2025). *MESL Report 2025*. Minimum Essential Standard of Living. [www.budgeting.ie/download/pdf/mesl\\_2025.pdf](http://www.budgeting.ie/download/pdf/mesl_2025.pdf).

4 Ibid.

## Introduction

The inflation and cost-of-living crisis has left considerable damage in its wake, as individuals grapple with mounting debts and diminishing savings. While government supports provided short-term relief and mitigated the worst effects, there is significant concern that the temporary nature of these payments may result in substantial income shocks if the social protection system is not permanently adapted to reflect the high cost of living.<sup>5</sup>

## Income Inadequacy Data

According to the latest data from the Vincentian MESL Research Centre, 66 household cases are currently experiencing income inadequacy, with a further 70 in deep income inadequacy.<sup>6</sup> Single-adult households and one-parent families – particularly those with older children – continue to face the highest levels of income inadequacy. Presently, social welfare supports meet only 67% of the minimum needs of older children, compared to 92% for children of primary school age.



## SILC 2024 Insights

The 2024 Survey on Income and Living Conditions (SILC) further underscores the persistent and deepening challenges faced by low-income households in Ireland. The at-risk-of-poverty rate rose to 11.7%, up from 10.6% in 2023. Without the temporary cost-of-living supports, this figure would have reached a concerning 14.1%. The consistent poverty rate – defined as individuals who are both at risk of poverty and experiencing enforced deprivation – increased to 5.0%, compared to 3.6% the previous year.<sup>7</sup>

Children remain the age group most at risk of poverty, with a consistent poverty rate of 8.5% – significantly higher than the national average. Particularly troubling is the disparity between different family types. Among children living in two-parent households with three or fewer children, the consistent poverty rate stands at 6%. However, this figure nearly doubles to 11% for children in one-parent families, highlighting the disproportionate burden faced by lone-parent households.<sup>8</sup> These figures reflect the structural vulnerabilities in the social protection system and the urgent need for targeted policy interventions to address child poverty.

In 2023 SVP provided

**€20 million**

in assistance for food.

Using MESL data this equates to the food needs for a full year for

**3,070**

one-parent, two child families.<sup>9</sup>

5 ESRI. (2025) *The response of low-income households to the Cost-of-Living Crisis in Ireland*. <https://www.esri.ie/publications/the-response-of-low-income-households-to-the-cost-of-living-crisis-in-ireland>.

6 Vincentian MESL Research Centre. (2025). *MESL Report 2025. Minimum Essential Standard of Living*. [www.budgeting.ie/download/pdf/mesl\\_2025.pdf](http://www.budgeting.ie/download/pdf/mesl_2025.pdf).

7 Central Statistics Office. (2025). *Survey on Income and Living Conditions (SILC) 2024*. <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/>.

8 Ibid.

9 This is based living costs data from the 2025 MESL <https://www.budgeting.ie/publications/mesl-2025/> and SVP 2023 accounts <https://www.svp.ie/structure-finance-governance/svp-annual-report/>. For further details <https://www.svp.ie/wp-content/uploads/2025/07/SVP-and-MESL-Data-Calculation.pdf>.



## Policy recommendations

### Increasing core social welfare rates by €16 per week.

The *Minimum Essential Standard of Living* (MESL) Update 2025 confirms that the current core adult social welfare rate of €244 per week has lost purchasing power since 2020. An increase of €11 per week is required simply to restore the real value of the payment to 2020 levels. However, restoring adequacy – not just parity with past inflation – requires a more ambitious response.<sup>10</sup>

To support the Government's commitment to reducing consistent poverty to 2%, we recommend increasing the core adult rate by €16 per week, bringing it to €260. This proposed increase is not only necessary to address rising living costs – including housing, energy, and food – but also represents a strategic investment in reducing poverty and deprivation. Without an increase that accounts for inflationary pressure since 2020, low-income households will continue to fall further behind.<sup>11</sup> Current payment levels are no longer sufficient to meet the basic needs of many individuals and families, particularly those with children. Budget 2026 provides an opportunity to deliver targeted, evidence-based increases that will ensure income supports are adequate and sustainable.

**This year's Budget presents a critical opportunity to acknowledge the ongoing pressure of elevated living costs on low and fixed-income households. It is essential to restore the real purchasing power of social protection payments to 2020 levels on a permanent basis and to make targeted improvements in adequacy, particularly for older children. Doing so is not only the right course of action but also a means of reducing the long-term harm caused by persistent deprivation and providing households with greater certainty to plan for the future.**



**"I'm not coping with the price of food going up finding it so hard to put good food on the table, the guilt is killing me."**

– Lone parent with older child,  
Mid West Region.

10 Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025). *MESL 2025*. Vincentian MESL Research Centre, Society of St Vincent de Paul. Supported by the Department of Social Protection. Retrieved from [www.budgeting.ie](https://www.budgeting.ie).

11 Central Statistics Office. (2025). *Survey on Income and Living Conditions (SILC) 2024: Enforced Deprivation and Income Adequacy*. Retrieved from <https://www.cso.ie/en/releasesandpublications/>.

**Increase and index-link the income disregard for One-Parent Family Payment (OPFP) and Jobseeker's Transitional Payment (JST).**

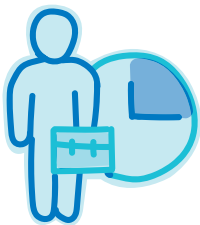
Adequate social protection must be complemented by accessible pathways to quality employment for those able to work. However, employment is not always a guaranteed route out of poverty. The Society of St Vincent de Paul (SVP) is increasingly supporting working households who are unable to afford basic necessities such as food and heating. Lone parents, in particular, face barriers such as unaffordable childcare and the risk of losing benefits, trapping them in poverty and forcing them to rely on SVP support to make ends meet.

We recommend increasing the income disregard for recipients of the One-Parent Family Payment (OPFP) and Jobseeker's Transitional Payment (JST), and index-linking it to the national minimum wage. This would ensure that the value of work is protected over time and that income thresholds keep pace with inflation and rising living costs.

