



Society of St.Vincent de Paul

# Delivering a Budget to Support all Households

**Budget 2027  
Proposals**

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June 2026



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

	Foreword by SVP National President Teresa Ryan	2
	Introduction	3
	Why we work for Social Justice	5
	Executive Summary	6
	<b>Summary of key recommendations for Budget 2027</b>	<b>8</b>
<b>Section 1:</b>	<b>Income Adequacy</b>	<b>10</b>
	Introduction	11
	Income Adequacy Data	11
	SILC 2025 Insights	11
	Policy recommendations	11
	<b>Budget 2027 recommendations</b>	<b>13</b>
<b>Section 2:</b>	<b>Children Living in Poverty</b>	<b>14</b>
	Context	15
	Inadequacy and Child Poverty	15
	Direct Provision	16
	Access to Transition Year	16
	<b>Budget 2027 recommendations</b>	<b>17</b>
<b>Section 3:</b>	<b>Housing and Homelessness</b>	<b>18</b>
	Context	19
	<b>Budget 2027 recommendations</b>	<b>21</b>
<b>Section 4:</b>	<b>Education</b>	<b>22</b>
	Context	23
	Policy recommendations	25
	<b>Budget 2027 recommendations</b>	<b>28</b>
<b>Section 5:</b>	<b>Energy and Climate Justice</b>	<b>29</b>
	Context	30
	Income Supports for Energy Poverty	30
	Improving Energy Poor Homes	31
	Advice for a Just Transition	31
	<b>Budget 2027 recommendations</b>	<b>32</b>
<b>Section 6:</b>	<b>Disability, Supports for Children with Additional Needs, and Supports for People Accessing Medical Appointments</b>	<b>33</b>
	Context	34
	<b>Budget 2027 recommendations</b>	<b>35</b>

## Foreword

by SVP National President  
Teresa Ryan



When I took on the role of National President of the Society of St Vincent de Paul in September 2025, I did so with a deep sense of responsibility, humility and hope. Every day, SVP members are welcomed into people's homes across Ireland, often at moments of great stress and uncertainty. They see the reality behind the statistics: parents going without so their children can eat, older people afraid to turn on the heating, people with disabilities facing unavoidable extra costs, and families struggling to keep a roof over their heads.

This Pre-Budget Submission is grounded in that frontline experience. Every day, our members visit people in their homes and learn directly from them what are the barriers they are facing. It is also shaped by the evidence, which shows that while some headline poverty rates have improved, many of the people SVP supports are continuing to fall further behind. We have on the ground real life experiences that offer timely insights.

The latest SILC data shows that consistent poverty in the general population has fallen slightly, from 5% to 4.7%. However, this overall figure masks serious and growing hardship among particular groups. For older people living alone, consistent poverty rose from 5.2% to 9.6%. For children in one-parent households, it increased from 11% to 13.4%. Households where someone has a disability continue to face an unacceptably high consistent poverty rate of 13.9%.

Housing costs are also pushing more people into poverty. In the general population, the at-risk-of-poverty rate rises from 12.6% before housing costs to 19.7% after them. For households receiving HAP or Rent Supplement, the rate is 20.5% before housing costs but rises to 58% after them. These are not abstract figures. They reflect families forced into impossible choices and children growing up without the stability every childhood should include.

We know from our members' experience that policy choices make a real difference. Targeted income supports, investment in housing, protection from energy poverty and measures that recognise the additional cost of disability can improve people's lives in a meaningful and immediate way. We have seen before that when Government acts with ambition and compassion, lives are changed.

**Budget 2027 must focus on those being pushed furthest behind. Ireland has the resources to end poverty. What is needed now is the resolve to act.**

A handwritten signature in black ink that reads "Teresa Ryan". The signature is written in a cursive, flowing style.

Teresa Ryan  
SVP National President

## Introduction

**Budget 2027 is being developed at a time of growing geopolitical tension and economic uncertainty. These pressures create real challenges for Government, but they also underline the importance of making clear choices to protect those most exposed to rising costs and insecurity. On May 27th, the government published the Road Map for Social Inclusion 2026-2030. This is an ambitious plan that set a target to reduce the consistent poverty from its current rate of 4.7% for the general population to 2% by 2030. Similarly, it aims to reduce the rate of consistent poverty for children from 7.8% to 3% in the same period. Budget 2027 must reflect the ambition of the plan with targeted reforms for groups most at risk.**

While economic indicators point to continued strength, many individuals and families are not experiencing that progress in their daily lives. The cost of housing, energy, and essential goods continues to place sustained pressure on household budgets. For those on the lowest incomes, this is not a short-term difficulty but an ongoing reality that limits choices, deepens hardship, and undermines dignity.

SVP believes that everyone should have access to an adequate income and the supports needed to live with dignity and participate fully in society. The organisation's frontline experience shows that this is not currently the case. Many individuals and families continue to face a persistent gap between their income and the cost of a minimum essential standard of living, with particularly severe impacts for children, lone parents, older people, and people with disabilities.

Ireland has the resources to reduce poverty in a meaningful way, but progress depends on the choices made. A fair budget must be evidence led, poverty proofed and targeted at those who need support most. Drawing on SILC 2025 data, MESL research, and the direct experience of SVP members, this submission identifies where action is most urgently required.

**Across six thematic areas, income adequacy, child poverty, housing and homelessness, education, energy poverty, and disability, this submission sets out practical and achievable measures.**

**Taken together, these recommendations would reduce poverty, address deepening inequality, and help build a society in which everyone can live with dignity and participate fully.**

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**Budget 2027 must focus on those being pushed furthest behind. Ireland has the resources to end poverty. What is needed now is the resolve to act.**

**Teresa Ryan  
SVP National President**



## Deprivation<sup>1</sup>

The Survey on Income and Living Conditions (SILC) in 2025 showed there were

**824,248**

people experiencing enforced deprivation.

There were

**95,167**

children in consistent poverty



One parent families have the highest rate of deprivation at

**48.7%**



People who are unemployed have a deprivation rate of

**42.1%**

People not at work due to permanent illness or disability have a deprivation rate of

**39.2%**

More than **3 in ten**



people living in rented accommodation experienced deprivation (31.6%)

## Housing

There are

**17,548**

people homeless in Ireland at the end of April 2026, including **5,604 children**.<sup>2</sup>



This is an overall increase of **12.6%** over the last 12 months, but worryingly, there was **20.6% increase** in the number of families homeless

## Education

Chronic absence rates remain well above pre pandemic levels and are not falling fast enough.

In 2023–24,

**22.1%**

of primary students missed 20+ days, far above the pre pandemic average of 11.43%. At post primary level, this rate was 21.2% well above the pre pandemic 16.19%



## Energy

Compared to March 2025, the urban household energy cost is

**12.1%**

higher, and

**47.3%**

higher for rural households<sup>3</sup>



<sup>1</sup> Central Statistics Office. (2026, March 11) *Survey on Income and Living Conditions (SILC) 2025* (Statistical release). <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/>

<sup>2</sup> Department of Housing, Local Government and Heritage. (2026, May 29). *Homelessness report: April 2026*. <https://data.gov.ie/dataset/homelessness-report-april-2026>

<sup>3</sup> Vincentian MESL Research Centre. (2026). \*Minimum Essential Standard of Living (MESL)\*. Society of St. Vincent de Paul. <https://budgeting.ie/wp-content/uploads/2026/06/MESL-2026.pdf>

## Executive Summary

Ireland is a wealthy country where poverty remains widespread and, for many, is deepening. While headline consistent poverty rates have slightly improved, this masks worsening conditions for those most affected. **Lone parent families, children, older people living alone, and people with disabilities face growing hardship as the cost of housing, energy, and everyday essentials continues to rise.**

Budget 2027 is a critical opportunity to respond. The Government has committed, through the Roadmap for Social Inclusion 2026 to 2030, to significantly reduce poverty. Achieving these targets will require decisive and targeted action focused on those furthest behind.

Income adequacy remains a central challenge. Social welfare rates no longer meet the cost of a minimum essential standard of living, and the core adult rate has lost purchasing power. Many working households, particularly lone parents on the National Minimum Wage, are not experiencing a meaningful financial gain from employment. **Budget 2027 must restore adequacy through increases in core social welfare rates, improvements to the minimum wage, and reform of income disregards.**

Child poverty remains unacceptably high, with over 95,000 children living in consistent poverty. Rates are significantly higher for one parent families. Children are experiencing the impacts of income inadequacy every day, including food insecurity, exclusion from education, and barriers to participation. Increases in child related payments and the introduction of overdue supports for children in international protection accommodation are essential.

**Over  
95,000**  
children living in  
consistent poverty

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The housing and homelessness crisis continues to intensify. More than 17,500 people are living in emergency accommodation, including over 5,500 children, with family homelessness at record levels. Current responses remain overly reliant on emergency accommodation rather than prevention. A shift towards prevention, increased investment in social and affordable housing, and reform of the Housing Assistance Payment system is urgently needed.

**More than  
17,500**  
people are living  
in emergency  
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**5,500**  
children

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Education remains one of the most effective pathways out of poverty, yet cost barriers persist. While measures such as free schoolbooks have reduced some pressures, families continue to face significant expenses, including digital devices, school contributions, and participation costs. These costs disproportionately affect disadvantaged students and reinforce inequality. Targeted investment is required to ensure that every child can access education on an equal basis.

