



Guiding Families, Shaping Society – 50 Years of Treoir.

Pre-Budget submission to the Department of Social Protection Budget 2027

May 2026



About Treoir

Founded in 1976, **Treoir** is the national federation supporting unmarried parents, kinship carers young parents and their families. In collaboration with our member agencies, we champion the rights and welfare of all family types regardless of the marital status of the parents, 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. For 50 years Treoir has provided 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**.
- Co-ordinating 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 2027. Treoir's priority for budget 2027 continues to be poverty reduction, with a particular focus on child poverty, recognising that children are at higher risk of experiencing poverty. This submission will focus on addressing the challenges facing the families we work with, and proposals for addressing poverty faced by families. It has been consistently shown that One Parent families continue to experience higher levels of poverty compared to two parent households. Data from the CSO SILC report 2025,¹ shows that households

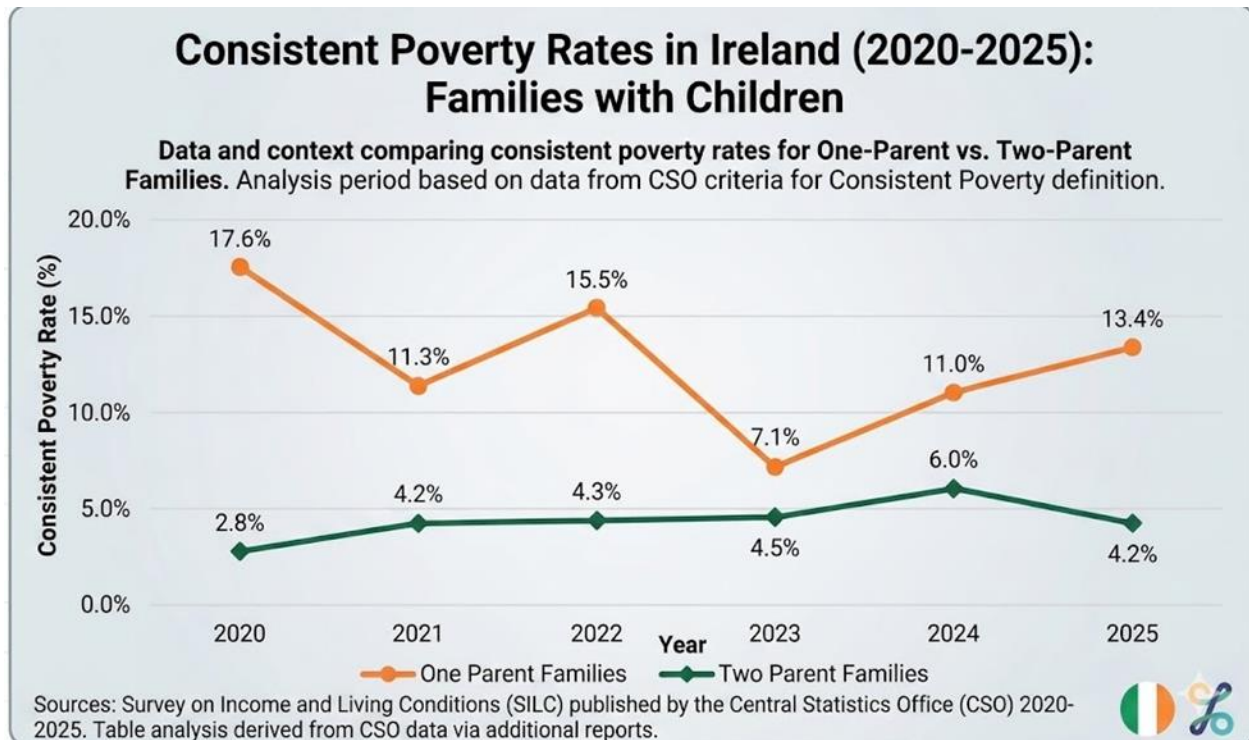
¹ <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/poverty/>

headed by one parent with children under 18 years of age, are most at risk of enforced deprivation and consistent poverty.

Context for Budget 2027

The rising cost of living has been fuelled by global conflicts, particularly in the middle east and uncertainty for the global economy. In the shadow of economic uncertainty, a cost-of-living crisis, and rising homelessness, urgent steps need to be taken to safeguard vulnerable families, a lesson we have learned from past economic shocks. These should be targeted and should take a long-term approach. We have seen in the past that ‘one off’ payments are a ‘sticking plaster’ approach to elevating financial hardship.