When OPFP was introduced in 1997, the income disregard allowed recipients to earn the equivalent of 26 hours at the minimum wage before any reduction in payment applied. However, this benchmark has steadily eroded. As of January 2025, the income disregard stands at €165 per week – equivalent to just 12.22 hours at the current minimum wage of €13.50 per hour.<sup>12</sup> **This devaluation of the disregard weakens the work incentive and increases financial pressure on lone parent households.**

To restore the income disregard to its 2020 real value, it would need to be increased to €220.60 per week. For Budget 2026, we propose setting the disregard at the equivalent of 16.5 hours of work at the minimum wage and index-linking it going forward. This would not only support lone parents in employment but also help reduce child poverty by enabling families to retain more of their earned income. Indexation would ensure that the disregard remains responsive to economic conditions and continues to fulfil its original purpose – to make work pay.

Year	Minimum Wage	Income Disregard	Hours worked before loss of welfare
2000	€5.58	€146.50	26.25 hrs
2012	€8.65	€146.50	16.93 hrs
2020	€10.10	€165.00	16.34 hrs
2025	€13.50	€165.00	12.22 hrs



As of January 2025,  
the income disregard stands at  
**€165 per week**  
– equivalent to just  
**12.22 hours**  
at the current minimum wage of  
**€13.50 per hour.**

12 Department of Enterprise, Trade and Employment. (2024). *National Minimum Wage 2025 Announcement*. Retrieved from <https://www.gov.ie/en/publication/minimum-wage-2025/>.

### **Make childcare affordable by increasing the subsidy and threshold for the National Childcare Scheme (NCS).**

To make childcare genuinely affordable and support low- and middle-income families, we recommend increasing both the subsidy rates and income thresholds under the National Childcare Scheme (NCS). While the introduction of a universal hourly subsidy and recent reductions in average childcare fees are welcome, many families – particularly lone parents and those in low-paid or part-time work – continue to face significant out-of-pocket costs. The Economic and Social Research Institute (ESRI) has highlighted that childcare in Ireland remains among the most expensive in the OECD, particularly for single-parent households, where it can absorb a substantial share of net income.<sup>13</sup>

A further concern is that rising minimum wages – while welcome – can unintentionally reduce families' eligibility for NCS supports unless income thresholds are adjusted accordingly. Without such alignment, increases in earnings may result in a reduction or loss of subsidy, leaving families worse off overall and undermining work incentives. Indexing NCS income thresholds to the minimum wage would prevent these unintended consequences and ensure that improvements in take-home pay do not lead to reduced access to childcare supports.<sup>14</sup> Increasing the subsidy and aligning income thresholds with wage growth would better reflect the real cost of living, reduce child poverty, and improve labour market participation, particularly among women and lone parents.

### **Increase the Living Alone Allowance to ensure targeted measure support single adult households in line with MESL research.**

We recommend increasing the Living Alone Allowance as a targeted measure to support single-adult households, who face a disproportionately higher cost of living relative to multi-person households. The Minimum Essential Standard of Living (MESL) research consistently shows that single-adult households have the highest income inadequacy across all household types reliant on social welfare supports.<sup>15</sup> This is due in part to the fact that essential household costs – such as energy, rent, and food – are not significantly reduced when only one adult resides in the home, leading to higher per capita expenses. According to MESL 2025, even with the current Living Alone Allowance of €22 per week, a working-age adult living alone and reliant on the social welfare rate faces a substantial shortfall in meeting a minimum acceptable standard of living.<sup>16</sup> Increasing the allowance would be a cost-effective and well-targeted intervention, delivering additional support to those most vulnerable to poverty, deprivation, and social isolation. This is particularly urgent in the context of sustained high housing and utility costs, which disproportionately impact those living alone.

13 Keane, C., Callan, T., & Regan, M. (2022). *Distributional impact of childcare subsidies*. ESRI Research Series. Economic and Social Research Institute. Retrieved from <https://www.esri.ie>.

14 OECD. (2023). *Net childcare costs: Indicator*. OECD Family Database. Retrieved from <https://www.oecd.org/els/family/database.htm>.

15 Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025). MESL 2025. Vincentian MESL Research Centre, Society of St Vincent de Paul. Supported by the Department of Social Protection. Retrieved from [www.budgeting.ie](http://www.budgeting.ie).

16 Vincentian MESL Research Centre. (2024). *Working-age adults living alone and income adequacy*. MESL Update Briefing Paper. Retrieved from [www.budgeting.ie/publications](http://www.budgeting.ie/publications).

## Budget 2026 recommendations

### Income adequacy

- Increase core social welfare rates by €16 per week as part of the government's target to reduce consistent poverty rates to 2% nationally.
- Address in-work poverty by increasing earning disregards for lone parents to €205, restoring the benefit to 2020 levels.
- Make childcare affordable by increasing the subsidy and threshold for the National Childcare Scheme (NCS).
- Increase the Living Alone Allowance to ensure targeted measure support single adult households in line with MESL research.



### The reality of income inadequacy

The reality of income inadequacy in Ireland is both urgent and deeply concerning. Every week, thousands of households are left without enough to cover even the most basic essentials – food, heating, electricity, and shelter. Our volunteers encounter this daily and support households to bridge this gap. MESL research has shown that many individuals and families relying on social welfare face persistent and severe shortfalls, with weekly incomes falling well below what is needed for a minimally acceptable standard of living.<sup>17</sup> Behind these figures are real lives – parents skipping meals so their children can eat, older people living in cold homes, and individuals isolated by the daily struggle to make ends meet. This is not just about numbers; it is about dignity, health, and the right to live with security. Government action to address income inadequacy is not only necessary – it is a moral imperative if we are to build a fair and inclusive society.

**“I am a full time working  
single mother, barely  
surviving at the moment.”**

<sup>17</sup> Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025). *MESL 2025*. Vincentian MESL Research Centre, Society of St Vincent de Paul. Retrieved from [www.budgeting.ie](http://www.budgeting.ie).