Energy poverty is now a structural issue. The cost of heat and electricity has increased significantly, while the real value of supports such as the Fuel Allowance and Household Benefits Package has declined. Many households are unable to meet their basic energy needs. Budget 2027 must restore the adequacy of these supports and invest in long term solutions that reduce energy costs for low income households.

People with disabilities continue to face higher costs and elevated levels of deprivation. Despite extensive consultation, a Cost of Disability Payment has not yet been introduced. Delays in disability services, including the Assessment of Need process, are compounding financial and social exclusion. Budget 2027 must deliver meaningful progress through the introduction of targeted income supports and investment in services.

**Ireland has the resources to reduce poverty and inequality in a meaningful way. What is required now is clear prioritisation and decisive action. Budget 2027 must focus on those being pushed furthest behind and deliver targeted measures that improve living standards, reduce poverty, and support full participation in society.**

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# Summary of Key Recommendations for Budget 2027



## Income Adequacy

1. Increase core social welfare rates by €15 per week.
2. Raise the National Minimum Wage to €15.40 per hour, with appropriate adjustments to income thresholds and earnings disregards.
3. Increase the income disregard for the One-Parent Family Payment and Jobseeker's Transitional Payment to the equivalent of 16.5 hours of minimum wage work and index-link the disregard going forward.
4. Extend the Living Alone Allowance to one adult households with dependent children in receipt of a primary social welfare payment.

## Children Living in Poverty



1. Increase the Child Support Payment by €10 to €68 for children under 12, and by €18 to €96 for children 12 and over.
2. Introduce the International Protection Child Payment without further delay, at a rate equivalent to Child Benefit, to improve income adequacy and reduce child poverty among families in IPAS accommodation and increase the Daily Expenses Allowance rates to reflect rising living costs, with a commitment to regular indexation to prevent further erosion in adequacy.
3. Extend access to Transition Year for low-income households. Introduce a double Back to School and Footwear Allowance payment for qualifying young people entering Transition Year.

## Housing and Homelessness



1. Increase the provision of social housing stock and affordable cost rental homes for vulnerable and low-income households, including new builds and vacant homes.
2. Establish a ring-fenced Homelessness Prevention Fund, aligned with the Homelessness Prevention Framework and the Child and Family Homelessness Action Plan, amounting to 20% of all homelessness expenditure.
3. Provide targeted homelessness prevention and move-on supports for households transitioning from International Protection and Temporary Protection accommodation.
4. Reform the Housing Assistance Payment scheme to ensure it reflects actual housing costs and protects low-income households from housing insecurity. Until HAP reform is implemented, the Department of Social Protection should provide an Additional Needs Payment to ensure households have a minimum after housing costs income.

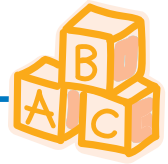
## Education



1. Increase capitation grants significantly to reflect actual running costs and eliminate reliance on voluntary contributions, alongside extending the Free School Meals Programme to all post-primary schools.
2. End direct costs to families by funding school-based digital device loan schemes and extending medical card fee exemptions to include mock examinations and correction fees.
3. Reform SUSI by benchmarking grants and income thresholds to the cost of living and earnings and substantially increase financial supports for apprentices to cover the real costs of accommodation, food and travel during training.



## Early Years Education



1. Progress towards €200 per month ECEC fees, as committed to in the Programme for Government, with proportionate thresholds for one parent families, by taking responsibility for educators' wages, to improve affordability for families and support a more sustainable and publicly funded system.

## Energy and Climate Justice

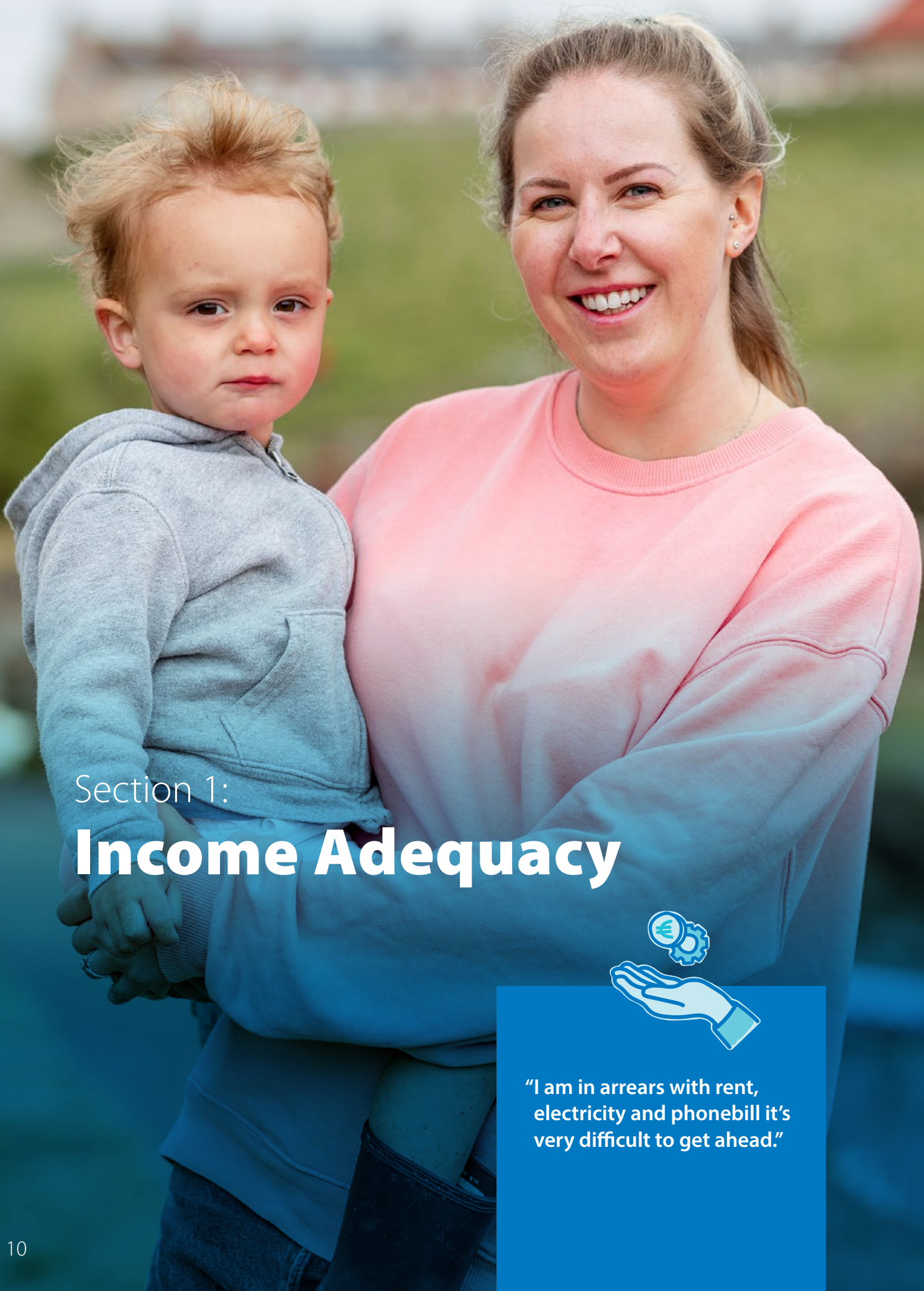


1. Increase the Fuel Allowance by €4 to €42 and retain the 32-week Fuel Allowance season, to restore the purchasing power of the Fuel Allowance to its 2020 levels and ensure certainty for households.
2. Increase the Household Benefits Package by €5 to €40 as a step toward gradually restoring its original purchasing power. This will ensure older people and people with a disability can meet their electricity needs this winter.
3. Pilot energy poverty retrofit schemes targeting private rented sector tenants, focusing initially on HAP tenancies. This could include improved monitoring of landlord uptake of existing schemes and greater incentives for participation, conditional on security of tenure.
4. Pilot a programme of Community Energy Advisors to provide people in energy poverty with tailored, expert guidance on issues ranging from tariffs and switching to long-term pathways out of energy poverty. A community energy advice service would both protect households in energy poverty and facilitate Ireland's just transition.

## Disability, Supports for Children with Additional Needs, and Supports for People Accessing Medical Appointments



1. Introduce a weekly Cost of Disability Payment, informed by the outcome of the public consultation on the Cost of Disability and the Strategic Focus Network Summit, to help meet the additional costs experienced by people with disabilities.
2. Increase financial supports for medical-related travel and accommodation costs for low-income households accessing healthcare services, particularly in rural and regional areas. This should include strengthening existing transport and accommodation supports to ensure that they are fit for purpose and responsive to the real costs faced by households accessing essential care.
3. Provide targeted investment to address delays within the Assessment of Need process, including ring-fenced funding to eliminate backlogs and ensure compliance with statutory timelines.
4. Increase investment in special educational provision to ensure every child can access an appropriate school placement within their local community. This should include expanding special classes and special school places in line with identified need and investing in forward planning to prevent future shortages.



Section 1:

# Income Adequacy



"I am in arrears with rent, electricity and phonebill it's very difficult to get ahead."

## Introduction

The cost of living continues to rise, and with it, the number of households experiencing income inadequacy. SVP continues to support households struggling with rising debts and diminishing savings, as well as households struggling to afford food. With prices, particularly food prices, expected to rise this coming year, the social protection system requires permanent adaptation to ensure households can afford lives of dignity in Ireland today.

