

Submission to the Joint Oireachtas Committee on Children and Equality.

Date: September 2025

Society of St Vincent de Paul National Office 91/92 Sean McDermott St. Dublin 1



Contents

Executive Summary	4
1. Introduction and Background	6
2. Child Poverty in Numbers: Extent and Trends	8
2.1 Income Poverty and Deprivation Rates:	8
At-Risk-of-Poverty (AROP):	8
Enforced Deprivation:	8
Consistent Poverty:	8
2.2 Child Homelessness:	9
2.3 Minimum Living Costs (MESL) and Income Adequacy:	9
3. Targeting Child Poverty in High-Risk Families	10
Children in One-Parent Families:	10
Traveller and Roma Children:	11
Children in Households Affected by Disability:	11
4. Structural Drivers of Child Poverty	11
4.1 Income Inadequacy and Social Protection	12
Household composition and "deep poverty":	12
Joblessness and low pay:	13
Cost of living pressures:	13
4.2 Housing and Homelessness	13
Homelessness and unsuitable accommodation:	14
Impact on children:	14
4.3 Childcare and Early Education	15
Availability and access:	15
Impact on child development	15
Childcare as a poverty intervention:	16
4.4 Educational Access and Cost	16
School costs:	16
Early school leaving and achievement gap:	17
Additional needs:	17
Positive measures:	17
4.5 Child Health and Nutrition	17
Nutrition and food poverty	17
Physical health	18
Disabled children and caring costs	18
4.6 Access to Services and Social Inclusion	19

Transport and geography:	19
Community services:	19
Digital access:	19
Public services navigation:	19
4.7 Child Maintenance	20
Low Receipt of Maintenance:	20
Enforcement of Maintenance Orders:	20
Positive Policy Changes in 2024	21
5. SVP's Recommendations for Eliminating Child Poverty	21
5.1 Strengthen Income Supports and Reduce Income Poverty	22
Boost the Working Family Payment (WFP):	22
Introduce a Cost of Disability Payment	22
Implement a Robust Child Poverty Target and Monitoring:	22
Address debt and financial exclusion	22
5.2 Tackle Housing Costs and Child Homelessness	22
Increase Housing Assistance Payment (HAP) and rent suppleme rents and expand discretionary uplifts to prevent homelessness.	
Strengthen eviction prevention	23
Improve emergency accommodation standards:	23
Address hidden homelessness and overcrowding:	23
5.3 Make Childcare Truly Affordable and Accessible	23
Increase childcare capacity in underserved areas:	23
Improve access for non-standard hours:	23
Support quality and staff retention:	23
Promote uptake of ECCE and early intervention:	23
5.4 Ensure Truly Free Primary and Secondary Education	24
Eliminate remaining school costs:	24
5.5 Improve Health and Well-being Supports	24
Nutrition support	25
Mental health and social work:	25
Cost of disability (children	25
5.6 Promote Inclusive Services and Participation	25
Transport and connectivity	25
Youth and community work:	25
Cultural participation:	25
Empower the voice of children in poverty:	25

Executive Summary

Child poverty in Ireland has risen to crisis levels, even as the economy grows. One in seven children lives below the income poverty line, and nearly one in twelve lives in consistent poverty, lacking necessities and income. The Society of St. Vincent de Paul (SVP) is gravely concerned that 8.5% of children were living in consistent poverty in 2024. Over a quarter million 256,837 children (21.2%) experienced enforced deprivation – living in households unable to afford essentials like adequate food, heating or clothing. For the first time ever, more than 5,000 children were homeless in emergency accommodation as of July 2025. From January 2025 to July 2025 there was a net increase of 411 children experiencing homelessness.

SVP's position is that child poverty in Ireland is a solvable problem caused by policy choices, and we urge immediate, bold action. We welcome the Government's recent initiatives – the establishment of a Child Poverty and Well-Being Programme Office in 2023 and increased supports in Budget 2025 – including higher child support payment, free schoolbooks, expanded school meals, and childcare subsidies. However, serious gaps remain. SVP members on the frontlines report a continuing "deep hole" of poverty that families cannot climb out of. Structural drivers – inadequate incomes, a severe housing crisis, high childcare costs, educational inequality, health service access deficits, and social exclusion – all contribute to trapping children in poverty.

This submission provides a comprehensive, evidence-based analysis of child poverty's root causes and impacts, drawing on the latest data (including CSO SILC 2024, July 2025 homelessness figures, and 2025 MESL research) and on SVP's extensive experience supporting low-income families. We highlight:

Income inadequacy: Social welfare and low wages fall far short of the Minimum Essential Standard of Living (MESL). For example, a one-parent family with a primary school child and a teenager faces a weekly minimum cost of €555, yet if reliant on social welfare, they only receive about 82% of that need. Households with older children face the greatest shortfalls − only 64% of their essential needs are covered by all social protection measures. For Budget 2026, SVP is calling for an increase of €16 in core social welfare rates and €6 for children under 12 and €15 for children aged 12 and over, significant rises in child payments to close this gap.

Housing and homelessness: The lack of affordable housing has pushed child homelessness to record highs. 5,014 children in 2,343 families were homeless in July 2025, nearly double the number five years ago. Thousands more grow up in insecure, substandard housing –

⁴ Vincentian MESL Research Centre. (2025). *Minimum Essential Standard of Living 2025*. Society of St Vincent de Paul. https://www.budgeting.ie/download/pdf/mesl_2025.pdf



¹ Central Statistics Office. (2025, March 20). *Survey on Income and Living Conditions (SILC) 2024 – Poverty*. https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/poverty/

³ Department of Housing, Local Government and Heritage. (2025, August 29). *Homelessness report July 2025*. https://opendata.housing.gov.ie/en_GB/dataset/homelessness-report-july-2025

according to Barnardos, roughly 18% of children they work with are in unsuitable or overcrowded accommodation, directly damaging their development and well-being.⁵ We identify urgent steps to expand social and cost-rental housing, strengthen tenant protections, and support homeless families to mitigate trauma to children.

Early years and childcare: High childcare fees and limited early education supports exacerbate family poverty and restrict parents' ability to work. Ireland's childcare costs remain among the most expensive in Europe relative to income. While the National Childcare Scheme and recent budget measures have reduced fees, low-income families still struggle with copayments and shortage of places. SVP supports the EU Child Guarantee commitments for free or affordable early childhood education and care and recommends increased subsidies and public investment to move toward a universally affordable childcare model.

Education: Education costs and inequality continue to undermine equal opportunities. The introduction of free schoolbooks for all children has been a very positive development. It has been reflected in reduced calls to SVP looking for help with back-to-school costs. However, parents face ongoing costs for uniforms, transport, and "voluntary contributions". Increasingly, schools are transitioning to digital devices, which is an added financial pressure for some families. Many children in poverty are missing out on school trips or extracurricular activities. SVP urges the State to expand school meals to all schools, and invest in targeted supports (like the Equal Start programme in early years and the School Completion Programme) to help children in disadvantaged communities. Every child should have the resources to fully participate in school life.

Health and wellbeing: Poverty has dire consequences for children's health. In 2024, around 263,000 people (including many children) were unable to adequately heat their homes, and nearly 484,000 experienced food poverty, struggling to afford a nutritious diet. Such material deprivation leads to illnesses, delayed development, and lifelong health issues. SVP welcomes the extension of free GP care to more children and the roll-out of hot school meals to all primary schools. However, gaps in access to dental care, mental health supports (CAMHS), and disability services for children in poverty remain acute. We recommend increased investment in community health and wellbeing programs, including nutritional supports, and prioritisation of children's health needs in Sláintecare reforms.