## Section 2:

# Children living in poverty



"As a student and a mother, I am doing everything I can to balance my education and the responsibility of caring for my children. However, the cost of childcare, daily living expenses, and basic needs has become overwhelming, and I am struggling to meet these essential requirements despite my best efforts."

– Mother of two and student,  
West Region.

# Key Features Summary: CHILD POVERTY

## At Risk of Poverty (AROP) Rates

General population	11.7%
All children	15.3%
2 parent households*	12.6%
1 parent households	24.2%

## Consistent Poverty Rates

General population	5.0%
All children	8.5%
2 parent households*	6.0%
1 parent households	11.0%

## Enforced Deprivation Rates

General population	15.7%
All children	21.2%
2 parent households*	16.2%
1 parent households	46.3%

## Income Adequacy for Children in social welfare-dependent households\*\*

Infant	113%
Pre school	115%
Primary school	88%
Secondary school	64%



## Child Homelessness April 2025

**4,775**  
children were recorded as homeless.

\* Two parent households with 1–3 children.  
\*\* Source MESL 2025 – Thornton, R., O’Carroll, N., McGovern, A., & Boylan, H. (2025). MESL 2025. Vincentian MESL Research Centre, Society of St Vincent de Paul. Supported by the Department of Social Protection. Retrieved from [www.budgeting.ie](http://www.budgeting.ie).



## Context

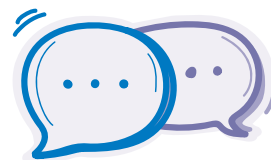
Child poverty inflicts lasting harm on children's health, education, and life chances, entrenching disadvantage across generations and widening inequality in Irish society. The latest *Survey on Income and Living Conditions (SILC) 2024* reveals that **over 190,000 children in Ireland are living in poverty, with more than 89,000 experiencing enforced deprivation** – meaning they are going without basics such as warm clothing, adequate food, or a properly heated home.<sup>18</sup> These are not abstract statistics – they represent children growing up in cold bedrooms, going to school hungry, and missing out on the social and educational experiences that are fundamental to a healthy childhood. The impact of poverty at a young age is profound: it is associated with poorer physical and mental health, lower academic attainment, and reduced employment prospects in adulthood.<sup>19</sup>

One-parent families are particularly vulnerable. SILC 2024 shows that **over 40% of children in one-parent households are at risk of poverty – more than three times the national average for two-parent households.**<sup>20</sup> This disproportionate exposure to poverty stems from lower household incomes, higher childcare barriers, and greater reliance on social protection. If we are serious about breaking the cycle of poverty, urgent investment in targeted, evidence-based supports for children – particularly those in one-parent families – is not just warranted, but essential. **Addressing child poverty is not only a matter of economic prudence; it is a moral obligation.**

## Policy recommendations

### **Ensure every child in emergency accommodation has access to a child support worker.**

As of April 2025, there are 4,775 children living in emergency homeless accommodation in Ireland – a stark reminder of the scale and urgency of the crisis.<sup>21</sup> The majority of these children are part of one-parent families, a group that faces higher risks of poverty, housing insecurity, and social exclusion.<sup>22</sup> This is significant, as lone parents often have fewer financial and social supports to buffer the impacts of homelessness, and the stress experienced within these families can have lasting consequences on children's emotional well-being, development, and education. The absence of stable housing places a heavy psychological burden on children, many of whom struggle with anxiety, disrupted schooling, and limited access to play and support services. To mitigate this harm, every child living in emergency accommodation should have guaranteed access to a dedicated child support worker. Such supports can provide a vital lifeline – ensuring children's needs are recognised, their development is protected, and that no child is left to navigate the trauma of homelessness without professional care.



18 Central Statistics Office. (2025). *Survey on Income and Living Conditions (SILC) 2024: Enforced Deprivation and Income Adequacy*. Retrieved from <https://www.cso.ie/en/releasesandpublications/>.

19 UNICEF Office of Research. (2020). *Children in the Developed World: The Impact of Poverty on Child Well-being*. Innocent Report Card.

20 Central Statistics Office. (2025). *SILC 2024: Risk of Poverty by Household Composition*. Retrieved from <https://www.cso.ie/en/releasesandpublications/>.

21 Department of Housing, Local Government and Heritage. (2025). *Homelessness Report April 2025*. Retrieved from <https://www.gov.ie/en/publication/homelessness-data/>.

22 Focus Ireland. (2024). *Family Homelessness in Ireland: Causes and Solutions*. Retrieved from <https://www.focusireland.ie/research>.

### **Work towards aligning the Child Support Payment to the primary social welfare payment and in Budget 2026, increase the payment by €6 per week for children under 12 and €15 per week for children 12 and over.**

We recommend increasing the Child Support Payment (CSP) in Budget 2026 and introducing a clear pathway to align it with a fixed percentage of the primary adult social welfare payment – specifically, 45% for children under 12 and 55% for children aged 12 and over. This approach would ensure a more transparent, needs-based system that better reflects the real cost of raising children and removes vital supports from the uncertainty of annual budget negotiations.

Evidence from the *Minimum Essential Standard of Living (MESL) 2025* shows that current CSP rates fall significantly short of what is needed to ensure income adequacy for children. For children aged 12 and over, current payments meet just 64% of their essential needs, while for those in primary school, only receive income to cover 88% of their needs.<sup>23</sup> These shortfalls disproportionately affect one-parent families, larger households, and families reliant on social protection due to disability or long-term illness. Older children in particular face increased costs related to education, nutrition, and social inclusion – costs not reflected in the current CSP structure.

Increasing the CSP by €6 per week for children under 12 (bringing the rate to €56) and €15 per week for children aged 12 and over (bringing the rate to €77) would represent immediate progress. Establishing a longer-term benchmark of 45% and 55% respectively would further ensure that child income supports remain adequate, predictable, and responsive to need – delivering more effective poverty reduction and upholding the State's commitment to protect children from material deprivation.