## Income Inadequacy Data

Our members continue to support households in receipt of social protection payments who struggle with inadequate incomes. These experiences are in line with MESL data, which finds continued income inadequacy for those on social protection, particularly one parent households and working age single adults.

In 2026, only 29 out of 145 cases analysed by the Vincentian MESL Research Centre saw adequacy, where social welfare supports were sufficient for a household's minimum needs<sup>1</sup>. In 116 cases, social welfare supports were inadequate to meet the minimum needs for a household to live with dignity in Ireland today.

**Current social welfare supports only meet 88% of the minimum needs for one parent households, and 86% of needs for working age single adults, putting these groups in deep income inadequacy.**

## SILC 2025 Insights

Most recent SILC figures found that between 2024 and 2025, the consistent poverty rate for older people living alone nearly doubled, rising from 5.2% to 9.6%<sup>2</sup>. This, with cost-of-living measures such as energy credits still in place. Excluding cost-of-living measures, the CSO finds that the consistent poverty rate for older people living alone would have been 11.0%.

## Policy Recommendations

### Increase Core Social Welfare rates by €15 per week

The Minimum Essential Standard of Living (MESL) Update 2026 finds that the current core adult social welfare rate, which currently sits at €254 has lost purchasing power since 2020. To ensure a life with dignity and restore purchasing power, the core social welfare rate should increase by €15 to €269.

### Raise the National Minimum Wage to €15.40

The National Minimum Wage should be increased by €1.25 to €15.40 per hour, reflecting the MESL-based Living Wage rate for 2025/26. This rate is based on a basket of goods and services needed to meet minimum needs for a dignified standard of living. In 2025, the standard full-time National Minimum Wage salary met only 78.3% of MESL costs for a working-age adult living alone and renting a one-bedroom dwelling in the Dublin area. For those in a rural area, full-time National Minimum Wage employment met only 86.5% of core costs.

Unless the National Minimum Wage can ensure a life of dignity, workers and their households will need to compromise on basics and go without the essentials they need. The Low Pay Commission must pursue ambitious increases to ensure workers can meet costs and prevent the National Minimum Wage from losing further ground to the cost of living.

1 Vincentian MESL Research Centre. (2026) Minimum Essential Standard of Living (MESL) 2026. Society of St. Vincent de Paul. <https://budgeting.ie/pdf/mesl-2026-report/>

2 CSO (2026). Survey on Income and Living Conditions (SILC) 2025. Available at <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/keyfindings/>

## Increase and Index-Link the Income Disregard for One-Parent Family Payment (OPFP) and Jobseeker's Transitional Payment (JST)

The earnings disregard for the One-Parent Family Payment and Jobseeker's Transitional Payment has been set at €165 per week since 2020. Under the Consumer Price Index, when these disregards were set in 2020, the income disregard was the equivalent of €209.77 today. The real value of these income disregards is 72.9% of 2020 levels.

Given increases in the National Minimum Wage, the rate of OFP or JST payable to those on the NMW is lower than when the thresholds were set in 2020. When the OFP was introduced in 1997, the income disregard allowed lone parents to work 26 hours before facing any reduction in payment. By 2020, the income disregard was the equivalent of 16.34 hours of work. As of 2026, the income disregard is the equivalent of only 11.6 hours at the current national minimum wage of €14.15 per hour. It is increasingly difficult for individuals on these payments to find work that would not leave them worse-off.

For Budget 2027, we recommend setting the value of the disregard at the equivalent of 16.5 hours of minimum wage work, maintaining the same in-work supports as 2020 levels. The income disregard should be index-linked going forward to remain at this number of working hours.

Indexation will protect the original work incentive of the income disregard by providing recipients greater flexibility in finding work and ensuring lone parents in employment keep more of their income.

As of January 2026,  
the income disregard stands at  
**€165 per week**  
– equivalent to just  
**11.66 hours**  
at the current minimum wage of  
**€14.15 per hour.**

In 2000 a lone parent could work over 26 hours a week before their welfare payment was affected. By 2026 that has fallen to just 11.66 hours, a reduction of 14.6 hours or 55%. The income disregard has not been index-linked to the minimum wage.

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
2026	€14.15	€165.00	11.66 hrs

The table above shows clearly how the income disregard has been devalued. To restore it to 2020 levels, allowing lone parents to work 16.5 hours, the income disregard needs to be increased to €235 per week. Index linking the income disregard to the minimum wage gives lone parents more certainty and maintains the value of their work for their families. This step would encourage continued engagement with employment and training for lone parents.



## Extend the Living Alone Allowance to One-Adult Households with Dependent Children in Receipt of Primary Social Welfare Payments.

Rising housing, utility, and food costs have disproportionate impact on households with a single adult. SVP recommends that the Living Alone Allowance be increased to support single-adult households and that eligibility for this payment is expanded to include one-parent families. The experience of our members suggests that these households are increasingly requesting assistance from SVP to manage rising energy, food, and housing costs.

Household essentials such as food, rent, and energy are not substantially lower for single adult households, one-parent families included. When only one adult resides in the home, these costs fall wholly on one person. For one-parent families, this often comes with the added pressure of mitigating against inadequacy in social protection rates for children.



In 2024 SVP provided

**€20 million**

in assistance for food.

Using MESL data this equates to

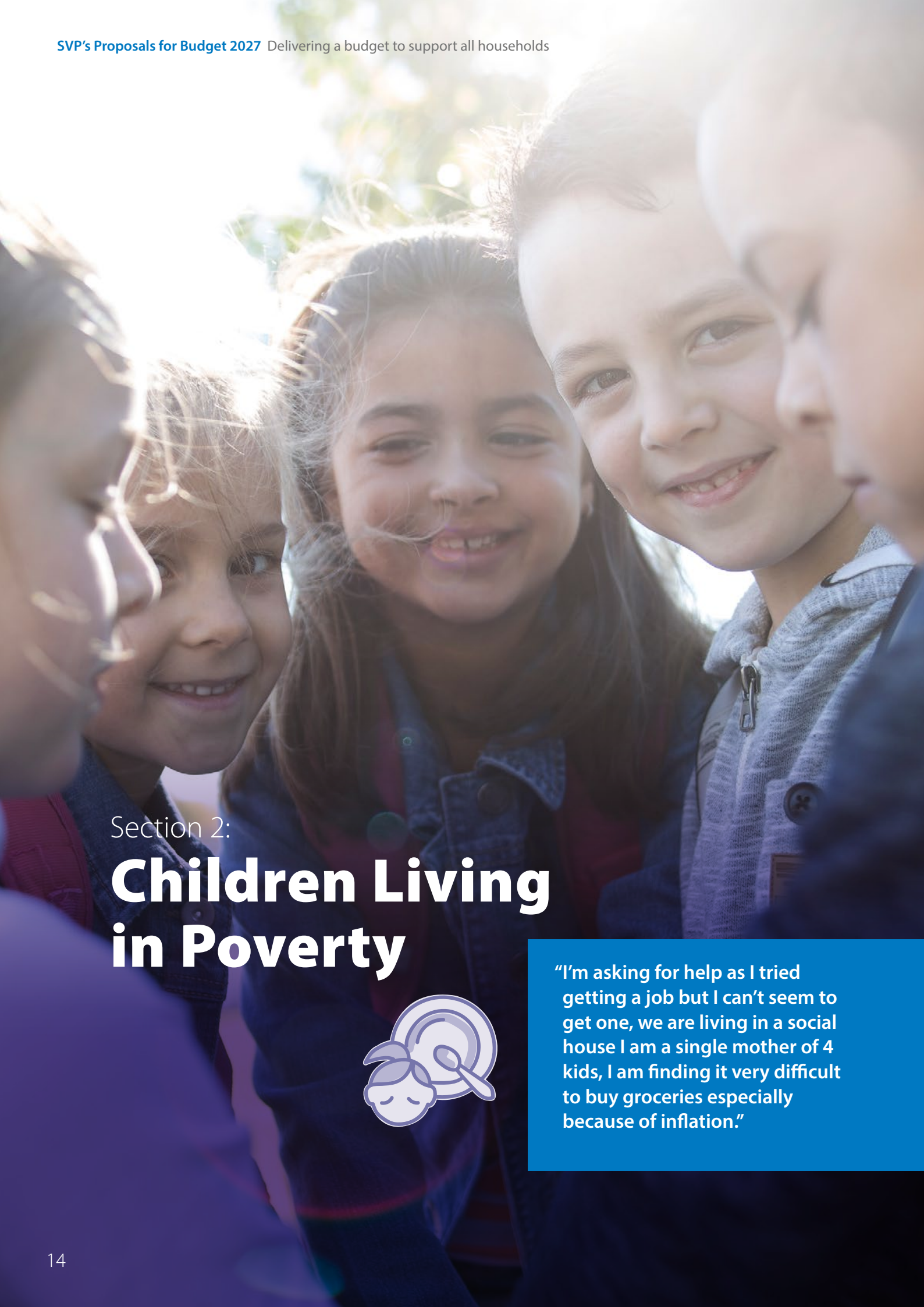
**2,398,081**

spaghetti bolognese dinners for one parent, two children families.

## Budget 2027 Recommendations

### Income Adequacy

- 1 Increase core social welfare rates by €15 per week.
- 2 Raise the National Minimum Wage to €15.40 per hour.
- 3 Increase the income disregard for the One-Parent Family Payment and Jobseeker's Transitional Payment to the equivalent of 16.5 hours of minimum wage work and index-link the disregard going forward.
- 4 Extend the Living Alone Allowance to one adult households with dependent children in receipt of a primary social welfare payment.



