



Pre-Budget submission to the Department of Social Protection Budget 2026

June 2025



About Treoir

Founded in 1976, **Treoir** is the national federation supporting unmarried parents and their families. In collaboration with our member agencies, we champion the rights and welfare of unmarried parents and their children, advocating for their equal treatment under the law.

We recognise the diversity of Irish families and believe all family types marital or non-marital, deserve equal respect, protection, and support from the State. Treoir provides clear, accessible information on family law, available supports, and shared parenting, helping families understand and claim their rights. We are committed to continuously improving how we deliver this vital information.

Our Work Includes:

- Operating a **National Specialist Information Service** for unmarried parents, families, and professionals via phone, website, and outreach workshops.
- Coordinating the **National Young Parent Support Programme**.
- Hosting the **National Programme for Kinship Care Ireland**.
- Promoting and supporting **shared parenting**.
- Conducting and supporting **research** on issues affecting non-marital families.
- Advocating for **legal and social reforms** to benefit lone parent families and their children.

Introduction

Treoir welcomes the opportunity to make a written pre-budget submission to the Department of Social Protection in advance of Budget 2026. Treoir's priority for budget 2026 is poverty reduction, with a particular focus on child poverty, recognising that children are at higher risk of experiencing poverty. It has been consistently shown that One Parent families continue to experience higher levels of poverty compared to two parent households. The SILC report 2024 shows that One parent households have an at risk of poverty rate of 24%, compared to 16.2% for two parent households.

One parent families should be prioritised in Budget 2026, in recognition of their susceptibility to poverty and deprivation. The SILC report 2024 stated that One parent families experienced an enforced deprivation rate of 46.3%, compared to 16.2% for a two-parent household. ¹

Context for Budget 2026

The rising cost of living remains a significant challenge, especially for low-income families who continue to struggle to make ends meet. While the one-off measures introduced in Budget 2025 were welcome, they provided only temporary relief. According to the 2024 SILC report, without these cost-of-living supports, such as energy credits and lump-sum payments, the ‘at risk of poverty’ rate would have risen to 14.1%, up from 11.7%. These short-term interventions cushioned the impact but failed to address the root causes of poverty.

Budget 2026 must move beyond stopgap solutions and adopt a targeted, long-term strategy that responds to the evolving economic landscape and the realities of low-income households. A key focus should be on dismantling *poverty traps*, systemic barriers that prevent families from improving their circumstances, particularly when transitioning into employment. Adequate and sustainable social welfare supports are essential to break this generational cycle of poverty.

Poverty and housing insecurity are deeply interconnected. Families facing homelessness or precarious housing often experience heightened deprivation. Treoir highlights the vulnerability of one-parent families, kinship care families, and young parents, groups that require tailored supports. Everyone has the right to a life of dignity and a decent standard of living. Budget 2026 must reflect this by prioritising equity, inclusion, and long-term poverty reduction.

Treoir’s key asks for Budget 2026

¹ <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/keyfindings/>

❖ **Enact the Bereaved partners pension bill:**

To give financial protections to bereaved families in the loss of a parent.

❖ **Benchmark the child support payment**

Increase the payment to align with the primary welfare payment 45% for under 12, and 55% for over 12. This bench marking acknowledges the variation in the needs

Children at different stages of their growth and development.

❖ **Increase the fuel allowance**

Increase the fuel allowance to reflect the rising cost of fuel and the increase in low income households experiencing fuel poverty. Extend the payment to those in receipt of working family payment.

❖ **Increase the income disregard for OPFA and JST**

Increase the income disregard for these payments in recognition that lone parent families face additional childcare costs and that employment can be a way out of poverty for families. The rate of income disregard should be index linked to reflect the minimum wage.

❖ **Make the Guardians payment more accessible to Kinship carers**

In recognition of the great service to the child and to society, the guardian's payment should be more accessible to kinship carers, or an alternative payment should be made available to them.