### **Continue the roll out of free hot school meals to all children and ensure ongoing evaluation of the nutritional content.**

Expanding access to free hot school meals for all children is a vital step in tackling child poverty and promoting equality of opportunity in Ireland. School meals play a critical role in addressing food insecurity, supporting children's health, and improving educational outcomes – particularly for those from low-income and disadvantaged households. The *Survey on Income and Living Conditions (SILC) 2024* highlights that over 89,000 children are living in enforced deprivation,<sup>24</sup> many of whom face daily struggles accessing sufficient, nutritious food. Evidence from the Healthy Ireland Survey and international research confirms that access to regular, balanced meals improves concentration, attendance, and overall wellbeing.<sup>25</sup> Universal provision also reduces stigma and ensures no child is excluded based on income.

To maximise impact, it is essential that the continued roll-out of hot school meals is accompanied by rigorous monitoring of nutritional standards and child health outcomes. Embedding this programme as a core part of the education and social inclusion infrastructure would help break the link between poverty and poor educational performance – contributing to both short- and long-term anti-poverty goals.

23 Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025). *MESL 2025*. Vincentian MESL Research Centre, Society of St Vincent de Paul. Retrieved from [www.budgeting.ie](http://www.budgeting.ie).

24 Central Statistics Office. (2025). *Survey on Income and Living Conditions (SILC) 2024: Enforced Deprivation and Income Adequacy*. Retrieved from <https://www.cso.ie/en/releasesandpublications/>.

25 Department of Health. (2023). *Healthy Ireland Survey 2023: Summary of Findings*. Retrieved from <https://www.gov.ie/en/publication/healthy-ireland-survey-2023/>.



## The reality of child poverty

The reality of child poverty in Ireland is both persistent and deeply concerning. According to the Survey on Income and Living Conditions (SILC) 2024, **over 190,000 children – nearly one in five – are living in households at risk of poverty**, with more than 89,000 experiencing enforced deprivation.<sup>26</sup> This means thousands of children are growing up without access to essentials such as adequate nutrition, appropriate clothing, or a warm, secure home. The consequences of child poverty are far-reaching: research consistently shows that it undermines physical and mental health, disrupts education, and limits life opportunities well into adulthood.<sup>27</sup> Children living in poverty are more likely to experience developmental delays, miss school, and suffer from chronic health issues. **The impact is especially acute in one-parent families, where over 40% of children are at risk of poverty – more than three times the rate for two-parent households.**<sup>28</sup> Tackling child poverty is not just a social necessity but an investment in the future, requiring sustained, evidence-based interventions to break the cycle of disadvantage.

## Budget 2026 recommendations

### Children living in poverty

- Ensure every child in emergency accommodation has access to a child support worker.
- Work towards aligning the Child Support Payment to the primary social welfare payment. Increase the payment by €6 per week for children under 12 and €15 per week for children 12 and over (under 12s €67.44 million, 12 plus €63.6 million – DSP June 2025).
- Continue the roll out of free hot school meals to all children and ensure ongoing evaluation of the nutritional content.



In 2023 SVP provided

## €20 million

in assistance for food.

Using MESL data this equates to

## 2,812,940

spaghetti bolognese dinners for **one parent, two children families.**<sup>29</sup>

26 Central Statistics Office. (2025). *Survey on Income and Living Conditions (SILC) 2024: Enforced Deprivation and Income Adequacy*. Retrieved from <https://www.cso.ie/en/releasesandpublications/>.

27 UNICEF Office of Research. (2020). *Children in the Developed World: The Impact of Poverty on Child Well-being*. Innocenti Report Card.

28 Central Statistics Office. (2025). *SILC 2024: Risk of Poverty by Household Composition*. Retrieved from <https://www.cso.ie/en/releasesandpublications/>.

29 This is based living costs data from the 2025 MESL <https://www.budgeting.ie/publications/mesl-2025/> and SVP 2023 accounts <https://www.svp.ie/structure-finance-governance/svp-annual-report/>. For further details <https://www.svp.ie/wp-content/uploads/2025/07/SVP-and-MESL-Data-Calculation.pdf/>.



Section 3:

# Housing and homelessness



From March 2024 to March 2025,  
...homelessness among  
one-parent families increased by

**16.85%**

## Context

The housing and homelessness crisis has deteriorated further in the past year and continues to be a real concern for our members. Without an affordable, secure, and safe home, it is extremely difficult to participate fully in society and reach one's potential.

**Homelessness is at a record level. The monthly homelessness figures for March 2025 show that there are 15,418 people living in emergency accommodation.<sup>30</sup> We know from our home visitation work there are many more people experiencing 'hidden' homelessness and are not counted in those figures. They are also experiencing the negative effects of not being able to access secure and affordable homes.**

A key measure to address and prevent homelessness is the building of sufficient numbers of social homes. However, the social housing targets have been missed with a deficit of almost 4,000 homes not built in the past three years alone.

Housing is a key part of integration for beneficiaries of international protection. Over 5,300 people in IPAS accommodation have received status to remain; however, they are stuck in direct provision due to a lack of suitable housing options. Since mid-2023, IPAS has implemented a policy of transferring status holders to remote or unsuitable accommodation. The Housing Budget must reflect and acknowledge the housing needs of this group.

Previously the majority of people experiencing homelessness in the past were lone men. Homelessness now also affects women and families of all ages, creating new needs regarding addressing and preventing homelessness. **From March 2024 to March 2025, female homelessness increased by 13.5%** compared to an increase in male homelessness of 8.81%. This is largely driven by an increase in family homelessness. In the same period, **homelessness among one parent families increased by 16.85%.<sup>31</sup>**

It will be difficult for the Government to keep its commitment to eradicate homelessness by 2030 without an ambitious plan and efforts to address the 'who' and 'why' of homelessness. Utilising homeless prevention measures fully and ensuring we increase the provision of social housing stock to 20% of overall housing will be critical.