Section 2:

# Children Living in Poverty



"I'm asking for help as I tried getting a job but I can't seem to get one, we are living in a social house I am a single mother of 4 kids, I am finding it very difficult to buy groceries especially because of inflation."

## Context

Last year's Budget took important steps toward addressing child poverty by acknowledging the differing needs between older and younger children and increasing the child support payment accordingly. However, child poverty cannot be addressed by one Budget alone: **continued, structural steps are needed to ensure children in Ireland, and the families that support them, have their minimum needs met.**

Growing up in poverty has long-term effects on children's health and education, entrenching existing inequality into future generations in Ireland. The impacts of this poverty are felt daily, with children waking up in cold, dark homes, struggling to get the healthcare they need, and going to school with empty stomachs.

The most recent Survey on Income and Living Conditions (SILC) 2025 found that though there has been a slight decrease in children's consistent poverty rate from 8.5% to 7.8%, children continue to have the highest poverty rates of all age groups. **Over 95,167 children were living in consistent poverty, and over 239,146 experienced deprivation in 2025<sup>3</sup>.** These figures represent the harsh reality of poverty, where **nearly 1 in 5 children are missing out on the essentials they need to grow** and are being held back from key social and academic opportunities. This level of child poverty is unacceptable in a country as wealthy as ours.

## Inadequacy and Child Poverty

Budget 2027 must address child poverty holistically: children in poverty are part of families in poverty, where parents are frequently drawing on inadequate core social welfare rates to supplement inadequate child rates. **Our members regularly support families where parents are going without to ensure their children have enough.** These experiences are reflected in data, where MESL research finds that only 72% of an older child's and 95% of a younger child's minimum essential needs are met by core social protection. To address this, we recommend an increase in the Child Support Payment by €10 to €68 for children under 12, and by €18 to €96 for children 12 and over.

Addressing child poverty requires attention to those children at greatest risk of poverty. SILC 2025 found that **13.4% of one parent families were in consistent poverty, compared to 4.2% of two parent families.** Childcare costs, lower household incomes, and inadequate social protection all contribute to this disparate experience of poverty. To address child poverty and achieve our target of 3% consistent poverty for this age group, we must be ambitious and deliver a Budget that puts real money into the hands of the families who need it most.

**Growing up in poverty has long-term effects on children's health and education, entrenching existing inequality into future generations in Ireland.**

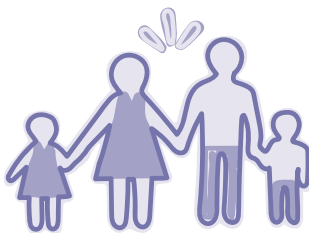
<sup>3</sup> Central Statistics Office (2026). Survey on Income and Living Conditions (SILC) 2025. <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/>

## Direct Provision

Children awaiting status and living in International Protection accommodation continue to experience significant levels of poverty and exclusion. The Daily Expenses Allowance stands at €38.80 per week for adults and €29.80 per week for children.

**These rates have remained unchanged since 2019, despite significant increases in the cost of living.**

While the introduction of an International Protection Child Payment, at a rate equivalent to Child Benefit, was announced in both Budget 2024<sup>4</sup> and 2025<sup>5</sup>, it has not yet been implemented, with families continuing to go without a key support to address child poverty.



**“My family and I are presently residing in IPAS accommodation, and we have received a formal notice to vacate. This has placed us at immediate risk of homelessness, as I have been unable to secure alternative accommodation despite actively searching and engaging with letting agents.”**

## Access to Transition Year

Research from the Education Research Centre indicates that Transition Year (TY) participation is associated with higher educational aspirations and stronger cognitive engagement. At the same time, schools with higher proportions of pupils from lower socio-economic backgrounds are less likely to offer TY, meaning that the pupils for whom the programme may offer the greatest benefit are also the least likely to have access to it.

For those schools that do offer TY, families face substantial costs. The TY funding per pupil remained at €95 for twelve years, from 2011 to 2024, and was only restored to its 2009/10 level of €100 in 2024/25. Meanwhile, schools seek between €320 and €470 from parents to fund their programmes, with overseas school trips adding costs of €500 or more per pupil. In 2024, SVP received 209 direct requests for assistance specifically to help families meet TY costs. Pupils in the Northeast and Midlands region chose the cost of TY as the subject of their Young SVP project, reflecting how visible this issue is to the young people it affects.

### Recommendation:

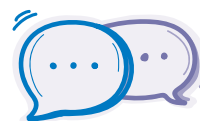
**Introduce a double payment of the Back-to-School Clothing and Footwear Allowance (BSCFA) for eligible pupils entering Transition Year, to enable access and encourage participation in the TY programme.**

4 Department of Children, Disability and Equality (October 2023) Minister O’Gorman welcomes substantial investment under Budget 2024 <https://www.gov.ie/en/department-of-children-disability-and-equality/press-releases/minister-ogorman-welcomes-substantial-investment-under-budget-2024/#international-protection>

5 Department of Children, Disability and Equality (October 2024) Minister O’Gorman welcomes record 837 million investment from Budget 2025 <https://www.gov.ie/en/department-of-children-disability-and-equality/press-releases/minister-ogorman-welcomes-record-837m-investment-from-budget-2025/>



“After I pay the bills and electricity and rent we don’t have much money left and now that it is coming back to school I’m struggling even more because of the uniforms if you can help me I would greatly appreciate any help at all.”



In 2024 SVP provided

**€20 million**

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

**over 2,200**

two parent and two children families annual food needs

## Budget 2027 Recommendations

### Children Living in Poverty

- 1 Increase the Child Support Payment by €10 to €68 for children under 12, and by €18 to €96 for children 12 and over.
- 2 Introduce a double payment of the Back to School Allowance scheme for eligible children availing of the Transition Year Programme.
- 3 Introduce the International Protection Child Payment without further delay, at a rate equivalent to Child Benefit, to improve income adequacy and reduce child poverty among families in IPAS accommodation.
- 4 Increase the Daily Expenses Allowance rates to reflect rising living costs, with a commitment to regular indexation to prevent further erosion of adequacy.

Section 3:

# Housing and Homelessness



"I'm struggling at the moment and can't pay arrears as well as weekly rent."

# Homelessness in Ireland: April 2025

Monthly, annual and 5-year changes

Total Homeless

**17,548**

Month on Month

**+31**

vs. March 2026

Year on Year






**+1,968**

vs. April 2025

Over 5 Years

**+9,466**

vs. April 2021

Breakdown of Homelessness		April 2026	Month on Month	Year on Year	Over 5 Years
	Adult Only Households	7,631	-84	+330	+2,828
	People in Families	10,187	+115	+1,638	+6,638
	Children	5,604	+33	+829	+3,411
	Families	2,707	+48	+462	+1,782
	One-Parent Families	1,554	+29	+263	+1,060
	Two-Parent Families	1,153	+19	+199	+772

Source: Department of Housing, Local Government and Heritage – Homelessness Report, April 2026

## Context

The worsening housing and homelessness crisis continues to be a significant concern for SVP members. Homelessness remains at persistently high levels, with the latest data showing 17,548 people living in emergency accommodation, including 5,604 children.<sup>6</sup> This represents a 12.6% increase in overall homelessness and a 20.6% increase in family homelessness compared to the same period last year. **Family homelessness continues to deepen, with over 10,187 people in families experiencing homelessness as of April 2026.**<sup>7</sup> These figures highlight the scale and severity of the crisis and the significant impact it is having on children and families across the country.

Structural issues within the housing system, including an insufficient supply of social and affordable homes and continued pressures

in the private rental sector, continue to drive homelessness and housing insecurity.

The Government's response to homelessness remains overly reliant on emergency accommodation. This approach is neither sustainable nor effective in reducing homelessness in the long term. Greater emphasis is required on prevention, early intervention, tenancy sustainment, and increasing the supply of secure and affordable housing.

The development of the Homelessness Prevention Framework and the Child and Family Homelessness Action Plan represent a welcome shift in policy towards prevention.<sup>8</sup> The Framework commits to a more structured and coordinated approach to homelessness prevention, including tailored measures for

6 Department of Housing, Local Government and Heritage. (2026). Monthly homelessness report: April 2026. Government of Ireland. <https://www.gov.ie/en/publication/4c3a7-monthly-homelessness-report-april-2026/>

7 ibid

8 Minister for Housing, Local Government and Heritage. (2026, April 14). Written answer to Parliamentary Question No. 1685 [Rory Hearne]. Houses of the Oireachtas. <https://www.oireachtas.ie/en/debates/question/2026-04-14/1685/>

households at risk of homelessness. Similarly, the Child and Family Homelessness Action Plan aims to strengthen prevention measures for families, reduce the number of children entering emergency accommodation, and accelerate exits from homelessness. However, without dedicated and ring-fenced funding, these measures will not achieve their intended impact.

Recent developments within the International Protection and Ukrainian accommodation systems also risk increasing pressure on homelessness services. Reports that over 1,000 people who have received status but remain in IPAS accommodation have been instructed to leave their accommodation by July 2026,<sup>9</sup> have raised significant concerns regarding the risk of homelessness among this group.