Access to services and inclusion: Children in low-income families often face isolation due to lack of transport, broadband, or safe spaces to play and learn. Rural children in poverty are especially affected by limited services. The Government's new focus on enhancing participation in culture, sport and recreation for children affected by poverty is encouraging. Initiatives like free public transport for younger children and expansion of youth services to disadvantaged areas are positive. To build on this, SVP recommends a national strategy to remove practical barriers – ensuring every child can access libraries, sports clubs, arts programs, and summer camps regardless of income. This also means supporting families with

⁵ Barnardos. (2025, August 28). *Homelessness, poor housing and the impact on children*. https://www.barnardos.ie/wp-content/uploads/2025/08/Homeless-Briefing-August-2025-27.08.pdf ⁶ **Society of St Vincent de Paul. (2024).** *Poverty in Ireland: Key facts and figures*. Retrieved from https://www.svp.ie/end-poverty/poverty-in-ireland-key-facts-and-figures/

transport and addressing digital divides (for example, providing laptops/Wi-Fi for students who need them).

We also highlight the role child maintenance could play in helping lift children out of poverty. We welcome changes by the Department of Social Protection regarding the exclusion of child maintenance from social welfare assessments, but this needs to be integrated in all government departments. We need greater state involvement in the enforcement of maintenance orders.

In summary, SVP urges the Oireachtas Committee and Government to treat child poverty as the national emergency that it is. No child in a prosperous Ireland should be cold, hungry, or left without hope due to poverty. This submission sets out detailed recommendations – from adequate income supports and housing to childcare, education, health and community services – that together form a comprehensive anti-poverty strategy. Implementing these evidence-based solutions, with urgency and sustained political will, will not only improve the lives of over 1 in 5 children experiencing deprivation today, but also yield immense social and economic benefits for the country's future. Eliminating child poverty is both a moral imperative and a smart investment in Ireland's next generation.

1. Introduction and Background

Context: Ireland is at a pivotal moment in addressing child poverty. Over the last decade, there has been modest progress in reducing child poverty rates, but recent figures show a sharp backslide. The twin shocks of the COVID-19 pandemic and the cost-of-living crisis have disproportionately harmed low-income families, wiping out earlier gains. As of 2024, children have the highest poverty rates of any group in Ireland. This is occurring despite Ireland's strong economic performance in aggregate. SVP believes that poverty in a wealthy country like Ireland is a policy failure. We believe it is entirely possible to end child poverty through determined government action, and that failing to do so violates our national values of justice and equality.

SVP's Role: The Society of St. Vincent de Paul is Ireland's largest charity focused on alleviating poverty. Our members visit tens of thousands of families every week, providing direct assistance with food, energy, education costs and other needs. In 2025, SVP expects to receive approximately 250,000 calls for help from households across Ireland – a stark indicator of financial distress in communities. We also advocate systemic change to address the root causes of poverty. This submission represents SVP's official position on child poverty and is informed by: (a) national data and research; (b) SVP's 2026 Pre-Budget Submission and policy analysis; and (c) on-the-ground insights from SVP case work and the lived experiences of families we assist. Throughout this document, anonymised quotes and case examples are included to give voice to those directly affected.

Definition of Child Poverty: In line with national and EU indicators, this report considers multiple dimensions of child poverty. The at-risk-of-poverty (income poverty) rate is defined as living in a household with disposable income below 60% of median income. Enforced deprivation refers to going without at least 2 of 11 basic necessities (like a warm coat, adequate food, heating, or the ability to afford modest social participation). Consistent poverty means a child living below the poverty line and also experiencing enforced

deprivation. These official measures are used to track progress. However, SVP also recognises that poverty is a lived reality that can encompass insecurity, stigma, and the denial of opportunities that other children consider normal.

"Children should have happy memories and photographs of happy times – my children?..."

Parent supported by SVP, highlighting how poverty can rob children of normal childhood experiences.

As that parents' unfinished question poignantly suggests, childhoods marked by poverty are fundamentally different, and poorer, than they ought to be. It is the responsibility of policymakers to change this reality.

Recent Government Action: SVP acknowledges positive developments in the past 3 years. The decision by An Taoiseach in late 2022 to establish a Child Poverty and Well-Being Programme Office in his Department, operational from spring 2023, is a very welcome step, as is the decision of the current government to retain it. This high-level Office focuses cross-government attention on child poverty and has identified six priority areas for action which closely align with the structural issues discussed in this submission⁷.

At the same time, the persistence of very high poverty and deprivation rates among children shows that current efforts are not yet sufficient. SVP's message is that piecemeal measures must give way to a sustained, multi-year strategy to end child poverty, backed by the resources of a booming economy. Ireland has an opportunity – and a duty – to become a country where every child can grow up safe, healthy, educated, and free from want.

The remainder of this submission is structured as follows:

Section 2: Child Poverty in Numbers – Presents the latest data on child income poverty, deprivation, and homelessness, to establish the factual baseline.

Section 3: Identifying who is at risk of poverty.

Section 4: Structural Drivers of Child Poverty – Analyzes key factors contributing to child poverty.

Section 5: SVP Recommendations – Sets out concrete policy recommendations aligned with SVP's advocacy priorities, across all areas above. These recommendations are evidence-based and targeted to close the policy gaps identified.

Throughout, references are provided for all data and factual assertions. This submission is intended for inclusion in the official parliamentary record; it is written in a formal, non-partisan tone appropriate to that context. SVP is available to the Committee for any further information or clarification required. We thank the Committee for the opportunity to contribute to this vital discussion on ending child poverty.

⁷ **Government of Ireland. (2023).** *From Poverty to Potential: A Programme Plan for Child Poverty and Well-being 2023–2025.* Department of the Taoiseach. Retrieved from https://www.gov.ie/en/department-of-social-protection/consultations/national-child-poverty-target-public-consultation/

2. Child Poverty in Numbers: Extent and Trends

2.1 Income Poverty and Deprivation Rates: The Central Statistics Office (CSO) Survey on Income and Living Conditions (SILC) 2024 provides the most up-to-date poverty data (with income reference year 2023). The picture it paints is alarming:

At-Risk-of-Poverty (AROP): The child income poverty rate (0-17 years) in SILC 2024 was 15.3%, up from 14.3% the previous year. Children are the age group most likely to be in income poverty - 15.3% vs 11.7% for the general population.

Enforced Deprivation: Over one in five children (21.2%) experience enforced deprivation. By contrast, the overall deprivation rate for Ireland was 15.7%. High deprivation among children reflects the fact that many families with children cannot afford basics like adequate food, heating, clothing, a warm home, or modest activities. Notably, children in one-parent families and in renter households face staggering levels of deprivation: for example, 46.3% of lone-parent households with children experienced enforced deprivation in 2024. This is a stark indicator of unmet needs.

Consistent Poverty: This indicator, combining low income and deprivation, best captures those in deepest poverty. The consistent poverty rate for children jumped to 8.5% in SILC 2024 from 4.8% in 2023. This is considerably higher than the 5% consistent poverty rate in the general population.