❖ **Provide targeted supports for young parents**

Provide targeted extra supports to young mothers to allow them to proceed with education. Allow young parents to access the additional needs payment.

Enact the Bereaved Partners Pension Bill.

In January 2024, the Supreme Court ruled in favour of John O’Meara, granting him access to the widow’s pension following the death of his partner, a landmark decision that recognized the rights of non-marital families.

Treoir welcomes the legislation introduced by the Department of Social Protection and appreciates the positive engagement with the Minister. We now urge the prompt enactment of this Bill, with provisions broad enough to include as many bereaved families as possible.

Losing a partner and parent is devastating. Families should not face financial hardship while navigating grief. Many families have lost their homes and still carry the financial burden of the loss of their loved one.

Benchmark the Child Support Payment.

The issue of child poverty should be a priority of every Department, not just the DSP. Targeted measures are needed in order to reduce child poverty rates, recognising that certain groups are more at risk. The Child support payment (CSP) is one such measure. Increases in previous budgets, in particular the introduction of a differential rate for over 12’s, though welcome, have not gone far enough to make a substantial difference. According to the MESL report, the current rates of CSP do not meet the needs of children, particularly over 12’s².

Treoir recommends benchmarking the CSP in line with the core social welfare payment, mirroring the structure used for Qualified Adult Payments (QAP). Specifically, we propose setting the CSP at:

- 45% of the core welfare payment for under 12 years
- 55% of the core welfare payment for over 12 years

This differential reflects the higher costs associated with older children and ensures resources are targeted where they are most needed.

² <https://www.budgeting.ie/publications/mesl-2024/>

Increase the Fuel Allowance

During the winter months, there is a significant extra financial burden on families in terms of energy costs and heating their home. Not being able to adequately heat your home is one of the 11 core indicators of consistent poverty. The fuel allowance is given to low-income families in recognition of that extra financial burden in the winter months. There should not be situations where families must choose between heating the home and putting food on the table. The issue of fuel poverty needs a targeted approach to facilitate a just transition in the fight against climate change.

The 2024 MESL report showed that from March 2020 to March 2024, household energy costs in the MESL increased by 62.7% for urban households and 54% for rural households. However, the fuel allowance has not kept pace with this increase.³ In 2020 the weekly fuel allowance was €24.50, the fuel allowance for winter in 2025 is €33, this is an increase of only 34.69%. For the fuel allowance to keep pace with the rise in energy costs, the weekly fuel allowance should be at least €40.

The universal credits in previous budgets, although welcome, are a short-term solution to rising energy costs and fuel poverty. Long-term targeted solutions like increasing the fuel allowance in line with the cost of living, and extending the eligibility of the fuel allowance, give greater certainty to families.

Working Family Payment (WFP) is a payment to support people who are on low pay. This recognition of an income support need should also qualify those in receipt of WFP, for fuel allowance.

³ <https://www.budgeting.ie/publications/mesl-2024/>

Increase the income disregard for OPFP and JST

In 1997, when the One parent Family Payment (OPFP) was introduced, the income disregard was £147, which allowed lone parents to work up to 26 hours a week on minimum wage without impacting their social welfare payment. This income disregard allowed for the cost of childcare, while providing much needed extra income for the household. Employment allows lone parents to lift their families out of poverty. At present the income disregard of €165 allows a lone parent to work 12 hours at minimum wage, 14 hours less than 1997.

Treoir recommends that the income disregard for OPFP and JST, should be indexed linked to the minimum wage, calculated so that 16.5 hours at minimum wage should be the threshold for the income disregard.

- An income disregard of €220.60 at minimum wage of €13.50, would restore the disregard to 2020 levels and allow a lone parent to work up to 16.5 hours.
- Benchmarking the income disregard to the minimum wage and allowing 16.5 hours of employment would give much needed financial support to one parent households.