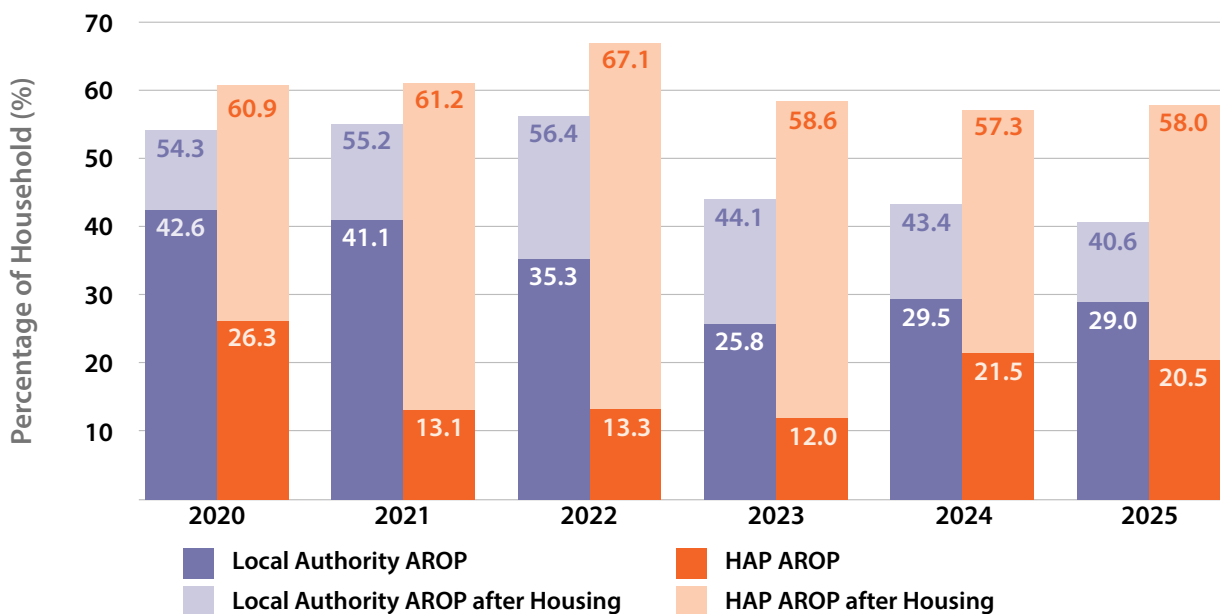
Changes to supports for people fleeing the war in Ukraine are likely to increase housing insecurity for many households.<sup>10</sup> Without

adequate move-on and tenancy sustainment supports, these policy changes risk increasing demand on homelessness services and placing further pressure on an already strained system. No household should be transitioned from one form of State-supported accommodation into homelessness due to a lack of appropriate housing and support planning.

Domestic abuse continues to be a significant driver of homelessness. Research by the National Women’s Council has highlighted the strong link between domestic abuse, housing insecurity and homelessness, with many survivors facing the loss of their home and long-term housing insecurity when forced to leave unsafe situations.<sup>11</sup> Greater emphasis is required on prevention-focused responses that support survivors, where safe and appropriate, to remain in the family home rather than entering homelessness services.

### Housing Cost Burden (Before vs After Housing Costs) 2020–2025

Darker bottom = Base Rate (Before) | Lighter top = Housing Cost Impact (Increase) CSO SILC 2020–2025



9 The Irish Times (May 2026) Thousands told to leave IPAS centres by July as they are ‘no longer entitled’ to live there <https://www.irishtimes.com/ireland/social-affairs/2026/05/02/thousands-told-to-leave-ipas-centres-by-july-as-they-are-no-longer-entitled-to-live-there/>

10 Department of Justice, Home Affairs and Migration (May 2026) Minister for Justice, Home Affairs and Migration Jim O’Callaghan and Minister of State for Migration Colm Brophy secure Government approval for new measures in relation to Ukrainian citizens with Temporary Protection status <https://www.gov.ie/en/department-of-justice-home-affairs-and-migration/press-releases/minister-for-justice-home-affairs-and-migration-jim-ocallaghan-and-minister-of-state-for-migration-coltm-brophy-secure-government-approval-for-new-measures-in-relation-to-ukrainian-citizens-with-temporary-protection-status/>

11 NWC (November 2025) Housing precarity, homelessness and violence against women and girls [https://www.nwci.ie/learn/publication/housing\\_precarity\\_homelessness\\_and\\_violence\\_against\\_women\\_and\\_girls](https://www.nwci.ie/learn/publication/housing_precarity_homelessness_and_violence_against_women_and_girls)

This should include reviewing tenancy and housing protocols within social housing, including mechanisms to remove perpetrators from tenancies, alongside targeted financial supports for survivors who have a mortgage.

At the same time, the growing gap between Housing Assistance Payment (HAP) limits and actual market rents is leaving many low-income households unable to secure or sustain tenancies within the private rented sector. As a result, many households are forced to make unaffordable top-up payments, increasing the risk of poverty, rent arrears, and homelessness. While the ongoing HAP review is welcome, reform must ensure that HAP reflects real housing costs and provides adequate protection for households experiencing housing insecurity. Reliance on discretionary HAP uplifts is not a sustainable substitute for adequately set rent limits. The Department of Social Protection should ensure that all households have a minimum income

after paying housing costs, by introducing an Additional Needs Payment to support incomes reduced because of high landlord top up costs.

The chart opposite shows the significantly higher housing cost burden experienced by households in receipt of HAP compared to Local Authority tenants. Between 2020 and 2025, HAP-supported households consistently experienced substantially higher housing affordability pressures, reinforcing concerns that HAP limits are failing to keep pace with market rents and leaving many households exposed to ongoing financial hardship and housing insecurity.

**Budget 2027 provides an opportunity to rebalance investment towards prevention, increase the supply of appropriate housing, and deliver a more effective and sustainable response to homelessness.**

## Budget 2027 Recommendations

### Housing and Homelessness

- 1** Increase the provision of social housing stock and affordable cost rental homes for vulnerable and low-income households, including new builds and vacant homes.

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- 2** Establish a ring-fenced Homelessness Prevention Fund, aligned with the Homelessness Prevention Framework and the Child and Family Homelessness Action Plan, amounting to 20% of all homelessness expenditure.

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- 3** Provide targeted homelessness prevention and move-on supports for households transitioning from International Protection and Temporary Protection accommodation.

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- 4** Reform the Housing Assistance Payment scheme to ensure it reflects actual housing costs and protects low-income households from housing insecurity. Until HAP reform is implemented, the Department of Social Protection should provide an Additional Needs Payment to ensure households have a minimum after housing costs income.

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Section 4:

# Education



"I am writing to you to ask for help with the TY fee for my Daughters school. I feel this is the best path for her to take right now and I can not afford €380. I am a single mother for two children."

## Context

### Early Childhood Education and Care

Recent State investment in the Early Childhood Education and Care (ECEC) sector has reduced fees, however, costs remain a barrier to access for many households, particularly those supported by SVP who are already experiencing disadvantage and marginalisation. High childcare costs are especially challenging for low-income lone-parent households, where access to affordable childcare can be critical to participation in employment, education, and training.

Alongside this, the sector faces significant recruitment and retention challenges, driven by low pay and precarious working conditions for educators.<sup>12 13</sup> Addressing affordability for households and ensuring workforce sustainability requires a fundamental shift in how the ECEC system is funded.



## Primary and Post-Primary School

### Context and Evidence

Educational disadvantage in Ireland is not random. It is shaped by where a child lives, what their parents earn, and which school they attend. Evidence from longitudinal research shows that a young person's educational outcomes are strongly influenced by their socio-economic background, including their mother's level of education, social class, family structure, and experience of financial strain. These factors are associated with significant differences in Leaving Certificate performance, including gaps of 100 CAO points observed between students from advantaged and disadvantaged backgrounds.<sup>14 15</sup>

The school a child attends also matters. Students in DEIS schools continue to achieve lower Leaving Certificate grades than those in socially mixed schools, even when social background is taken into account, while students in fee-paying schools achieve higher outcomes.<sup>16</sup>

Educational disadvantage is cumulative. Children who attend Urban Band 1 DEIS primary schools carry that disadvantage into second level, where it compounds over time through lower attainment, lower expectations and reduced progression opportunities.

... costs remain a barrier to access for many households, particularly those supported by SVP who are already experiencing disadvantage and marginalisation.

12 PQ answer, Minister for Children, Disability and Equality to Deputy Aiden Farrelly, 6th May 2026 <https://www.oireachtas.ie/en/debates/question/2026-05-06/742/>

13 Together for Public Alliance (2026) Roadmap to Public Childcare [https://www.nwci.ie/images/uploads/Roadmap\\_to\\_Childcare\\_Together\\_for\\_Public\\_Position\\_Paper.pdf](https://www.nwci.ie/images/uploads/Roadmap_to_Childcare_Together_for_Public_Position_Paper.pdf)

14 Economic and Social Research Institute. (2026). The impact of school and neighbourhood social mix on Leaving Certificate performance. <https://www.esri.ie/publications/the-impact-of-school-and-neighbourhood-social-mix-on-leaving-certificate-performance>

15 Gavin, A., Költő, A., Lunney, L., Maloney, R., Walker, L., Nic Gabhainn, S., & Kelly, C. (2024). The Irish Health Behaviour in School-Aged Children (HBSC) Study 2022. Department of Health & University of Galway.