One-parent households are particularly vulnerable to poverty, as they rely on a single income while one parent carries the full responsibility for caregiving. Although lone-parent households face many of the same costs as two-parent households, they must meet these expenses with only one source of income.



Treoir's Key asks for Budget 2027

- ❖ **Increase the Income disregard for JST and OPFP, and index link it to any changes to the minimum wage.**

Increase the income disregard for OPFP and JST, and index link it to any increases to the minimum wage, to keep in line with inflation, and allow lone parents to work a minimum of 16 hours before their payment is impacted. This would allow lone parents to supplement the household income and have increased financial security.

- ❖ **Ensure core Social Welfare payments keep pace with the cost of living.**

Link core Social Welfare payments to the cost of living, to cushion low-income households against the rising cost of essential goods and allow them a decent standard of living.

- ❖ **Increase fuel allowance.**

Increase the fuel allowance to reflect the rising cost of fuel and the increase in low income households experiencing fuel poverty.

- ❖ **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. There should be a differential rate on the guardian's payment for under 12 and over 12 years, in recognition of the added costs associated with older children.

- ❖ **Provide targeted supports for young parents**

Recognise the unique challenges faced by young parents and support young mothers to continue with their education. Increased access to bursary funds, and better access to childcare, could support young parents to go on to third level education. Recognise their vulnerability to homelessness.

Increase income disregard for JST and OPFP

In 1997, when the One-Parent Family Payment (OPFP) was introduced, the income disregard allowed lone parents to work up to 26 hours per week without any reduction in their social welfare payment.² This provided a vital opportunity to supplement household income and build greater financial stability.

Today, that threshold has fallen significantly. The current income disregard allows lone parents to work just 11.5 hours before their payment is affected, limiting their ability to earn and increasing financial pressure on families.

Treoir is calling for the income disregard under both OPFP and Jobseeker's Transitional (JST) payments to be increased and linked to the minimum wage, ensuring it keeps pace with the rising cost of living. Specifically, Treoir proposes that lone parents should be able to work at least 16.5 hours per week on minimum wage before their payment is reduced. This would require the income disregard to be increased to €233.50.

This change would better support lone parents to remain in the workforce while easing financial strain on their families. It could also allow lone parents the choice to build their career, while recognising their caring role.

Year	Minimum wage	Income disregard	Hours worked before reduction of welfare
2000	€5.58	€146.50	26.25 hours
2012	€8.65	€146.50	16.93 hours
2020	€10.10	€165.00	16.34 hours
2025	€13.50	€165.00	12.22 hours
2026	€14.15	€165.00	11.66 hours

² <https://www.esri.ie/pubs/BP201901.pdf>

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 €233.50. This calculation is based on the minimum wage (€14.15) multiplied by 16.5. 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.

Ensure Core Social Welfare Payments keep pace with the cost of living

Core social welfare payments in Ireland should be linked to the cost of living so that people who rely on them are not pushed further into poverty when prices rise. Inflation affects essentials such as food, rent, electricity, and transport, and low-income households are often hit hardest because they spend a higher portion of their income on basic needs.

When welfare rates fail to keep pace with rising costs, the real value of payments falls year after year. This can leave low-income families struggling to afford a decent standard of living, even if payment rates appear unchanged on paper.

Index-linking welfare payments would create a fairer and more predictable system. It would ensure that social welfare supports keep their value over time and would reduce the need for governments to make ad hoc increases in response to public pressure or economic crises. It would also help protect vulnerable households from sudden increases in poverty during periods of economic crisis and high inflation.

A modern social protection system should guarantee that people can meet their essential needs with dignity. Linking core welfare payments to the cost of living is a practical way to provide that security and maintain social equality in Ireland.

Increase the fuel allowance

Electricity and gas prices have increased significantly in the last few years, driven by a global energy crisis and global conflict. Energy prices began to stabilise in 2024, but conflict in the middle east has once again inflated energy costs. Lower income households are more vulnerable to higher energy costs, as even a modest increase can have a significant impact.³

The Fuel allowance supports low-income households in meeting the additional costs that arise during the winter months. As fuel poverty becomes an increasing reality for many families, targeted support is more important than ever. Budget 2026 included an increase in the Fuel allowance and extended eligibility to recipients of the Working Family Payment (WFP), a welcome and much-needed measure for many low-income households. Energy poverty is very complex and is compounded by broader economic factors such as food prices and housing costs.