These figures underscore that Ireland is failing to protect its youngest citizens from poverty. The data also show that children in certain circumstances face higher risks: those in lone-parent families, families with 3+ children, families where adults are unemployed or unable to work, and families in rental accommodation all have poverty rates well above average. While the consistent poverty rate for children is 8.5%, it is 6% for children in two parent families (with 1-3 children) and 11% for children in one parent families.

It is important to note that 2024's increase in child poverty occurred despite Government cost-of-living relief measures (electricity credits, welfare bonus payments, etc.). Without those temporary supports, the situation would have been even worse. This reveals an underlying inadequacy in household incomes that one-off measures only masked briefly. Now that such one-off measures have largely ended, many families are left extremely vulnerable to financial shocks.

"I'm worried the car might break down or the children will become ill. I'm praying the fridge won't break. I don't have enough money to plan for these uncertainties. What will I do? I don't like borrowing."

Mother of three, highlighting the constant stress and insecurity in low-income households.

This testimony from an SVP-assisted family illustrates what the numbers mean in human terms: even a minor unexpected expense can plunge a family into crisis when living on a tight margin.

2.2 Child Homelessness: Childhood poverty is most brutally manifested in the ongoing homelessness emergency. At the end of July 2025, Ireland recorded 16,058 people homeless, of whom an unprecedented 5,014 were children.⁸ This was the first time ever that over 5,000 children were in emergency accommodation. It represents a 14% rise in child homelessness compared to a year earlier. The upward trend has been relentless: almost one in every three people in homelessness is now a child.

According to official Department of Housing data, 53% of the net increase in homeless people from January 25 to July 2025 is made up of children, 411 out of the net 772 increase. Looking back, the number of children in emergency accommodation more than doubled between July 2021 (2,129 children) and July 2025 (5,014 children). Behind these figures are heart-rending stories of childhoods spent without a stable home:

A report by Focus Ireland in November 2024 laid out bare the harsh realities faced by families in emergency accommodation.⁹

The Government has acknowledged the seriousness of child homelessness. However, the response to date – while increasing emergency places – has not stemmed the flow of families into homelessness. The ending of the eviction ban in 2023 led to a surge of families presenting as homeless due to no-fault evictions from the private rental sector. The lack of social housing and affordable rentals means exits from homelessness are too slow relative to new entries.

It must be emphasised that being homeless (or insecure, poor-quality housing) is both a cause and consequence of child poverty. Homelessness pushes families deeper into poverty due to the costs of living in temporary settings and the difficulty of maintaining employment. Conversely, poverty (inability to afford rising rents, etc.) is a key driver of family homelessness. Thus, housing policy and anti-poverty policy are inextricably linked.

2.3 Minimum Living Costs (MESL) and Income Adequacy: To fully grasp the gap between families' needs and their resources, we look at evidence from the Minimum Essential Standard of Living (MESL) research by the Vincentian Partnership for Social Justice. The MESL represents the cost of a basket of goods and services that members of the public have agreed are essential for a decent minimum standard of living in Ireland. In June 2025, the MESL Annual Update reported that:

The cost of raising a child increases significantly with age. In 2025, the weekly cost of essential needs for:

Pre-school age child costs €72 per week.

Primary school age child costs €98 per week.

⁸ Department of Housing, Local Government and Heritage. (2025, August 29). *Homelessness Report July 2025*. Government of Ireland. Retrieved from https://opendata.housing.gov.ie/en GB/dataset/homelessness-report-july-2025

⁹ **O'Donnell, L., Slein, A., & Hoey, D. (2024).** *Insights into Family Homelessness in Dublin during 2022 and 2023* (Vol. 3, No. 1). Focus Ireland. Retrieved from https://www.focusireland.ie/wp-content/uploads/2024/11/Insights-Vol-3-No-1-Family-Homelessness-in-Dublin-2022-and-2023—Report.pdf

Secondary school age teen costs 158 per week.

Older children have higher food, clothing, transport and education costs. However, current social welfare support does not fully account for this. The Child Support Payment for a child over 12 is only €62 (in 2025) and €50 for under-12, meaning a big shortfall for meeting a teenager's needs. Social welfare meets only 64% of the minimum needs cost for age 12+ (and around 88% for a primary school aged child.¹¹⁰ This explains why families with teenagers are often under severe financial pressure.

When combining household types: a lone parent with one primary and one secondary child needs €555 per week to meet MESL costs, but on current welfare income would cover only 82% of their basic needs. In other words, a consistent weekly shortfall exists, forcing hard choices between basics.

Deep income inadequacy (having less than 90% of MESL needs) remains widespread, though the extent saw a slight reduction due to welfare raises in Budget 2023[70]. However, many welfare-dependent families, especially larger or one-parent families, remain below 90% adequacy. The MESL analysis stresses the importance of targeted supports (e.g., Fuel Allowance, Living Alone Allowance, Child Support Payment for children) to lift households to adequacy.

These findings highlight that social protection rates are not aligned to living costs, especially for families with children. The Irish social welfare system has historically been effective at reducing poverty among pensioners (due to targeted increases), but child poverty rates remain stubbornly high because child-related payments have lagged inflation and real needs.

Ireland is currently facing a child poverty emergency by any measure – income poverty, deprivation, or homelessness. The evidence demands a correspondingly urgent and comprehensive policy response. The next sections analyse the systemic issues that must be addressed to turn these numbers around.

3. Targeting Child Poverty in High-Risk Families

Certain groups of children in Ireland face a disproportionately high risk of poverty and deprivation. Targeted measures are needed to support these vulnerable groups:

Children in One-Parent Families: Children in one-parent households experience poverty at much higher rates than those in two-parent families. The at-risk-of-poverty rate for children in single-adult households is 24.2%, compared to 12.6% in two-parent households¹¹. Likewise, the consistent poverty rate (a combined measure of low income and deprivation) for children in one-parent families is 11%, versus 6% for two-parent families¹². One-parent

¹⁰ **Thornton, R., O'Carroll, N., McGovern, A., & Boylan, H. (2025).** *Minimum Essential Standard of Living 2025.* Vincentian MESL Research Centre, Society of St Vincent de Paul. Retrieved from https://www.budgeting.ie/download/pdf/mesl_2025.pdf

Central Statistics Office. (2025, March 20). Survey on Income and Living Conditions (SILC) 2024 – Poverty. https://www.cso.ie/en/releasesandpublications/ep/psilc/surveyonincomeandlivingconditionssilc2024/poverty/
Ibid.

families also have extremely high material deprivation: in 2024, nearly 46.3% of lone-parent households with children experienced enforced deprivation (up from 41.4% in 2023) compared to 16.2% of children in two parent households. In short, children of one-parent families are among the most likely to live in poverty in Ireland.

Traveller and Roma Children: Members of the Traveller and Roma communities are widely recognised as being at acute risk of poverty and social exclusion. Official household surveys like SILC often do not capture these small communities well, but other research highlights their hardship.¹³

Traveller and Roma children thus form a key target group for anti-poverty efforts, as they face intergenerational disadvantage in income, housing, education and health.

Children in Households Affected by Disability: Poverty rates are markedly higher in families where someone has a disability or long-term illness. Households with an adult unable to work due to long-standing health problems had an at-risk-of-poverty rate of about 32.5% in 2024. Consistent poverty is also very elevated in this group at 19%. Many families caring for a person with a disability face extra costs and barriers to employment, which increase the risk of poverty for children in the household. Large families and those with special care needs often experience material deprivation. Therefore, children living in households with a disability should be explicitly targeted with supports to reduce poverty.