16 RTÉ News. (2026). *Leaving Certificate results vary by school and social background*.

The concentration of disadvantage within particular schools further deepens inequality. The Pobal HP Deprivation Index demonstrates that disadvantage is spatially concentrated within specific communities, particularly in urban areas, where the most disadvantaged populations are clustered. This concentration is reflected in the school system, where a relatively small number of schools serve a very high proportion of students experiencing deep deprivation. This density of disadvantage mirrors broader societal segregation and presents a distinct policy challenge.<sup>17</sup>

The consequences extend beyond school. Educational attainment is strongly correlated with labour market outcomes. Employment rates rise significantly with higher levels of education, while unemployment rates fall. For example, employment rates reach over 85% among those with third-level qualifications, compared to significantly lower rates for those with lower levels of education. This means that educational inequality is directly linked to future income inequality and poverty risk.<sup>18</sup>

Breaking the cycle of intergenerational poverty and the cycle of educational disadvantage are therefore deeply connected. Research consistently shows that socio-economic inequalities in education reinforce broader inequalities across society over time.<sup>19</sup>



**SVP sees the financial dimension of this directly. In 2024, SVP spent €5.1 million supporting educational needs. In 2025, we received 5,775 recorded requests for assistance specifically related to education costs, and our bursary conferences spent €2.3 million supporting students in further and higher education alone,** with the other funds supporting children and young people in primary and secondary schools.

There is clear evidence that targeted policy intervention can reduce these barriers. The introduction of the free schoolbooks scheme led to a measurable reduction in education-related costs, with the Minimum Essential Standard of Living (MESL) Report 2025 identifying a substantial decrease in the cost of education for second-level pupils following its introduction.<sup>20</sup>

**This demonstrates what is achievable when government acts directly to remove cost barriers. The recommendations in this submission follow that evidence-led approach.**

## Uniform Costs

In 2024 SVP provided

**€5.1<sup>21</sup> million**

in assistance for education. Using MESL data<sup>22</sup> this equates to providing

**19,517**

school uniforms for school children.



17 Pobal. (2023). *Pobal HP Deprivation Index 2022*. <https://www.pobal.ie>

18 Central Statistics Office. (2024). *Educational attainment and labour force report*.

19 Carroll, K. (2022). Responding to educational disadvantage in Ireland: A review of literature, 1965–2020. *Irish Journal of Education*, 45(1), 1–26. <https://www.erc.ie/wp-content/uploads/2022/04/Carroll-2022-IJE.pdf>

20 Vincentian Research Centre. (2025). *Minimum essential standard of living (MESL) 2025 report*. <https://budgeting.ie/wp-content/uploads/2025/11/MESL-2025.pdf>

21 SVP 2025. <https://www.svp.ie/wp-content/uploads/2025/11/SVP-Consolidated-Financial-Statements-2024.pdf>

22 Minimum Essential Standard of Living (MESL) 2026. Society of St. Vincent de Paul. <https://budgeting.ie/pdf/mesl-2026-report/>

## Policy Recommendations

### School Attendance and Engagement

A child who is not in school cannot learn. School attendance in Ireland has not recovered to pre-pandemic levels, and disparities between schools remain significant. On an average school day, 60,000 children and young people are absent from school, and in the academic year 2023/24, 8% of all school days were missed.<sup>23</sup> School attendance has not recovered to pre-pandemic levels, and disparities between schools remain significant.

Research shows that absenteeism remains significantly higher in disadvantaged schools and that recovery has been uneven, with some schools experiencing worsening attendance patterns.<sup>24</sup> National data also confirms that a substantial proportion of students continue to miss significant numbers of school days each year.<sup>25</sup>

Absence is not simply a behavioural issue. Research highlights the role of poverty, social stress and family circumstances in shaping attendance patterns. These structural factors mean that children from lower-income households face greater barriers to consistent school participation.<sup>26</sup>



### School Funding: The Foundation Problem

Many of the cost pressures faced by families originate in the underfunding of schools themselves.

Schools are increasingly reliant on voluntary contributions from parents to cover basic running costs. At the same time, operating costs have risen sharply. Capitation grants have not kept pace with costs. Analysis of school expenditure shows that heating costs have increased by over 80% and water and refuse costs by over 50% in recent years.<sup>27</sup> The continued use of oil heating in many schools adds further exposure to price volatility, with costs projected at an increase of €35 per pupil if recent price increases persist, adding an estimated €36m annually across the system.<sup>28</sup>

Wider evidence shows that schools are struggling to meet basic operating costs, including energy, insurance and maintenance, placing sustained pressure on school budgets.<sup>29</sup>

Schools serving disadvantaged communities are least able to absorb these costs, reinforcing inequalities between schools and increasing pressure on families.

#### Recommendation:

**Increase capitation funding by 25% to all post-primary schools and by 20% to all primary schools.**

23 Tusla Education Support Service. (2024). *School attendance and student absence report*. Tusla

24 Economic and Social Research Institute. (2026). *School-level patterns of non-attendance, 2022/23 and 2023/24*. <https://www.esri.ie/publications/school-level-patterns-of-non-attendance-2022-23-and-2023-24>

25 Tusla Education Support Service. (2024). *School attendance and student absence report*.

26 Economic and Social Research Institute. (2026). *School attendance and disadvantage analysis*.

27 Catholic Primary School Management Association. (2025). *School funding cost analysis*.

28 Catholic Primary School Management Association correspondence with Dept. of Education

29 Ibid.

## Digital Devices: A Growing Divide

Access to digital devices is increasingly necessary for participation in education. However, the cost burden falls on families, which disadvantages children in low-income households.

The Barnardos Back to School 2025 Report shows that the average cost of digital devices for post-primary students has reached approximately €430<sup>30</sup> up from €121<sup>31</sup> in 2022. For primary school parents, the average cost rose from €46<sup>32</sup> to €147<sup>33</sup> over the same period. Many families report having to use savings, take out loans or cut back on essentials to meet these costs.<sup>34</sup> Many devices are sold through bundle packages agreed between schools and individual suppliers, with limited transparency on pricing or contract terms. The Competition and Consumer Protection Commission raised concerns with the Department of Education and Youth about anti-competitive practices in this area in 2025.

Families who cannot afford the upfront cost face a poverty premium when paying by instalment<sup>35</sup>. Associated costs including cases, insurance and broadband were estimated at a total first-year outlay of €622 for a post-primary pupil by MABS in 2021, a figure that is likely to have increased since.

SVP has received almost 3,000 requests for assistance with digital devices for education purposes since 2015. **This creates a clear risk of a widening digital divide, where access to learning is determined by income.**

### Recommendation:

**Provide funding to schools to purchase digital devices so that they can loan them to pupils. This will remove the cost burden from families and ensure that access to technology does not become a barrier to participation in state education.**



## School Meals at Post-Primary Level

**Food insecurity continues to affect children and young people across Ireland.**

The Health Behaviour in School-Aged Children (HBSC) Study 2022 found that 18% of young people reported going to school or to bed hungry due to lack of food at home.<sup>36</sup>

Food insecurity impacts concentration, engagement and wellbeing. MESL data also shows that households with second-level children experience significant income inadequacy, meeting only a portion of essential living costs.<sup>37</sup>

### Recommendation:

**Extend the Free School Meals Programme to all post-primary schools.**

30 Barnardos. (2025). The real cost of school 2025: Back to school survey report. <https://www.barnardos.ie/wp-content/uploads/2025/08/Barnardos-Back-To-School-Report-2025.pdf>

31 Barnardos (2022) Back to School Survey 2022, available <https://www.barnardos.ie/wp-content/uploads/2022/11/barnardos-back-to-school-survey-2022.pdf>

32 Ibid

33 Ibid

34 TheJournal.ie. (2025, August 5). Money saved through free schoolbooks scheme is being swallowed up by school laptops, parents say. <https://www.thejournal.ie/back-to-school-costs-laptops-tablets-voluntary-contributions-barnardos-report-6783109-Aug2025/>

35 TheJournal.ie. (2025, August 5). Money saved through free schoolbooks scheme is being swallowed up by school laptops, parents say. <https://www.thejournal.ie/back-to-school-costs-laptops-tablets-voluntary-contributions-barnardos-report-6783109-Aug2025/>

36 Gavin, A., et al. (2024). *HBSC Study 2022*. Department of Health & University of Galway.

37 Vincentian MESL Research Centre. (2026). Minimum essential standard of living 2026. Society of St Vincent de Paul. <https://budgeting.ie/pdf/mesl-2026-report/>

## Further and Higher Education



SUSI is a central component of financial support for students in further and higher education. In 2024/25, 40.3% of full-time students were in receipt of a SUSI grant, demonstrating the scale of reliance on the scheme.<sup>38</sup>

Despite this, outcomes remain unequal. Non-progression rates among students from disadvantaged backgrounds are approximately double those of other students, indicating that financial, cultural and structural barriers persist.<sup>39</sup>

**The cost of third-level education has risen significantly in recent years. For students in rental accommodation, costs increased by 92% between 2019 and 2024, reflecting wider pressures in housing and living costs.**<sup>40</sup>

Over the same period, SUSI support has not kept pace. SUSI grant increases have been modest, while average weekly earnings increased by approximately 28%, meaning that income thresholds have not kept pace with broader economic changes.

As a result, families whose incomes have risen in line with the cost of living may fall outside eligibility or receive reduced support, despite experiencing little real improvement in their financial position. This issue is particularly acute for households supporting more than one student in higher education.