For the households we support, HAP is the main financial support for them while living in the private rental sector. However, it is not adequate and is putting severe financial and mental stress on low-income households. The recent EU SILC 2024 data shows that households in receipt of HAP had an 'at risk of poverty rate' of 21.5% before housing costs, but this increased to 57.3% after they paid their housing costs.<sup>32</sup>

**This is an extremely uncertain and challenging time for low-income households who continue to be negatively affected by housing insecurity. However, Budget 2026 can address those concerns by adequately resourcing and targeting measures to the most vulnerable so that everyone can access secure, safe, and affordable housing.**

30 Department of Housing, Local Government and Heritage Homeless Report – March 2025 Homeless Report – March 2025.

31 Department of Housing, Local Government and Heritage – Homeless Reports Homelessness data.

32 Central Statistics Office (CSO) *Survey on Income and Living Conditions (SILC) 2024 Key Findings Survey on Income and Living Conditions (SILC) 2024* – Central Statistics Office.

## Budget 2026 recommendations

### Housing and homelessness

- Increase the provision of social housing stock and affordable cost rental homes for vulnerable and low- income households, inclusive of new builds and vacant housing. Investment for Budget 2026: an additional 10% of capital expenditure.
- Introduce a homeless prevention budget amounting to 20% of all homeless expenditure including the provision for a prevention support worker in each Local Authority, and a HAP Rent Arrears fund to support low-income households experiencing financial difficulty and are at risk of losing their tenancy due to rent arrears.
- Provide capital funding to address the long-term accommodation needs for those in direct provision with status to remain. Investment for Budget 2026: €250 million.



The monthly homelessness figures for March 2025 show that there are

**15,418 people**

living in emergency accommodation.



**"I've rent arrears and received a warning to end tenancy. I've spoke to the housing my home will be safe if I clear the arrears in the coming weeks. But can I ask for help for electric gas and food. I'm a carer and that's the only income I receive. I look after my daughter whose a young adult who has health needs."**

– Parent,  
North East & Midlands Region.



#### Section 4:

## Education including early years



"My daughters secondary-level school now require a tablet, since we cannot afford even to rent one I asked the school if they had any spare to lend us, they advised me to contact your organisation."

– Parent living with disabled partner and child, South West Region.

## Context

We are witnessing the persistent failure of the Early Childhood Education and Care (ECEC) system to realise children's rights to education and care. **Limited availability and high costs affect all children, but the impact is especially severe for the families supported by SVP, who are already facing disadvantage and marginalisation.**

Policies that target key causes of inequality in children's lives, eradicate everyday barriers that prevent children and young people from developing their inherent potential and create an Ireland that is the best place for children and young people to live. Education continues to be the most influential factor in the quality of a person's life and the inequality that they experience.



## Policy recommendations

### Free State Education – Primary and Post Primary

#### Digital Devices

This year every pupil in the free state education system will be able to access their school books and classroom resources, regardless of the child's or young person's socio-economic background. SVP have noted that the introduction of free schoolbooks in primary school and in the junior cycle of post-primary saw a 20% and subsequent 6% reduction in requests for support with financial assistance at back-to-school time.

Digital devices are being introduced to the school day for pupils to complete their school and homework. Families are facing large costs upfront or paying a poverty premium if they pay in installments for tablets, ipads and laptops. This is creating a digital divide and it undermines the free school book policy. The financial burden of acquiring such devices can significantly reduce the income available for essential living expenses. Policy must be clear and equitable; in a system that aspires to provide free education, the cost of individual electronic devices should not replicate or replace the legacy of expenses previously associated with schoolbooks.



In 2023 SVP provided

**€5.3 million**

in assistance for education. Using MESL data this equates to providing

**12,326**

2 child families with primary and post primary uniforms.<sup>33</sup>

<sup>33</sup> This is based living costs data from the 2025 MESL <https://www.budgeting.ie/publications/mesl-2025/> and SVP 2023 accounts <https://www.svp.ie/structure-finance-governance/svp-annual-report/>. For further details <https://www.svp.ie/wp-content/uploads/2025/07/SVP-and-MESL-Data-Calculation.pdf>.

## Free State School Fees and Charges

Voluntary contributions – along with school charges and fees under various other names – persist due to the chronic underfunding of our state school system. The continued imposition of charges on parents for sending their children to school stands in direct contradiction to the founding principle of providing free education to all children and young people.

Each year, in the third quarter, the Society of St Vincent de Paul (SVP) sees a marked increase in requests for support related to the financial pressures of the back-to-school period. After covering costs for uniforms, clothing, and electronic devices, the so-called 'voluntary contribution' often becomes the final financial breaking point. These charges average €140, with some families facing amounts ranging from €50 to €550.<sup>34</sup> Despite being labelled as voluntary, multiple contacts – often involving children being handed letters or families being named and shamed for non-payment – make it clear that the charge is not voluntary. SVP are aware that some schools threaten to withhold resources such as lockers, or journals if the charge is unpaid.

One illustrative case involves a school in Dublin where students are not permitted to participate in the Transition Year trip if their parents have not paid the full voluntary contribution over the preceding three years. This demonstrates clearly that the contribution is treated as mandatory.

While SVP works constructively with many schools that show empathy and understanding towards families, these practices – though often driven by financial necessity – are fundamentally unfair. They place undue pressure on young people and perpetuate inequity within an already under-resourced system.

## Uniform Costs

Before this school year has ended and schools get a chance to take a sigh of relief for a successful school year the calls for back-to-school financial support with uniforms for the next school year have already begun to SVP. Expensive school uniforms which can only be purchased from one specific shop are an unnecessary financial strain on struggling parents. Some parents are forced to take a different type of breath before picking up the phone to make the call to SVP. We note that the Department of Education did try to address this issue through circular 0032/2017<sup>35</sup>, titled *Measures to be adopted by schools to reduce the cost of school uniforms and other costs*. However, we know from our members that this issue is still not addressed by many schools. We would recommend that an enhanced capitation grant is offered to schools who implement these cost saving measures for parents.

The MESL data shows us the cost of the school uniform to parents and how this can cause a massive strain for low-income households. School uniforms continue to be a high cost to parents, schools must be encouraged to adapt better practice.