Other vulnerable groups (such as children in jobless households or living in insecure housing) also merit attention. Overall, children in one-parent families, Traveller/Roma children, and children in families with a disability emerge as priority cohorts for anti-poverty measures, given their substantially higher poverty and deprivation rates relative to the general population.

4. Structural Drivers of Child Poverty

Child poverty does not occur in a vacuum or due to any single factor. It arises from an interplay of economic and social forces. SVP identifies six critical structural drivers that perpetuate child poverty in Ireland:

- 1. Inadequate household income including low paid employment and social welfare rates below living costs.
- 2. Housing insecurity and high housing costs including homelessness, overcrowding, and rent burdens.
- 3. Childcare barriers high cost and limited availability of quality early childhood care and education.

¹³ **Stamp, S., & Foley, A. (2024).** *Financial Unwellness: Financial Literacy & Inclusion Among Travellers*. National Traveller MABS. Retrieved from https://www.ntmabs.org/images/resources/publications/policy/ntmabs-financial-unwellness.pdf

- 4. Educational inequality costs of schooling and unequal access to educational opportunities.
- 5. Health and wellbeing disparities poorer health outcomes and access to health services for low-income children.
- 6. Unequal access to services and social participation lack of access to transport, leisure, cultural and developmental opportunities.

Each of these is discussed below, with evidence and case insights. They closely correspond to the Government's own six focus areas for the Programme Office¹⁴ indicating broad consensus on where problems lie. The challenge is to effectively tackle each of these drivers through policy.

4.1 Income Inadequacy and Social Protection

Adequate income is fundamental to preventing poverty. Yet many families with children simply do not have enough income to meet basic living costs, whether that income comes from work, social welfare, or a combination of both. Key issues include:

Social welfare rates falling short of living costs: As noted from MESL research, current social protection payments (Jobseeker/One-Parent Family payments, etc., plus Child Benefit and Child Support Payment) leave many families below the poverty line. Child Benefit (€140 per month per child) is a universal support that has not increased since 2016, and while Ireland provides additional means-tested child payments (Child Support Payment of €50/62 per week), these have not kept pace with rising costs for older children. SVP's Pre-Budget Submission 2026 specifically calls for aligning the child payment with the adult welfare rate over time, and an immediate increase of €6 per week for under-12s and €15 for over-12s to begin closing the adequacy gap. We also advocate for indexing these supports to inflation or MESL costs going forward.

Household composition and "deep poverty": Families headed by one adult are at particular risk. The consistent poverty rate for children in lone-parent households is almost double that of two-parent households(11% vs 6%). These families often rely heavily on social welfare because of solo care responsibilities, and even with work, may only be able to work part-time due to childcare.

As one single mother told SVP,

"I find life very hard, not being able to pay all my bills and always [worrying]. It's like being in a deep hole... no matter what we do we can't get out of it."

This reflects the cumulative impact of inadequate income and debt. SVP welcomes Government plans to benchmark core social welfare rates to a standard like 34% of average earnings, but in the interim, a significant increase (at least €16 weekly in 2024 terms) is needed to prevent those on the lowest incomes from falling further behind.

¹⁴ **Government of Ireland. (2023).** *From Poverty to Potential: A Programme Plan for Child Poverty and Well-being 2023–2025.* Department of the Taoiseach. Retrieved from https://www.gov.ie/en/department-of-social-protection/consultations/national-child-poverty-target-public-consultation/

Joblessness and low pay: Joblessness (unemployment or inability to work) is highly correlated with poverty – SILC 2024 showed an extraordinary 34.1% at-risk-of-poverty rate among adults who are unemployed. Many children in poverty are in households where parents want to work but face barriers (such as lone parents with childcare responsibilities or people with disabilities). Even work is not a guarantee against poverty if it is low-paid or part-time involuntary. The Working Family Payment (WFP, an in-work support) is critical for many low-income working families. In Budget 2025 the thresholds were raised by €60 and a one-off €400 was granted – positive moves, but regular indexation of WFP and expansion to more families is needed to ensure that taking up even part-time work always improves a family's financial position. We welcome the commitment in the Programme for Government to extend eligibility for the fuel allowance to recipients of the working family payment and emphasise the urgency of this measure in light of increased fuel costs and the cessation of energy credits.

Cost of living pressures: The spike in energy and food prices over 2022–2023 hit poorer families hardest, as they spend a larger share of income on these basics. The withdrawal of temporary government support (fuel credits, etc.) in 2025 means these higher costs are now fully borne by families. Many SVP clients fell into utility arrears. In May 2025, there were over 300,000 households in arrears with electricity bills and 170,000 in arrears with gas bills. Families on pre-pay meters are especially vulnerable to "self-disconnecting" when money runs out. This results in cold homes, which for children can mean more illness and discomfort.

One parent commented:

"We can't make plans... we climb up and fall back in [to the hole]"

describing how any attempt to save or get ahead is derailed by an unexpected bill or cost-of-living jump. Inflation may be easing now, but prices remain high and are causing major damage to household finances at the lower end.

In summary, insufficient income – whether from social protection or low wages – is the primary driver of child poverty. Solutions must include raising incomes (through higher welfare, wage supports, tax credits for low earners, etc.) and reducing costs for essential goods and services.

Ireland's social protection system has several strong features (universal child benefit, relatively comprehensive schemes), but rates are simply too low relative to living costs for many families, especially those with older children or special needs. A more robust, evidence-based approach (such as indexing child supports to MESL benchmarks) is needed to prevent children from living in hardship due to income shortfalls.

4.2 Housing and Homelessness

Few factors impact a child's well-being as profoundly as their housing situation. Stable, quality housing is foundational, yet Ireland's housing crisis has left many children without this foundation. There are multiple dimensions:

¹⁵ **Commission for Regulation of Utilities. (2025, May).** *Electricity and Gas Arrears and Non-Payment of Account (NPA) Disconnections Update – May 2025.* CRU. Retrieved from https://www.cru.ie/publications/

High housing costs and poverty: Even for families not officially "homeless," housing costs (rent or mortgage) are pushing many into poverty. The Economic and Social Research Institute (ESRI) has found that after housing costs, the child poverty rate is significantly higher. SILC 2024 data shows that 21.5% of people in receipt of housing support (such as HAP) were at-risk-of-poverty before housing cost transfers; but when housing costs are deducted, 57.3% would be at risk. This illustrates that the current levels of housing support (and rent controls) are insufficient to shield low-income families from poverty. Many families pay unaffordable portions of income towards rent, often going without other essentials to do so. SVP frequently assists families with basics such as food after paying high top-ups to landlords.

Homelessness and unsuitable accommodation: The number of families in emergency accommodation, as detailed earlier, is at record levels. One of the primary cause is landlords leaving the market and evicting tenants, combined with a lack of social housing or affordable alternatives. But even beyond those counted in official homeless statistics, there are thousands of children in hidden homelessness or unsuitable housing: families doubled up with relatives in overcrowded conditions, or living in substandard rentals with damp, mold, and unsafe conditions. Local authorities report long waiting lists for social housing – over 57,000 households are on waiting lists, many with children. The stress of years spent in cramped temporary setups cannot be overstated.