**The inadequacy of support is reflected in the bursary applications SVP receives. In our East Region bursary conference, 68% of applicants are also in receipt of SUSI, indicating significant overlap and demonstrating that the grant is insufficient to meet the cost of participation in many cases.**

This financial pressure is visible on campuses. The Technological University Dublin (TUD) Young SVP Conference, in partnership with FoodCloud, has been running a weekly food pantry for students. This service supports students from low-income households, those facing high rental costs, and those seeking more sustainable food options. In one academic year, the service supported approximately 250 students each week on one campus, compared to around 10 students weekly the previous year. Due to rising demand, the service expanded across three campuses, supporting approximately 1,000 students in the current academic year compared to approximately 100 students the previous year.<sup>41</sup>

### **Recommendation:**

**Benchmark SUSI grants and reckonable income thresholds against the cost of living and earnings growth, and increase thresholds for non-adjacent rates, with particular attention to families supporting more than one dependent in third level.**



**In 2025 our education and training bursary conferences provided €2.3 million in supports to students in further and higher education and training.**

38 Department of Further and Higher Education, Research, Innovation and Science. (2025). Student grant scheme statistics 2024/25. Government of Ireland.

39 Higher Education Authority. (2024). Progression and completion in higher education: Data for Irish higher education institutions. <https://hea.ie/statistics/>

40 Vincentian MESL Research Centre. (2026). Minimum essential standard of living 2026. Society of St Vincent de Paul. <https://budgeting.ie/pdf/mesl-2026-report/>

41 Society of St Vincent de Paul. (2025). Technological University Dublin Young SVP Conference: Student support and food pantry data [Unpublished internal report].

## Apprenticeships

Apprenticeships offer a strong pathway to employment, with high rates of progression into work following qualification. However, financial barriers remain within the system.

Compulsory residential training placements impose significant costs on apprentices. Current supports do not reflect the real cost of participation. The maximum weekly accommodation allowance is €69.90, and where accommodation is claimed, no travel support is payable. The weekly meal allowance is €4.<sup>42</sup>

These rates are significantly below actual living costs. Even a basic daily food expense exceeds the weekly meal allowance, highlighting the extent of the gap between support and reality.



**As a result, apprentices must absorb substantial out-of-pocket costs for accommodation, food and travel. These financial pressures risk deterring participation and contributing to withdrawal from apprenticeship programmes.**

### **Recommendation:**

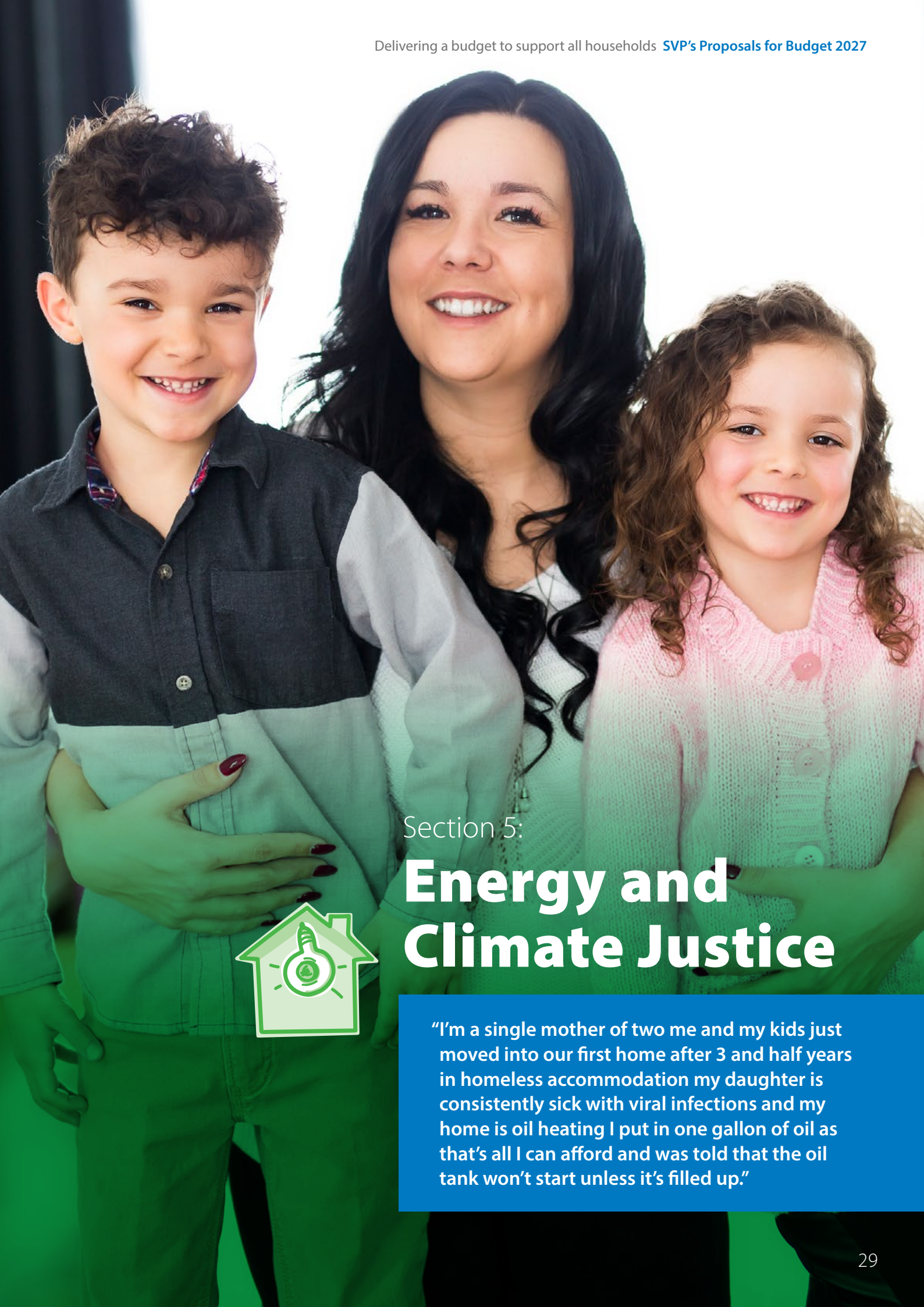
**Increase financial supports for apprentices during residential training placements so that they reflect the actual costs of accommodation, food and travel.**

## Budget 2027 Recommendations

### Education

- 1. Fully Resource Schools to Deliver Free Education**  
Increase capitation grants significantly to reflect actual running costs and eliminate reliance on voluntary contributions, alongside extending the Free School Meals Programme to all post-primary schools.
- 2. Remove Core Cost Barriers to Participation**  
End direct costs to families by funding school-based digital device loan schemes and extending medical card fee exemptions to include mock examinations and correction fees.
- 3. Ensure Financial Supports Match the Cost of Education Pathways**  
Reform SUSI by benchmarking grants and income thresholds to the cost of living and earnings and substantially increase financial supports for apprentices to cover the real costs of accommodation, food and travel during training.

<sup>42</sup> Department of Further and Higher Education, Research, Innovation and Science. (2024). Apprenticeship training allowances and supports. Government of Ireland. <https://www.gov.ie/en/publication/apprenticeship-training-allowances/>



Section 5:

# Energy and Climate Justice



"I'm a single mother of two me and my kids just moved into our first home after 3 and half years in homeless accommodation my daughter is consistently sick with viral infections and my home is oil heating I put in one gallon of oil as that's all I can afford and was told that the oil tank won't start unless it's filled up."

## Context

Requests for help with energy have increased by 66% since the end of 2021, rising to over 33,000 in 2025. CRU figures show similar, startling increases in the levels and value of arrears for domestic customers, with the majority of these households in arrears for over 3 months.

Current uncertainty in energy supply is compounding an existing energy poverty crisis in this country. Uncertainty and lack of control have long been felt at the household level: our members regularly support people who are going to bed early, eating cold meals, and risking automatic disconnection of pre-payment meters because they cannot afford energy costs and fear rising arrears. **Many of the households SVP supports have children, who see cumulative, long-term effects on their wellbeing and education**<sup>43</sup>.

The removal of one-off payments, without adequate investment in existing energy poverty supports, has left people less able to afford heat and light. **This Budget must focus on targeted, structural supports for energy poverty: we cannot return to universal one-off payments.**



## Income Supports for Energy Poverty

**Between 2022 and the end of 2025, electricity and gas prices have risen by 53% and 90%<sup>44</sup> respectively and are expected to rise again this year.** Energy-related social protection payments have not kept pace with these rising costs. The real value of the Fuel Allowance has eroded considerably since prices began to rise and can now purchase 70% of the heat it could in 2022. The Household Benefits Package now buys roughly 60% of the electricity it could when it was set over 10 years ago. These payments require substantial increases to restore them to their pre-crisis levels and ensure people have sufficient heat and light this winter.

Though much needed, retrofit schemes alone cannot wholly address energy poverty. In 2023, the Vincentian MESL Research Centre conducted research into the cost of heating homes to an adequate level at different BER levels, finding that though significant cost savings are made in moving upwards in BER, overall energy inadequacy is due to inadequate incomes<sup>45</sup>. Many households in A-rated homes will still be unable to meet minimum energy needs due to income inadequacy. The Fuel Allowance, Household Benefits Package, and core Social Welfare Rates therefore remain key measures targeting and alleviating energy poverty.