### Primary School Uniform Costs

	Annual (€)
Average Female (Rural)	263.00
Average Male (Rural)	207.50
Average Female (Urban)	219.12
Average Male (Urban)	163.62

### Post Primary School Uniform Costs

	Annual (€)
Average Male (Urban)	262.63
Average Female (Urban)	181.07
Average Female (Rural)	173.67
Average Male (Rural)	261.89

<sup>34</sup> [https://www.svp.ie/wp-content/uploads/2023/05/Closing-the-Gap\\_-What-is-needed-to-end-Voluntary-Contributions\\_-Report-2023.pdf](https://www.svp.ie/wp-content/uploads/2023/05/Closing-the-Gap_-What-is-needed-to-end-Voluntary-Contributions_-Report-2023.pdf).

<sup>35</sup> Department of Education. (2017). *Circular 0032/2017: Approaches to reducing costs for parents – guidelines for schools*. Government of Ireland. Retrieved from <https://www.gov.ie/en/circular/94af79-circular-0032-2017-approaches-to-reducing-costs-for-parents-guidelines-for-schools/>.





### Mock Exam and Correction Fees

Schools exercise discretionary practices in applying charges for mock examinations and correction fees, leading to significant inequities in costs for students in examination years. This inconsistency contributes to unequal experiences for young people across the state-funded education system, which is intended to be free.

**Data from 2024 shows that the mock exam and correction fees for which the Society of St Vincent de Paul (SVP) received requests ranged from €25 to €300, with an average cost of €119.<sup>36</sup>** These charges place considerable financial pressure on families and create additional stress for students already facing the demands of high-stakes assessments.

One parent told us that their child's school withheld mock exam results until the fee was paid in full. These examples highlight how such fees can act as barriers to participation and inclusion, particularly for families experiencing financial hardship.

This situation reflects an education system that has yet to fully address the structural inequalities affecting young people. When young people are excluded from receiving their exam results due to their families' inability to pay, it undermines their right to equitable treatment and meaningful educational support. If we are to support all children and young people to reach their full potential, these disparities must be addressed by making our free state education system truly free.

### Further and Higher Education and Training

SVP's education bursary scheme supports students with living costs while trying to attain their third level education. The funding provided helps them to pay rent, travel, course fees, books, laptops, specific course materials, equipment, childcare and food.

**In 2024 we received 4,000 requests for support with people in higher level education and training. 75% of SVP bursary applicants were also in receipt of SUSI which is an increase of 7% from last year.** This indicates the need for financial support for people trying to access third level education and training.

**For the academic year 2024/25 SVP provided over €2.3million in direct bursary support to over 700 third level education and training students.** New government policies have made a difference, with reduced requests for support with course fees in some areas due to changes including reduced course fees, increases in thresholds, and the wider net to receive the €500 grant for student contributions.

SVP have provided 9% less in support with fees this past academic year on the previous, however, we have seen a rise of costs and the support we provide in other areas of students' lives, such as accommodation, transport, and equipment.

The continuation and growth in our financial support to students indicates the SUSI scheme does not fully meet its purpose of providing adequate financial assistance.

<sup>36</sup> <https://www.svp.ie/news/parents-critical-of-communications-around-schools-voluntary-contributions/#:~:text=SVP%20published%20its%20report%3A%20Closing%20the%20Gap%20,-Thornton%20conducted%20the%20research%20on%20behalf%20of%20SVP.>



### Supporting Training and Apprenticeships

The high cost of accommodation for short-term, compulsory college placements within apprenticeship programmes poses a serious barrier for young people from low-income households. These placements, often essential for completing technical or theoretical components of an apprenticeship, can require learners to temporarily relocate – an expense many families simply cannot afford. This financial strain risks excluding capable individuals from progressing in their training, undermining the goal of apprenticeships as a route to social mobility and skilled employment. At a time when there is a national shortage of qualified apprentices across key industries, it is vital that all aspects of education and training, including short-term residential requirements, are fully supported. Ensuring equitable access to these placements is not only a matter of fairness but also essential for meeting workforce demands.



**“I’m getting in touch to ask for support with my college fees. I’ve been a full-time student while also working part-time, but with the cost of rent, bills, and daily living, it’s been very difficult to manage everything financially.”**

– Student, South East Region.

## Budget 2026 recommendations

### Education including early years

- Allocate €10 million to establish local, publicly run Early Childhood, Education and Care (ECEC) services, beginning with areas and communities that are currently not served and experiencing high concentrations of disadvantage.
- Make our free state education system truly free by removing costs and charges to families. Fund mock exam and correction fees, provide funding support for electronic devices in schools where they are mandatory and increase the capitation grant by 25% with a higher rate of 30% made available to schools that implement the Department of Education’s guidance on affordable school uniforms.
- Benchmark SUSI grants and reckonable income levels against the cost of living, include SUSI maintenance support for part-time students and enable those in receipt of SUSI to receive financial support for repeat exams. Ensure full accommodation allowances costs are provided to apprentices who temporarily move location for mandatory college placement.

## Section 4:

# Energy and climate justice

In 2023 SVP provided

**€8.7 million**

in assistance for energy. Using MESL data this equates to supporting the energy needs for a full year for

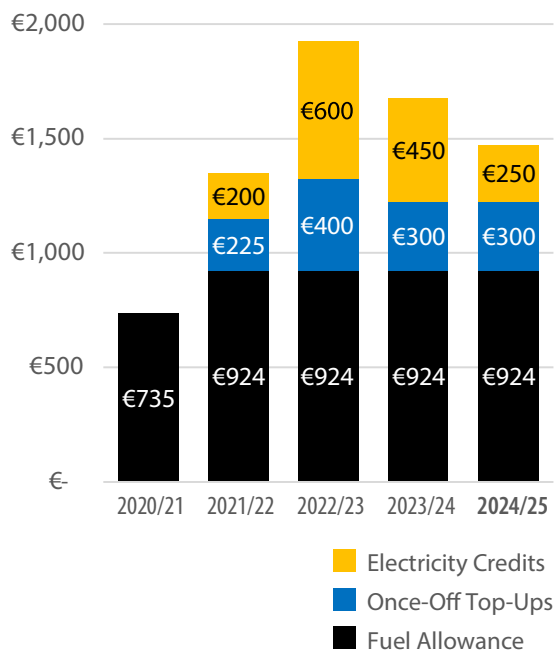
**4,062**

one parent and one child families.<sup>37</sup>

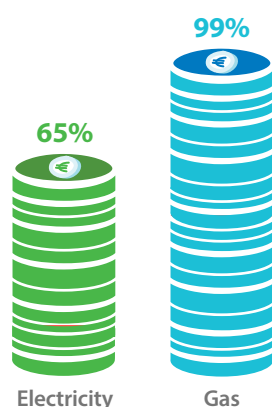


<sup>37</sup> This is based on living costs data from the 2025 MESL <https://www.budgeting.ie/publications/mesl-2025/> and SVP 2023 accounts <https://www.svp.ie/structure-finance-governance/svp-annual-report/>. For further details <https://www.svp.ie/wp-content/uploads/2025/07/SVP-and-MESL-Data-Calculation.pdf>.