One family described the experience to SVP volunteers:

"five of us share one room... the younger kids can't sleep, the older ones have nowhere to study; it's driving us all to despair."

This type of situation is increasingly common.

Impact on children: Housing instability and homelessness severely affect children's health, education and development. Children in emergency accommodations often fall ill more frequently (due to poor heating, inability to maintain routines or proper nutrition). Missing school or frequent school changes are common if a family has to move far to find shelter. There is also a profound psychological impact: as Deputy Rory Hearne noted, "behind these bleak statistics lie harrowing stories of human hardship and suffering" [82] [83]. Frontline charities have observed increased anxiety, behavioral issues, and even developmental regressions in young children in homeless hubs. The Government's own Housing for All strategy acknowledges the trauma of homelessness on children and had committed to ending family homelessness by 2026 – a goal that looks very far off unless radical action is taken.

SVP housing perspective: SVP is a provider of social housing itself (managing several hundred units for vulnerable groups) and a key advocate for social housing investment. We see first-hand that the lack of supply of affordable housing is the bottleneck trapping families in poverty. High rents act as a constant drain on any income increases poor families might get. For example, a single-parent working part-time told us that when she increased her work hours, her HAP rent contribution also increased, leaving her little better off – a classic poverty trap scenario. SVP argues for measures like indexing HAP rent limits to market

16

realities, expanding social housing build targets, and stronger tenant protections to prevent evictions leading to homelessness.

In essence, solving child poverty will be impossible without solving housing poverty. A secure, affordable home is the platform from which parents can seek work, children can study, and families can thrive. The current crisis in housing is undoing progress in other areas – for instance, any gains from welfare increases can be wiped out by a rent hike.

4.3 Childcare and Early Education

Access to affordable, quality childcare is both a support for children's development and a work-enabler for parents. In Ireland, historically, childcare has been characterised by very high costs and insufficient supply, which has contributed to both child poverty and women's unemployment/underemployment (many lone parents, almost all mothers, could not afford to work given childcare fees). Significant reforms have begun, but challenges remain:

Cost of childcare: Ireland has ranked among the most expensive in the OECD for childcare. In 2022, full-time creche fees for an infant could easily exceed €1,000 per month. The Government's National Childcare Scheme (NCS), introduced in 2019 and enhanced in Budgets 2023 and 2024, now provides subsidies to all families based on income. As a result, some improvement is seen – for many families, out-of-pocket costs have come down. However, for low-income families, even reduced fees can be prohibitive, especially if they have more than one young child. In addition, many people working irregular hours can not avail of NCS childcare subsidies, as they need to use child-minders. Currently, there are only 87 registered child-minders available on NCS.¹⁷ SVP has encountered cases where lone parents on shift work cannot find childcare during early morning or late evening shifts, forcing them to give up jobs.

One parent mentioned:

"A combination of childcare and travel is a big expense for the odd hours,"

emphasising how irregular work hours and distance exacerbate childcare issues.

Availability and access: Even with subsidies, there is the issue of availability. Many areas, particularly rural counties and disadvantaged urban communities, have a shortage of childcare places. Community childcare centres that historically serve low-income areas have long waitlists. Private providers may not prioritise places for families on subsidy (such as sponsorship schemes) if they can fill slots with higher-paying parents. This is a particular problem for parents in homelessness and childcare sponsorship schemes.

Impact on child development: Quality early childhood education and care (ECEC) has proven benefits for children, especially those from disadvantaged backgrounds. Ireland's ECCE free preschool program (available for 2 years before primary school) has high uptake and is positive, but it's part-day and term-time only. Children in poverty often benefit from more comprehensive early years support (including nutrition, language development, etc.).

¹⁷ Foley, N. (2025, July 1). Written answer to Parliamentary Question No. 638: Childcare Services. Houses of the Oireachtas. Retrieved from https://www.kildarestreet.com/wrans/?id=2025-07-01a.1770

Recognising this, the Government launched the Equal Start programme in recent years, targeting disadvantaged communities with enhanced support in early-year settings. Budget 2025 expanded funding for Equal Start to provide more nutrition, and parent supports in selected areas. This is welcome, but it is not yet at scale nationwide.

Childcare as a poverty intervention: International research (e.g., from UNICEF and the OECD) shows that high childcare costs without subsidies act as a "tax on motherhood" and lead to higher child poverty, as parents (usually mothers) either leave the workforce or reduce hours, lowering family income. Conversely, accessible childcare increases employment and can lift families out of poverty. The EU Child Guarantee explicitly calls for free or affordable early childhood care for children in need. Ireland's Child Guarantee action plan aims to expand subsidised childcare, but a gap remains to reach truly low or no-cost childcare for low-income families.

From SVP's perspective, reforms should continue until no family is forced to choose between working and caring due to cost, and no child is denied quality early education due to their parents' income. The chronic underpayment of the childcare workforce also needs addressing, as it impacts supply (many services struggle to recruit staff, affecting availability)., SVP recommends steps such as increasing the NCS subsidy for the lowest-income band to cover nearly full costs, investing in community creches, and moving toward a public model of childcare provision (as Ireland has done with primary education over time).

4.4 Educational Access and Cost

Education is meant to be the great equaliser, but for children in poverty it too often isn't. While Ireland provides free primary and secondary schooling in principle, there are numerous hidden costs and barriers that hit poorer families hardest:

School costs: Although tuition is free, parents are typically asked to cover uniforms, voluntary contributions, exam fees, extracurricular activities, and increasingly digital devices. The Barnardos School Costs Survey has annually documented that parents spend hundreds of euros per child per year on these costs. The introduction of free schoolbooks has been a positive development.

However, other expenses persist. Uniforms and clothing can cost well over €100 per child, and while some schools have moved to generic uniforms to allow cheaper options, many still require crested items. "Voluntary" contributions (requests for €50-€150 per family for school funds) put pressure on low-income parents; many people report feeling ashamed if they cannot pay, worried it will affect how their child is treated.

One parent told SVP,

"I dread the notes home about money – we just don't have it and I feel like I'm failing my kids."

This stigma is real and harmful. School trips and events: As highlighted earlier, children in poverty often have to miss out on trips or outings because even a €10 fee is unaffordable.

"The children look for money for school trips... we often have to say no to even five euro... they are very good kids, and we hate that they feel different,"

one parent told us. This deepens social exclusion.

Early school leaving and achievement gap: Socio-economic disadvantage correlates with lower educational attainment. Data from the Department of Education shows lower average Leaving Cert scores and college progression rates for DEIS (disadvantaged) schools compared to others. While Ireland has high graduation rates overall, children from poor families are still less likely to go on to third level. There is also the phenomenon of "education poverty" – students whose learning is hampered by lack of resources (no quiet place to study, no computer or internet, parents unable to afford grinds or tutoring if needed, etc.). The pandemic shone a harsh light on digital divides: many low-income students had no laptop or broadband for online schooling. Government schemes provided some devices, but gaps remain. SVP and others had to step in with device donations.

Additional needs: Children with special educational needs or disabilities in low-income families face double barriers. Accessing psychological assessments, speech therapy, etc., often requires going private due to waiting lists, which poorer families cannot afford. While this strays into health, it's an educational issue too because delays in support can stunt a child's educational progress. Poor families also may struggle to afford things like sensory toys, learning aids, or even transport to special schools. Ensuring equality in education means addressing these extra costs and support.