In the fight against climate change, there needs to be protective measures for vulnerable families, to ensure a just transition. It is also important to note that for families who rent, there is little or no choice in their heating type, and often the accommodation is poorly insulated, and landlords are less likely to make energy saving upgrades to the property.

Treoir would like to see the fuel allowance increased to reflect the rising cost of energy. Low-income households should not have to make impossible decisions like choosing between food and heating their home. In January 2026, the value of domestic electricity accounts in arrears was 11% higher than it was in January 2025. In January 2026, the number of domestic customers in arrears was 315,322 for electricity, and 178,443 for gas.⁴

A recent Economic and Social Research Institute report found that households experiencing energy poverty would require an additional €480 in annual income to lift them out of energy poverty.⁵

Treoir is calling for the fuel allowance to be increased by at least €4 per week over 32 weeks, to ensure that low-income families are not negatively impacted.

³ <https://www.esri.ie/system/files/publications/SUSTAT138.pdf>

⁴ https://cruie-live-96ca64acab2247eca8a850a7e54b-5b34f62.divio-media.com/documents/CRU202625_Arrears_and_NPA_disconnection_update_January_2026.pdf

⁵ <https://www.esri.ie/system/files/publications/SUSTAT139.pdf>

Make the Guardians payment more accessible to Kinship carers

Treoir is dedicated to supporting non-marital families and recognising the diversity of family life in Ireland today. Every family, regardless of its structure, deserves recognition, respect, and support.

Treoir is also home to Kinship Care Ireland, which advocates for a family type that remains significantly 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 care for them due to circumstances including death, illness, imprisonment, substance misuse, or mental health difficulties.

Kinship care may be formal or informal. Formal arrangements, known as Relative Foster Care, include access to financial and state supports. Informal kinship care, however, receives far less recognition and assistance. Despite providing children with stability, continuity, and a sense of belonging, informal kinship carers often carry substantial emotional and financial responsibilities with little or no support.

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 €237 per week for each child, regardless of the age of the child. Other social welfare payments that are specific to children, have a differential payment for children under 12, and children over 12, recognising the increased costs associated with raising children over 12, in line with research and evidence from MESL.⁶ In 2025 only 22% of children in kinship

⁶ <https://budgeting.ie/pdf/mesl-2025-report/>

care were in receipt of this vital payment. 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.

Type of payment	Amount for under 12yrs	Amount for over 12yrs
Guardians' payment	€237	€237
Foster care Allowance	€400	€425

The table above shows the stark contrast in financial supports between formal foster care and kinship care.

There have been cases where grandparents lost their Living Alone Allowance after taking on the care of their grandchild or grandchildren, even when they were not awarded the Guardians Payment.

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 young people, 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 of age. 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. Bursaries targeted to young parents would financially support them to continue in education, we would recommend that that all bursaries for all lone parents be disregarded as assessable means for OPFP and JST. Issues like childcare can be barriers to young parents finishing their education, addressing childcare barriers is essential to helping young parents complete their education and securing brighter, more stable futures for themselves and their children.

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. Fast tracking of support payments such as the additional needs' payment would alleviate some of the financial burden when the transition into housing happens.

Conclusion

Budget 2027 presents a critical opportunity for the Department of Social Protection to transition away from short-term "sticking plaster" measures and implement meaningful, long-term structural reforms. Treoir's targeted proposals focus on the core issues of child poverty, fuel poverty, and systemic inequities within one-parent and kinship families. By adopting these recommendations, the Government can build a modern social protection system that genuinely protects Ireland's most vulnerable households.

Summary of Urgently Needed Actions:

- **Restore Work Incentives:** Increase the JST and OPFP income disregard to €233.50, and index-link it to the minimum wage to guarantee lone parents can work a sustainable 16.5 hours without financial penalty.
- **Protect Low-income Households:** Benchmark and link core social welfare payments directly to the cost of living to shield low-income families from ongoing inflationary shocks.
- **Combat Energy Poverty:** Upgrade the Fuel Allowance to support vulnerable families especially renters in poorly insulated housing from rising global fuel costs.
- **Support Kinship Carers:** Enhance the accessibility of the Guardian's Payment for kinship carers, introducing a tiered age-differential rate to reflect the true cost of raising older children.

- **Empower Young Parents:** Fund targeted bursaries, childcare access, and housing support to prevent youth homelessness and keep young mothers in higher education.

Implementing these structural changes will move the state toward a fairer, more predictable welfare framework. Treoir remains committed to working alongside the Department to ensure that every child and family in Ireland can meet their essential needs with dignity and security.