**Annual value of energy supports**

Annual value of energy supports, taken from *MESL Impact Briefing | Budget 2025* (page 8)<sup>38</sup>

**Energy tariff increases since 2021.**

The CRU have stated that domestic electricity and gas prices remain elevated against 2021 prices.

**Context**

Budget 2026 must reckon with the new reality of high energy prices.

At SVP, our members see that the cost of energy continues to overwhelm many of the people we assist. Whether that is falling behind on bills or struggling to keep credit on the prepay meter, it is clear that we need to reset how the government is protecting people from energy poverty.

Whilst the additional social protection payments and electricity credits of recent years have provided a lifeline to households, they are unpredictable and cannot provide the stable foundation people need to budget for their heating needs.

Heading into this winter what we need is permanent and comprehensive support.

There are clear signals to the government that people are struggling with energy poverty and need continued support. **At SVP, our requests for assistance with energy have increased by around 60% between 2021 and 2024.** The CRU shows that arrears levels for domestic customers have climbed in recent years and remain high.<sup>39</sup> The CSO's SILC data shows higher rates of both lone parents and renters falling into arrears 'twice or more' in 2024 (for lone parents the rate doubled).<sup>40</sup>

**With tariff prices approximately 65% higher for electricity and 99% higher for gas compared to 2021, Budget 2026 must provide ongoing support to people at risk of energy poverty.**<sup>41</sup>

38 Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025). *MESL 2025* (p. 8). Vincentian MESL Research Centre, Society of St Vincent de Paul. Supported by the Department of Social Protection. Retrieved from [www.budgeting.ie](http://www.budgeting.ie).

39 Commission for Regulation of Utilities. (2025). *CRU202542 – Arrears and NPA disconnection update: February 2025*. Retrieved from <https://www.cru.ie/publications/cru202542-arrears-and-npa-disconnection-update-february-2025/>.

40 Central Statistics Office. (2025). Table 5.2: Household arrears and finances at the end of the month – Survey on Income and Living Conditions (SILC): Enforced Deprivation 2024. Retrieved from <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/>.

41 Commission for Regulation of Utilities. (2024). *CRU202489 – Decision paper: Winter 2024–25 package of customer protection measures*. Retrieved from <https://www.cru.ie/publications/cru202489-cru-decision-paper-winter-2024-25-package-of-customer-protection-measures/>.

The core value of the Fuel Allowance has been frozen since Budget 2022. Whilst it has been temporarily boosted with annual payments – which have provided essential support to people – we head into Budget 2026 with no certainty about the level of assistance that will be offered. Will people be paying for their energy at 2025 prices, with 2022 levels of assistance?

It is time to permanently restore the value of the Fuel Allowance. Without this targeted assistance, we are concerned energy arrears will soar even higher, and prepay customers will be facing repeated self-disconnections, spending this winter with inadequate heating and light.

We must also extend the Fuel Allowance to recipients of the Working Family Payment, as committed to in the Programme for Government. This will help ensure the warmth and wellbeing of the 100,000 children who live in these families.<sup>42</sup> We urge the government to begin this rollout in Budget 2026.

Crucially, Budget 2026 must make provision for an energy advice service to provide wraparound support to people in energy poverty. This would provide expertise to tackle the range of difficulties people in energy poverty face, from arrears to navigating tariffs, applying for energy social protection payments and retrofitting grant schemes. As the energy transition continues at pace, now is the time to roll out this service.

**“I am trying my best to make payments on it as often as I can, but I’m struggling with my electricity bill and I can’t manage to bring it down, and have received letter of them for concern of disconnection. If there is anything you can help me with I would kindly appreciate any help.”**

– Lone Parent of two children, East Region.

## Budget 2026 recommendations

### Energy and climate justice

- To restore the rate of the Fuel Allowance and ensure households are able to purchase the essential energy they need to stay warm and well, the Fuel Allowance should increase by €9.50 per week (€134.33 million – DSP June 2025).
- We were very pleased to see the Programme for Government commitment to extend Fuel Allowance to recipients of the Working Family Payment. This must be enacted in Budget 2026.
- Energy poverty is a complex issue and the people we support need expert advice in navigating the energy market, accessing social protection support, and energy efficiency advice. Budget 2026 must commit to piloting this service.



<sup>42</sup> Oireachtas. (2023, March 1). *Written answers – Department of the Environment, Climate and Communications – Energy Costs* [Parliamentary Question No. 118]. Retrieved from <https://www.oireachtas.ie/en/debates/question/2023-03-01/118/>.



big photo / quote?

## Section 6:

# Disability and supports for children with additional needs



...waiting lists are in the tens of thousands for essential therapies with over 20,000 children waiting on psychology and occupational therapy, 19,000 waiting on speech and language therapy and nearly 10,000 are waiting on physiotherapy.

## Context

The extra costs of living with disability or ill health are pushing people into hardship and deprivation. At SVP this is seen regularly by our members, who hear about the additional costs of transport, difficulties accessing employment, or the burden of extra heating needs. They also see that for many people, social protection payments do not provide an adequate income.