Positive measures: The DEIS (Delivering Equality of Opportunity in Schools) programme provides extra funding and supports to schools in poorer areas – e.g., smaller classes, school meals, Home School Community Liaison, etc. This is very valuable and should be expanded. Currently, not all schools that have many disadvantaged pupils are included (the identification method leaves some pockets of need out). The Hot School Meals programme is another excellent initiative: providing a hot daily meal not only tackles child hunger but improves attendance and concentration. SVP wants to see every child in every school have a free nutritious meal each day, including at secondary level.

In short, while Ireland has a strong public education system, the experience of education for a child in poverty can be markedly different than for a child of means. They may be going to school hungry or ill-clothed, may lack materials, may avoid non-mandatory activities due to cost, and often feel exclusion or embarrassment. This can lead to disengagement. On the other hand, effective interventions (free meals, no school costs, additional teaching support) can greatly mitigate these issues.

4.5 Child Health and Nutrition

Children in poverty face worse health outcomes and more barriers to healthcare. Poverty in childhood is literally a health risk factor, and its effects can last a lifetime. Key considerations:

Nutrition and food poverty: A poor diet is both a consequence of poverty (healthy fresh food is expensive; families may skip meals to save money) and a contributor to poor health. Families who rely on food banks or SVP food vouchers report instances of children going to bed hungry or filling up on cheap, low-nutrient foods. This can cause malnutrition or obesity,

often paradoxically coexisting in low-income settings. The proliferation of free school breakfast clubs and lunches aims to ensure at least during school days; children get something to eat. During school holidays, however, many children lose that reliable meal – hence Government's "Holiday Hunger" pilot projects announced for summer 2025. SVP strongly supports making food available year-round for children who need it, possibly via community hubs or summer programs.

Physical health: Cold, damp living conditions cause respiratory illnesses; overcrowding eases the spread of infections. Homeless children often have higher rates of asthma and chest infections. Lack of heating means children do homework in cold rooms or stay in bed to keep warm, affecting both health and education. Dental care is another area – the public dental service for children (through schools) has huge backlogs, and private care is unaffordable, leading to untreated tooth decay among poorer kids.

Ireland has been extending free GP care to children progressively (it's now free for all under 8, with plans to go to under 12). This is a positive step toward universal healthcare for children and will reduce one barrier (GP fees) for families. Yet, other barriers remain: long waiting times for specialist care (e.g., months or years to see a HSE child psychologist or to get speech therapy). Middle-class families often circumvent waits by paying privately; low-income families cannot, so their children wait and suffer longer. This is an equality issue.

Mental health: Living in poverty, especially in stressful conditions like homelessness or family conflict due to money problems, can harm a child's mental well-being. We see increased anxiety, behavioral issues, even self-harm ideation among teens in prolonged poverty. Unfortunately, child and adolescent mental health services (CAMHS) are severely overstretched. While this affects all, those in poverty may have additional trauma. The Child and Poverty Well-Being Programme Office's integrated approach includes a focus on "family and parental support, health and well-being" recognizing that helping parents cope (through say, parenting courses, community supports) and ensuring health access is part of the solution. Community projects like those funded by Tusla's Prevention and Early Intervention Programme have shown good results for vulnerable families, but more investment is needed.

Disabled children and caring costs: Poverty rates for households with a person with a disability are higher than average (consistent poverty ~19% vs 5% overall in SILC 2024) – and many of those households include children, either as the disabled person or as dependents. The additional costs of disability (estimated around €9,000+ per year for an individual) can impoverish a family. SVP has advocated for a Cost of Disability payment of €55 per week to help with these costs. For children with disabilities, their families often face extra transport, equipment, or care expenses that aren't fully covered by existing support schemes.

In summary, child poverty is a public health issue. It results in worse health outcomes now (more hospital visits, etc.) and in the future (studies show childhood poverty is linked to adult chronic conditions). Addressing it will reduce health system burdens long-term. Key is to strengthen the social determinants of health – good housing, nutrition, education – and ensure health services are truly accessible to low-income families (e.g., via medical cards, community clinics, school health programs). The EU Child Guarantee calls for free healthcare for children in need, which Ireland should aim to fulfill both in GP care and other health services.

"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." – SVP National President Rose McGowan, on hearing of the jump in child poverty figures.

4.6 Access to Services and Social Inclusion

The final structural factor is a more cross-cutting one: the ability of children in poverty to access various services and participate in normal activities. Poverty often comes with social exclusion – children may be physically isolated (in low-income or rural areas with poor transport), and unable to join peers in sports, arts, or community life due to costs or other barriers. This diminishes their current quality of life and future opportunities (social networks, skills, etc.). Key points:

Transport and geography: For low-income families, especially outside cities, lack of affordable transport can be isolating. If a child's school or doctor or club is far, they rely on parents to have a car (expensive to run) or public transport (often lacking in rural areas).).

Community services: Disadvantaged areas often have fewer amenities – for instance, no library, few safe play areas, no youth center. The presence of community centres, sports facilities, and cultural institutions is uneven. The Child Poverty and Well-being Programme Office highlights "enhancing participation in culture, arts and sport" for children in poverty. This might involve providing free or subsidised access to sports clubs, summer camps, music or art lessons for those who can't afford them. Some local partnerships and charities do this on a small scale (e.g., Big Brother Big Sister, community arts programmes), but a national approach could mainstream it. The announcement of 10 new targeted youth services for disadvantaged areas in Budget 2025 is a welcome step— these can give teens a place to belong, guidance, and keep them engaged in positive activities.

Digital access: In today's world, internet access is essential for education and social life. Yet not all low-income households have broadband or devices. While smartphone ownership is high, doing homework or research on a phone is not ideal; a laptop and Wi-Fi are needed. During COVID-19, lack of digital access severely set back many poor pupils. There needs to be ongoing provision (perhaps through schools or libraries) of free internet and devices for those who need them, to prevent a digital divide from widening achievement gaps.

Public services navigation: Families in poverty must often interact with multiple public systems – social welfare, health, housing, etc. Complexity or lack of information can result in them not areceiving supports they are eligible for. Language or literacy barriers (particularly for Traveller, Roma, or migrant families, who have disproportionately higher poverty rates) add to this. Outreach and family support services are thus crucial. The Committee should note that certain groups of children face higher poverty/exclusion: Traveller child poverty is estimated far above national averages; direct provision (asylum-seeking) children and Roma children also face extreme deprivation. Any comprehensive strategy must include targeted measures for these communities in line with the principle of equality.

In summary, social inclusion is about ensuring every child can participate fully in society. That means eliminating economic barriers to participation. The shame a parent feels at not

affording a birthday party for their child, or a child feeling "different" because they can't go to the cinema with friends – these are unjust experiences in a rich nation.

As one mother painfully shared:

"My eight-year-old daughter said 'Mummy I want a birthday party' and I had to say 'you're a big girl now; you don't need a party.' ...It was very difficult to see the disappointment on her face... we just don't have [the money]".

No child should be denied a simple joy like a birthday celebration due to poverty. By boosting incomes and proactively opening access to services (through free provision, subsidies, and community initiatives), we can remove these barriers.