Children in one parent households are particularly at risk of experiencing poverty and deprivation, we cannot look at children in isolation from their families, when looking for ways to tackle child poverty, the family needs to be the consideration. Ensuring that lone parents have an opportunity to take up employment and having that employment positively impact the financial security of the household, goes a long way to cushion that risk of poverty.

Make the Guardians payment more accessible to Kinship Carers

Treoir is dedicated to supporting non-marital families, acknowledging the rich diversity of modern family structures in Ireland. All families, regardless of form, deserve recognition and support.

Treoir hosts Kinship Care Ireland, highlighting a family type that remains under-recognised and under-supported. Kinship care refers to the full-time care of children by relatives or close family

friends such as grandparents, aunts, uncles, or older siblings, when parents are unable to provide care due to death, illness, imprisonment, substance misuse, or mental health issues.

Kinship care can be formal or informal. *Formal kinship care*, known as Relative Foster Care, includes financial and state supports. *Informal kinship care*, however, does not. Despite the stability and continuity, it offers children, informal kinship carers often receive little to no assistance, bearing significant emotional and financial burdens.

There is widespread lack of awareness about the economic pressure faced by kinship carers, who take on this critical role voluntarily. The only available state support, the Guardian's Payment (formerly Orphan's Payment), is €215 per week, with no additional allowance for children over 12. In 2023, although it's estimated that 10,000–12,000 children were in kinship care, only 3,097 Guardian's Payments were being issued. The Guardian's payment is notoriously difficult to access due to its strict eligibility criteria, which do not factor in the circumstances that lead to a child having to be cared for by someone other than the parent/parents.

Treoir is committed to making kinship families visible and valued. The Guardian's Payment must be reformed, its eligibility criteria made more accessible, and its basic rate increased to match the Foster Care Allowance, with an added supplement for older children. Kinship carers provide an essential service to both children and society. It is time their contribution is formally acknowledged through meaningful state support.

Provide targeted supports for young parents

The Young Parent Support Programme (YPSP) is funded by Tusla and the Health Services Executive (HSE), is coordinated by Treoir, and overseen by the YPSP National Advisory Committee. Each YPSP project offers interventions that promote and enhance the well-being of pregnant and parenting teens and their children. As part of an interagency approach to family

support, YPSP staff begin their engagement with the young people at a critical early point of pregnancy/parenthood. Young parents face unique challenges, especially those under 18 years old. One issue we would like to see addressed for young parents is barriers to education, whether this be post primary or third level education, young parents should be given supports to ensure that they have an opportunity to complete their education.

Young parents, especially mothers, are particularly vulnerable in terms of housing and often find themselves in emergency accommodation during pregnancy and following the birth of their child. The YPSP supported many mothers moving out of emergency accommodation once they found a place to live. While in emergency homeless accommodation, young parents have access to basic household items, however, once they find their home, they need to purchase items such as bedding, cooking utensils, cleaning products etc. We would like to ask the Department to allow young parents access to the Additional Needs Payment when moving out of homeless accommodation into their new home.

Conclusion

Treoir urges the Department of Social Protection to ensure that Budget 2026 reflects a strong, targeted commitment to ending poverty, particularly child poverty, by prioritising support for one parent families, young parents, and kinship carers, groups that continue to experience disproportionate levels of deprivation. The most recent SILC and MESL reports clearly demonstrate the stark inequalities facing these families. Temporary measures have provided short-lived relief, but a long-term, structural response is now essential.

The Government has a unique opportunity in Budget 2026 to shift from reactive, short-term interventions to a proactive, equity-driven strategy that addresses the root causes of poverty. Enacting the Bereaved Partners Pension Bill, benchmarking child supports, increasing income disregards, enhancing fuel supports, and extending entitlements to kinship carers and young parents are vital steps towards that goal.

A fair and inclusive social protection system is one that acknowledges the lived realities of all family types and ensures that no child grows up in poverty because of the circumstances of their

household. Treoir calls on the Department to take bold, compassionate action and to embed dignity, opportunity, and equality into the core of Budget 2026.