43 Da Silva Pedroso, M., Winston, N., Dingley, O. et al. (2025). "Improving Child Wellbeing: The Effects of Transport and Residential Energy Poverty on Education and Mental Health of Children and Adolescents." Child Indicators Research, vol. 18, pp. 2557-2595. <https://link.springer.com/article/10.1007/s12187-025-10284-0>

44 SEAI (2026). Energy Price Trends. Available at: <https://www.seai.ie/data-and-insights/seai-statistics/prices>

45 O'Carroll, Niamh (2023). "Working Paper: The Cost of Adequately Heating the Home." Vincentian MESL Research Centre. Available at: <https://budgeting.ie/wp-content/uploads/2024/08/The%20cost%20of%20adequately%20heating%20the%20home.pdf>

## Improving Energy Poor Homes

Expansions in the Warmer Homes Scheme and other retrofit initiatives are welcome, and these schemes should continue to be expanded and further developed to include tenants and provide affordable energy to energy poor homes. Recent research suggests renewable energy uptake is significantly higher in affluent areas than in disadvantaged areas.<sup>46</sup> Continuing down this path puts Ireland at risk of an energy transition that provides affordable energy to the affluent while leaving those in energy poverty reliant on expensive energy in inefficient homes.

We welcome attempts in recent years to encourage landlord participation in retrofit through tax deductions. However, tenants in the private rented sector continue to face both housing precarity and energy poverty, with little support with energy costs or control over their energy efficiency.<sup>47</sup> Households in energy poverty are frequently in receipt of a housing support such as HAP or Rent Supplement and often are one-parent families or younger people and may not be in receipt of targeted energy supports<sup>48</sup>. Schemes to improve energy efficiency in the private rented sector must be pursued carefully and be targeted at safeguarding against the dual energy and housing crises.



## Advice for a Just Transition

Technology alone cannot deliver energy efficiency and protect against energy poverty: support with transition is needed. **Our members are regularly supporting social housing tenants with heat pumps who have been provided too little guidance on this new technology and are left with bills they cannot afford.**

As Ireland continues its energy transition, people in energy poverty require wraparound support to face challenges and changes in energy. The energy options and supports are widening and becoming increasingly complex. Without guidance, options remain limited for those in energy poverty, who cannot afford to take risks on offerings that may not meet their financial and household needs.

A community energy advice service is needed to provide energy guidance and ensure a just transition. Expert advisers would support households navigating arrears, uncertain of the various tariff offerings, learning to use a heat pump, understanding smart meters, applying for energy supports, and considering retrofit grants.

The scale of change taking place is too great for households to manage alone, and without support and advice we risk leaving people in energy poverty further behind.

46 Pobal (2025). Renewable Energy and Deprivation. <https://www.pobal.ie/wp-content/uploads/2025/09/250298-Renewable-Energy-Research-Report-2025-FINAL-190925.pdf>

47 Waldron, R., Sugrue, S., Simcock, N., and Holloway, L. (2026) "Precarious lives: Exploring the intersection of insecure housing and energy conditions in Ireland." *Energy Research & Social Science*, vol. 121. <https://www.sciencedirect.com/science/article/pii/S2214629625000738>

48 Estévez, A. and Tovar Reaños, M. (2026). "Energy Poverty and Affordability in Ireland." *ESRI Survey and Statistical Report Series*, no. 139. <https://www.esri.ie/publications/energy-poverty-and-affordability-in-ireland>



The scale of change taking place is too great for households to manage alone, and without support and advice we risk leaving people in energy poverty further behind.

## Budget 2027 Recommendations

### Energy and Climate Justice

- 1** Increase the Fuel Allowance by €4 to €42 and retain the 32-week Fuel Allowance season, to restore the purchasing power of the Fuel Allowance to its 2020 levels and ensure certainty for households.
- 2** Increase the Household Benefits Package by €5 to €40 as a step toward gradually restoring its original purchasing power<sup>49</sup>. This will ensure older people and people with a disability can meet their electricity needs this winter.
- 3** Pilot energy poverty retrofit schemes targeting private rented sector tenants, focusing initially on HAP tenancies. This could include improved monitoring of landlord uptake of existing schemes and greater incentives for participation, conditional on security of tenure.
- 4** Pilot a programme of Community Energy Advisors to provide people in energy poverty with tailored, expert guidance on issues ranging from tariffs and switching to long-term pathways out of energy poverty. A community energy advice service would both protect households in energy poverty and facilitate Ireland's just transition.

<sup>49</sup> The Household Benefits Package has been set at €35 since Budget 2013, when it became a monetary amount representing 150 units of energy. Energy prices are now considerably higher.

Section 6:

# Disability

**Supports for Children with Additional Needs, and Supports for People Accessing Medical Appointments**

“I’m really struggling to keep up with the bills it seems everytime I go 1 step forward I end up 5 steps back. Electric bill is killing me. Food bill just keeps changing week to week with prices. Paying for solid fuel to keep the heat in the house because I cant afford oil anymore not since the hike. I’m way behind in everything.”

– Disabled person requesting assistance from SVP



## Context

People with disabilities face additional costs across all aspects of daily life, including transport, energy, healthcare, aids and appliances, communications, personal care, and social participation. **CSO SILC data shows that 39.2% of people unable to work due to long-standing health problems experienced enforced deprivation in 2025, compared to a national rate of 15.1%**, highlighting the significant financial pressures faced by people with disabilities.<sup>50</sup>

The removal of temporary cost-of-living supports in Budget 2026, without any targeted replacement for disability-related costs, has left many people with disabilities in an increasingly difficult financial position. The recent public consultation and Strategic Focus Network Summit on the Cost of Disability Payment represent welcome progress, however, people with disabilities can no longer afford further delays in the introduction of a Cost of Disability Payment.

People living in rural and regional areas can face significant additional costs when accessing essential healthcare and specialist treatment. **SVP members in rural communities report increasing demand for support with long distance travel, accommodation, and other associated expenses linked to attending hospitals, specialist appointments, and centres of excellence.** These pressures are particularly prevalent for disabled people and those unable to use public transport due to medical needs.

The financial burden associated with travelling for treatment is placing significant strain on low-income households and creating additional barriers to accessing timely healthcare. Existing medical travel and reimbursement supports remain limited, fragmented, and insufficient<sup>51</sup> to meet the real costs faced by households travelling long distances for essential care.

Long waiting lists across public disability services are increasingly forcing families to rely on private assessments and therapy supports for children with additional needs. **SVP members are seeing the significant financial and emotional impact these delays are having on low-income households.**

The reforms to the Assessment of Need process announced in December 2025 represent welcome progress; however, without significant investment in staffing and service capacity, delays will continue to prevent children from accessing timely supports and interventions. More than 21,700 Assessment of Need applications were overdue as of May 2026<sup>52</sup>, with many children waiting well beyond the statutory six-month timeframe set out under the Disability Act 2005.

**“I am looking for assistance with food shopping. I am a young woman who has a disability and I am unemployed. I barely earn enough each week and my food shop has become a hindrance to me.”**



50 CSO (2026) SILC Enforced Deprivation 2025 <https://www.cso.ie/en/releasesandpublications/ep/p-silced/surveyonincomeandlivingconditionssilcenforceddeprivation2025/enforceddeprivation/>

51 Ombudsman (2021) Grounded – Unequal access for people with disabilities to personal transport schemes <https://ombudsman.ie/en/publication/c19b8-grounded-unequal-access-for-people-with-disabilities-to-personal-transport-schemes/>

52 Houses of the Oireachtas (2026) Order of Business 6th May 2026 An tOrd Gnó - Order of Business – Dáil Éireann (34th Dáil) – Wednesday, 6 May 2026 – Houses of the Oireachtas

Access to education should be a universal experience for every child in Ireland, regardless of disability or additional needs. However, increasing demand for special education provision continues to outpace available capacity, leaving many families struggling to secure an appropriate school place for their child.

There are significant ongoing pressures within special education provision, with demand for special school and special class places continuing to exceed available capacity in some areas.<sup>53</sup> Families continue to report

children travelling unreasonable distances or experiencing delays in accessing appropriate educational supports due to a lack of available provision. While investment in special education has increased in recent years, further expansion is required to ensure every child can access an appropriate education within their local community.

**Budget 2027 provides an opportunity to address these gaps through targeted investment in income adequacy, early intervention, and access to appropriate education supports.**

## Budget 2027 Recommendations

### Disability, Supports for Children with Additional Needs, and Supports for People Accessing Medical Appointments

- 1** Introduce a weekly Cost of Disability Payment, informed by the outcome of the public consultation on the Cost of Disability and the Strategic Focus Network Summit, to help meet the additional costs experienced by people with disabilities. The payment should be properly co-designed and implemented, however, if full implementation is not possible in Budget 2027, an interim Cost of Disability support should be introduced pending its rollout.

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- 2** Increase financial supports for medical-related travel and accommodation costs for low-income households accessing healthcare services, particularly in rural and regional areas. This should include strengthening existing transport and accommodation supports to ensure that they are fit for purpose and responsive to the real costs faced by households accessing essential care.

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- 3** Provide targeted investment to address delays within the Assessment of Need process, including ring-fenced funding to eliminate backlogs and ensure compliance with statutory timelines.

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- 4** Increase investment in special educational provision to ensure every child can access an appropriate school placement within their local community. This should include expanding special classes and special school places in line with identified need and strengthening forward planning to ensure provision keeps pace with growing demand.

<sup>53</sup> Department of Education and Youth (2026), *Parliamentary Question No. 80: Special Educational Needs*, Dáil Éireann, 28 May 2026. <https://www.oireachtas.ie/en/debates/question/2026-05-28/80/>

## Notes

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