Having examined these drivers, it is evident that a multi-faceted response is needed – one that boosts family incomes, lowers living costs (housing, childcare, education), and provides direct supports to children's wellbeing and inclusion. The next section reviews what the Government is currently doing or planning to do on these fronts, and where there are gaps that SVP's recommendations will address.

4.7 Child Maintenance

Child maintenance – the financial support paid by a non-resident parent – can play a crucial role in lifting children in one-parent families out of poverty. When properly and consistently paid, maintenance provides additional income that can help cover children's needs. However, the reality in Ireland is that many lone parents do not receive reliable maintenance, and the policy framework around maintenance has needed reform for years. Recent research and policy developments highlight several key points:

Low Receipt of Maintenance: A large proportion of lone parents receive no child maintenance at all from the other parent. In a longitudinal study of families, around 50% of lone parents got no maintenance, and only about 36–38% received a regular maintenance payment for their child¹⁸. (The remainder received only irregular or ad-hoc payments.) This lack of support leaves the resident parents and children with less income and increases their poverty risk. Notably, the ESRI found that lone parents who do receive maintenance have a lower risk of economic vulnerability underscoring that maintenance can reduce poverty when it is actually paid. Improving maintenance compliance could therefore directly improve many children's living standards.

Enforcement of Maintenance Orders: A persistent issue has been that even when maintenance is awarded by a court, some paying parents do not comply, and enforcement mechanisms have been weak or slow. In January 2024, the Department of Justice published a Review of

¹⁸ Watson, D., Maître, B., & Grotti, R. (2024, October). *Lone Parents and Socio-Economic Outcomes: Evidence from Growing Up in Ireland*. Economic and Social Research Institute & Department of Children, Equality, Disability, Integration and Youth. Retrieved from https://www.growingup.gov.ie

¹⁹ Ibid

the Enforcement of Child Maintenance Orders with proposals to strengthen enforcement²⁰. These include measures like improving attachment of earnings orders, using broader penalties for non-payment, and standardising guidelines for maintenance amounts. When maintenance goes unpaid, families often must cut back on essentials, bills go unpaid, and arrears or debts accumulate – directly contributing to child poverty in an already vulnerable cohort. Out-of-court solutions and a less adversarial process have been called for, but until then, beefing up enforcement in the courts is imperative to ensure children receive what they are owed.

Positive Policy Changes in 2024: From 4th June 2024, any child maintenance payments are fully disregarded in means-tests for social welfare benefits. This change – described as a "landmark reform" – is expected to help over 16,000 lone parents and cost about €10 million annually (reflecting higher welfare payments flowing to those who previously had maintenance payments included in income assessments). The measure is very welcome, as it should directly boost the income of one-parent families and reduce child poverty.

Need for Cross-Departmental Consistency: While the Department of Social Protection has stopped means-testing child maintenance, it is important that other departments and support schemes follow suit to fully realise the benefit. For example, local authorities consider household income when setting differential rents for social housing or assessing eligibility for the Housing Assistance Payment (HAP). As of mid-2024, there is no national rule obliging local authorities to disregard child maintenance in these housing assessments – each local authority can decide whether to count maintenance as income. This means a lone parent who starts receiving maintenance might see their council rent or rent contribution rise (or their HAP entitlement fall) if their local authority counts that money. Such inconsistencies can dilute the positive impact of the welfare means-test change. The maintenance disregard should be extended to housing support calculations and any other needs-based assessments, so that families are not penalised in one area for gains in another. Aligning policies across all agencies would ensure that child maintenance truly serves its purpose: lifting one-parent families out of poverty rather than just offsetting one form of support with another.

In summary, child maintenance reform is a key lever in reducing poverty for children in one-parent families. Making sure more parents actually receive maintenance – through better enforcement or a new agency – and allowing them to keep it without welfare or housing penalties can significantly improve these families' financial stability. Recent steps, like excluding maintenance from social welfare means tests, are steps in the right direction. The focus now should be on swiftly implementing the enforcement improvements from the Department of Justice's 2024 plan and ensuring a joined-up approach across government so that every euro of child maintenance received goes towards improving a child's well-being and reducing poverty.

5. SVP's Recommendations for Eliminating Child Poverty

SVP urges the Government to adopt a comprehensive package of measures, as summarized below. These recommendations are rooted in evidence and reflect SVP's priority asks in our

²⁰ Department of Justice. (2024, January 7). *Review of the enforcement of child maintenance orders*. Government of Ireland. https://www.gov.ie/en/department-of-justice-home-affairs-and-migration/publications/review-of-the-enforcement-of-child-maintenance-orders/

2026 Pre-Budget Submission and ongoing advocacy. We present them under thematic headings corresponding to the structural issues discussed. We also note how they align with or enhance existing policy commitments.

5.1 Strengthen Income Supports and Reduce Income Poverty

Raise core social welfare rates for adults by at least €16 per week (2024–25) and index future rises to wage or price growth. This helps all low-income families (as most families in poverty rely on a social welfare payment, either primary or secondary). It prevents further erosion of real incomes.

Substantially increase Child Support Payment in the next budget, with a focus on older children. Based on the MESL Update 2025, SVP recommends a €6 rise for <12 and €15 for 12+ in Budget 2026 as a step towards aligning these with minimum adequate levels. Ultimately, move towards a model where child payments are set based on the cost of a child (using MESL as a guide) and automatically adjusted. No child should fall into poverty because child benefits are too low.

Boost the Working Family Payment (WFP): Given the high number of children in working poor households, increase WFP income thresholds further (beyond the €60 done in Budget 2025) and consider increasing the payment rates per child. Also, expand eligibility by reducing the hours requirement for lone parents (currently 19 hours). This makes work pay better for families and can reduce child poverty among the working poor. Extend eligibility to fuel allowance.

Introduce a Cost of Disability Payment: As per SVP and disability groups' calls, a new weekly payment to assist with disability-related costs. This will indirectly benefit children with disabilities and children in families caring for an adult with disability, reducing financial strain that contributes to poverty in those households.

Implement a Robust Child Poverty Target and Monitoring: Set a target to reduce child consistent poverty and mandate annual reporting to Dáil Éireann on progress. This keeps focus and accountability. The Child Poverty and Well-being Programme Office should publish annual impact analyses of budgets on child poverty.

Address debt and financial exclusion: Many poor families fall into debt (e.g., utility arrears, moneylender debt). Expand the Money Advice and Budgeting Service (MABS) resources and provide affordable credit alternatives to undercut illegal moneylenders. Introduce a scheme to write down utility arrears for households in consistent poverty in exchange for engagement with budget support (this helps families reset instead of sinking further).

5.2 Tackle Housing Costs and Child Homelessness

Accelerate social and affordable housing construction with specific targets for family units. Ensure a significant portion of new social housing each year are 2–3-bedroom houses or apartments suited for families with children and ensure there are larger houses built to accommodate the housing needs of larger families. Use a portion of the budget surpluses for a one-off house building surge (a "Housing for All: Children's Edition" initiative). The goal should be to eliminate long-term family homelessness by rehousing those families – no child should spend more than 6 months in emergency accommodation.

Increase Housing Assistance Payment (HAP) and rent supplement limits to reflect market rents and expand discretionary uplifts to prevent homelessness. Many families become homeless because HAP limits are too low, and they cannot find any accommodation within limit. Bridge that gap while social housing is scaling up.