This is backed up by national statistics which show that **for people out of work due to ill health, 19% are in consistent poverty – both at-risk-of-poverty and living in enforced deprivation.**<sup>43</sup> **This is almost four times the national average.**

The additional costs of disability could now be between €10,379 and €14,673<sup>44</sup> and the ESRI have recently calculated that the cost of disability could account for 59% of disposable income.<sup>45</sup> Shockingly, this research by the ESRI shows that if the extra costs were taken into account in poverty calculations, disabled persons could have an at-risk-of-poverty rate of between 65–75%.

Currently the social protection system doesn't have a provision for these costs. We were pleased to see an acknowledgement of this in the Programme for Government which committed to introduce a permanent cost of disability payment. In this Budget we hope the government will honour this promise and introduce a regular evidence-based payment to mitigate the additional costs. This is an essential pillar in bringing down poverty and deprivation rates.



Increasingly we are being asked to fund private assessments of needs and private support therapies for children with additional needs. This is due to the long waiting lists in the public health service which are having a detrimental impact on the wellbeing of the families we visit.

HSE data shows there has been significant growth in the number of applicants for assessment of need in recent years. Applications increased by 26% from 8,400 in 2023 to more than 10,600 in 2024.<sup>46</sup> HSE figures for the first quarter of this year indicate that there was a 20% increase in the number of applications in the same period last year. At the end of March, almost 15,300 assessment of need applications were overdue for completion nationwide, an 8% increase on the number overdue at the end of December 2024.<sup>47</sup> For those children that do receive a diagnosis, there are likely to wait on another waiting list; waiting lists are in the tens of thousands for essential therapies with over 20,000 children waiting on psychology and occupational therapy, 19,000 waiting on speech and language therapy and nearly 10,000 are waiting on physiotherapy.<sup>48</sup> **Behind these figures are children and families in distress, requiring and needing support from the State.**

43 Central Statistics Office. (2025). *Poverty: Survey on Income and Living Conditions (SILC) 2024*. Retrieved from <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/>.

44 Disability Federation of Ireland. (n.d.). *Publications*. Retrieved from <https://www.disability-federation.ie/publications/>.

45 Doorley, K., Kakoulidou, T., & Simon, A. (2025). *Adjusting estimates of poverty for the cost of disability* [PDF]. Economic and Social Research Institute & Irish Human Rights and Equality Commission. Retrieved from <https://www.esri.ie/system/files/publications/JR8%20IHREC%20Adjusting%20Estimates%20of%20Poverty%20for%20the%20Cost%20of%20Disability.pdf>.

46 Dail Debates Tuesday 20th May 2025 Assessment of Need: Statements <https://www.kildarestreet.com/debates/?id=2025-05-20a.313&s=%22access+and+inclusion%22+2025-05-19..2025-05-23#g320>.

47 Ibid.

48 Ibid.



The confusion and uncertainty experienced by parents and children who require services and support from the State is preventable with the correct information available, and adequate resources directed across health, disability, social care and the education system.



## **Budget 2026 recommendations**

### **Disability and supports for children with additional needs**

- Introduce a weekly cost of disability payment of €55 to cover the additional costs facing people with a disability.
- Increase funding to the Waiting List Initiative to clear the waiting list and backlog for the Assessment of Need process.
- Allocate sufficient funding to fully implement the National Therapy Service in mainstream education settings.



**"I am on Disability Allowance...Due to my mobility restriction I cannot get on a bus. In order to attend an medical appointment I need to get a taxi as I have nobody in my life that can bring me. I am only 46 and I feel like a prisoner in my own home. I really need your help please."**

**– Person seeking assistance,  
North West Region.**



# References of infographic

## Poverty

- 1 Central Statistics Office. (2025). *Survey on Income and Living Conditions (SILC): Poverty Rates*.

## Housing

- 2 Department of Housing, Local Government and Heritage. (2025). *Homeless Report – April 2025*. Retrieved from <https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/homeless-report-april-2025/>.

## Education

- 3 Society of St. Vincent de Paul. (2023). *Closing the Gap: What is Needed to End Voluntary Contributions?* Retrieved from [https://www.svp.ie/wp-content/uploads/2023/05/Closing-the-Gap\\_-What-is-needed-to-end-Voluntary-Contributions\\_-Report-2023.pdf](https://www.svp.ie/wp-content/uploads/2023/05/Closing-the-Gap_-What-is-needed-to-end-Voluntary-Contributions_-Report-2023.pdf).
- 4 Switcher.ie. (2024). *Student Cost of Living in Ireland*. Retrieved from <https://switcher.ie/loans/guides/student-cost-of-living-ireland/#:~:text=The%20cost%20of%20being%20a%20student%20in%20Ireland,comparing%20average%20fees%2C%20rent%2C%20transport%2C%20entertainment%20and%20more.>

## Income

- 5 Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025). *MESL 2025*. Vincentian MESL Research Centre, Society of St Vincent de Paul. Supported by the Department of Social Protection. Retrieved from [www.budgeting.ie](http://www.budgeting.ie).
- 6 Ibid.

## Energy

- 7 Central Statistics Office. (2024). *Survey on Income and Living Conditions (SILC): Enforced Deprivation 2024*. Note: "Without heating at some stage in the last year" rate was 8.2 % in 2024.
- 8 According to the Central Statistics Office, wholesale electricity prices paid in March 2025 were 52 % higher than in March 2024 – reflecting a broader trend of electricity costs remaining substantially elevated compared to 2021 rate.

## SVP experiences

- 9 Society of St Vincent de Paul (Ireland). (2023). *Consolidated Financial Statements 2023*. Direct financial assistance to individuals and families totalled €43.6 million in 2023, of which €6.6 million supported home energy and fuel costs.





Society of St. Vincent de Paul

Society of St. Vincent de Paul  
National Office  
SVP House,  
91–92 Sean MacDermott Street,  
Dublin 1, D01 WV38  
Ireland

Tel: 01 884 8200  
Email: [info@svp.ie](mailto:info@svp.ie)

**[www.svp.ie](http://www.svp.ie)**



[@svp\\_Ireland](https://twitter.com/svp_Ireland)



[facebook.com/SVPireland](https://facebook.com/SVPireland)



[@svp\\_ireland](https://www.instagram.com/svp_ireland)