Strengthen eviction prevention: Enhance the "tenant in situ" purchase scheme at scale. Increase the funding and remove barriers preventing tenants from availing of it.

Improve emergency accommodation standards: While the aim is to reduce reliance on emergency accommodation, as long as children are in hubs or hotels, standards must be higher. Provide private family spaces wherever possible, ensure access to cooking and laundry facilities, and dedicate child support workers (for play, homework, emotional support) in family hubs. Fund NGOs to provide trauma-informed services to parents and children in emergency accommodation. Legislate to ensure that all local authorities must introduce a 'Best Interest of the Child Policy' when families present as homeless.

Address hidden homelessness and overcrowding: The monthly homeless figures only count people who could access emergency accommodation. To understand the scale of the problem, local authorities should also include details of the number of people who presented as homeless but were not accommodated.

5.3 Make Childcare Truly Affordable and Accessible

Move towards free childcare for low-income families: Increase the National Childcare Scheme subsidy to 100% of costs for families below a certain income threshold, effectively making childcare free for those families. The EU Child Guarantee expects that children in need get free early education – Ireland can pilot this by granting full subsidies (including for full-day, year-round care) to families on social welfare or below a modest income cap

Increase childcare capacity in underserved areas: Invest in community childcare centres, especially in urban disadvantage and rural towns where private provision is scant. Provide capital grants and staffing support to open new crèches or childminding networks. Public expansion (through county childcare committees or nonprofits) may be needed where the market isn't delivering places.

Improve access for non-standard hours: Fund pilot schemes for extended hours of childcare (early morning, evening, weekend) in areas with many shift workers (e.g., near hospitals, hospitality hubs). This could involve subsidising staffing costs for services that open longer or supporting home-based childminders and after-hours care programs.

Support quality and staff retention: Ensure that efforts to reduce fees do not squeeze staff wages – government should continue to fund wage scales for childcare workers so that services remain sustainable while affordable. High turnover or shortage of qualified carers can limit availability, impacting families' access.

Promote uptake of ECCE and early intervention: Identify children in poverty who are not enrolled in any early learning (e.g., not in ECCE at age 3) and outreach to those families. Perhaps use public health nurses or community workers to encourage and help them access a place. Early education participation should be near-universal, with extra support for those from disadvantaged backgrounds (like the Access and Inclusion Model for children with

disabilities, something similar could be considered for socio-economic disadvantage – e.g., extra mentoring or smaller ECCE class ratios in certain settings).

5.4 Ensure Truly Free Primary and Secondary Education

Eliminate remaining school costs: Building on the positive impact of free schoolbooks for all children, the next steps should be:

Provide free school transport for all children.

Encourage schools to use generic uniforms.

Strictly enforce the voluntary nature of contributions – no essential activity or exam should be contingent on payment. The State should increase capitation funding to schools, so they don't need to ask parents at all.

Expand school meals to all schools. Commit funding to roll out the Hot School Meals program to every primary school by 2025 and to all secondary schools by 2027. Also ensure meals are nutritious and culturally appropriate. This guarantees every child at least one good meal a day, leveling the field for health and concentration.

Increase educational support in disadvantaged areas: Expand DEIS status to any school with concentrated disadvantage that is currently excluded (using updated census/SILC data).

Increase funding for the School Completion Programme and youth reach programs to reduce early school leaving. Introduce after-school homework clubs (with snacks/meals) in all DEIS primary schools – these provide a safe space and help working parents.

Support for extracurriculars: Establish a "Child Participation Fund" at local authority level where low-income parents can apply for small grants to cover costs of sports club membership, music classes, school trip fees, etc. This could be a relatively low-cost scheme but high impact on inclusion − e.g., €300 per child per year for those below an income threshold, redeemable for approved activities.

5.5 Improve Health and Well-being Supports

Complete the extension of free GP care to all children under 18. The current plan covers up to age 12 soon; commit to extending to secondary school age over the next budgets. And ensure GP availability is there (by contracting more GPs or expanding primary care centers) in disadvantaged areas so having a GP card truly means access.

Enhance community health services for children: Reduce waiting times for critical services like speech and language therapy, occupational therapy, mental health (CAMHS). This likely means recruiting more therapists and psychologists and possibly contracting private providers for interim capacity. The new Health Regions (Sláintecare) should prioritize areas with high child poverty for extra health resources – e.g., a pilot of a "one-stop-shop" Child Health and Development Hub in a region, where children can get multi-disciplinary care, could be trialed.

Nutrition support: Consider a food stipend or delivery for very vulnerable families Ensure food banks and community food programs are supported but also strive for more systemic solutions: e.g., expand the Healthy Ireland Fund programs that encourage community cooking classes, budgeting for nutrition, etc., targeted at low-income parents (to empower while also providing resources).

Mental health and social work: Increase funding for childhood mental health initiatives in schools (counsellors) and community (youth clubs with psychosocial supports). Ensure Tusla) has resources for early intervention family support – preventing problems from escalating to child protection issues due to stress of poverty

Cost of disability (children): In addition to the recommended cost of disability payment, specifically ensure that children with disabilities get the full suite of supports (medical card regardless of parental income, DCA (Domiciliary Care Allowance) at an adequate rate) and streamline the application processes so parents are not put off by bureaucratic hurdles.

5.6 Promote Inclusive Services and Participation

Transport and connectivity: Implement the free public transport for under-18s and monitor usage to adapt routes/timetables to youth needs (e.g., later buses after sports events). Expand the Local Link services in rural areas so that even villages have some public transport for families to access larger towns' services. Subsidise broadband for low-income households (for example, through the social welfare extra benefits system or via schools providing mobile hotspots to families). A connected child can engage better in education and society.

Youth and community work: Fund more youth clubs, particularly in areas with high anti-social behavior or crime risk, as poverty can sometimes lead to such issues. Engage sporting organizations to include disadvantaged kids (perhaps via a Sports Ireland mandate to spend X on inclusion programs). Public libraries are a great resource – ensure they are well-resourced and open convenient hours, as they provide free study space, internet, and culture.

Cultural participation: The Creative Ireland programme and others have done workshops in schools; ensure DEIS schools get priority. Consider introducing a free annual "culture pass" for children on the means-tested medical card – e.g., free entry to certain events, etc., to encourage participation.

Empower the voice of children in poverty: Encourage the Child Poverty Programme Office to incorporate feedback from children and teens experiencing poverty (through Comhairle na nÓg or other fora). Children's lived experience can pinpoint which interventions would help most.

Finally, SVP calls for maintaining momentum and political priority on child poverty beyond 2025. This means embedding the structures, and ring-fencing funding. Ireland is entering a period of projected budget surpluses; there is no excuse for not resolving the blight of child poverty once and for all. The return on investment – in terms of healthier, better-educated, more productive future citizens – is immense. The moral case is unassailable: every child deserves an equal chance at a bright future.

In conclusion, SVP stands ready to support and work with the Government and all stakeholders to implement these recommendations. We witness daily the resilience and

potential of children and families facing poverty, as well as the frustration of systemic obstacles that keep them down. By removing those obstacles through thoughtful policy and adequate resources, Ireland can become a place where no child's dreams are limited by the circumstances of their birth. We urge the Committee to champion this cause and help drive forward the policy changes needed.

Together, we can consign child poverty to history and ensure that all children in Ireland grow up in a society that nurtures them, values them, and allows them to achieve their full potential.