



Citizens **Information** Board
information · advice · advocacy

**Submission to the
Department of
Social Protection's
Public
Consultation on
Potential New
Working Age and
Targeted Child
Payments**

Citizens Information Board
June 2026

Introduction

CIB welcomes the opportunity to provide feedback to the Department of Social Protection’s public consultation on potential new Working Age and Targeted Child Payments.

Services funded by the Citizens Information Board (CIB) provide free and impartial information, advice and advocacy to people across Ireland. These services include:

- Citizens Information Services (CIS)
- Citizens Information Phone Service (CIPS)
- The Money and Budgeting Service (MABS)
- National Advocacy Service (NAS)
- Sign Language Interpreting Services (SLIS)
- Register of Sign Language Interpreters (RSLI)

This is in addition to the availability of a wide range of information on citizensinformation.ie.

Part of CIB’s remit – as set out in Section 7 (d) Comhairle Act 2000 – is to provide information on the effectiveness of current social policy and services and to highlight issues which are of concern to users of those services.

In 2025, CIS received 708,862 queries. Nearly half of these (45%) were about social welfare. Of these, 10% were queries relating to payments/schemes for Families and Children:

Table 1: Social Welfare – Families and Children Queries to CIS, 2025

Payment/Scheme	Queries
Working Family Payment	10,485
One Parent Family Payment	5,544
Child Benefit	5,381
Back to School Clothing and Footwear Allowance	2,215

Increase for a Qualified Adult	1,680
Child Support Payment	1,222
Other	4,106
Total	30,633

Housing is the second highest query category after social welfare, with CIS recording 82,209 queries in 2025 (11.6% of overall queries). Half of all these queries (42,061) were about local authority and social housing, mainly to do with social housing applications, and the Housing Assistance Payment (HAP), illustrating a high demand for support to access social housing. There were also 4,451 queries categorised as being about homelessness, losing your home or emergency accommodation.

A high proportion of users of CIB delivery services are at the lower end of the socio-economic scale and are in low paid or precarious employment, welfare dependent, experiencing housing precarity, are people with a disability and/or experiencing mental health difficulties or are from households experiencing over-indebtedness.

Along with quantitative data about the types of queries and clients presenting to services, CIS also collects social policy feedback: Social Policy Returns (SPRs) which describe policy and service delivery issues clients are experiencing. This evidence - queries and social policy feedback - forms the basis for this submission.

Targeted Child Payment

Question 1: Do you think we should change our current system of Child Support Payment and Working Family Payment and introduce a targeted child payment? Why / Why not?

We welcome the Government's commitment to reduce child poverty, with the aim of reducing the number of children in consistent poverty to 3% by 2030. The SILC 2025 data shows that after adjusting for inflation, the mean real weekly income from social transfers increased by only 1.7%, from €201 in SILC 2020 to €204 in 2025. [Data from the Central Statistics Office \(CSO\)](#) shows that many families are having difficulties making ends meet. 15.6% of two-parent families with 1 – 3 children have difficulty or great difficulty making ends meet, this rises to 20.5% for other households with children under 18, and 50% for lone parent households. One – in five children (over 225,000) were living in families below the poverty line in 2023, when housing costs are accounted for ([ESRI, 2025](#)). This data suggests that significant measures will be required to meet the goal of reducing consistent poverty for children to 3% by 2030.

Of the 315,200 queries on social welfare received by CIS in 2025, 30,633 were related to Families and Children. Over 10,400 of these were about Working Family Payment (WFP) and in the region of 1,200 about Child Support Payment (CSP). In 2025, CIPS categorised over 2,300 calls as being about Families and Children. The data from these queries provides us with feedback about the issues that families are facing when trying to combine work and welfare. A review of our evidence raises some issues with the current system.

Self-employed parents

The fact that low-income self-employed families are not eligible for WFP is a barrier to them accessing adequate income supports. From 2023-2026, there were in the region of 100 queries specifically about this issue, and 31 SPRs recorded by CIS where self-employed clients could not access WFP, leaving many of them in financial difficulty. Non-eligibility for WFP can also have a knock-on effect, in that it excludes self-employed parents from accessing secondary benefits, such as Back to School, Clothing and Footwear Allowance or the Fuel Allowance.¹ Moreover, low-income self-employed parents are particularly vulnerable if they find themselves

¹ Working Family Payment became a qualifying payment for Fuel Allowance in January 2026.

experiencing short-term illness which requires them to reduce their hours or take sick leave, as these individuals are not eligible for Illness Benefit or for Injury Benefit.

Client is a self-employed one parent provider to three children. Has had to reduce their work hours (in their own coffee shop) to look after and cater for their 3 school going children. As a PRSI Class S contributor they do not qualify for the WFP even though they fulfil all the other qualifying conditions. (2025)

The client's been a self-employed taxi driver for 7 years and his wife is a homemaker. He's had to reduce his working hours due to an injury for which he's due to have surgery in the next couple of months. He now earns roughly €500 per week after operating expenses, and hoped he'd be eligible for Working Family Payment to supplement his family's income until he can return to full-time work. Yet, despite his current income being €300 below the applicable WFP limit, he won't be eligible as it isn't available to the self-employed. As regards other options... he couldn't claim Jobseeker's Benefit (Self-Employed) as he's not capable of full-time work at present. His only other option is Basic SWA, but his current income plus his capital makes him ineligible for this too. The fact WFP is not available to self-employed people is an anomaly, given that many other social welfare payments are now available to the self-employed depending on their circumstances. It means his family must survive on his relatively low income until he can return to full-time work. (2025)

Working hours threshold

CIB has previously highlighted² the problems that families face with the requirement to work 38 hours per fortnight to be eligible for Working Family Payment. Families seeking advice from CIS can have difficulty meeting this threshold when in part-time employment. Additionally, CIB has highlighted that this disadvantages lone parents, as couples (spouse, civil partner, or co-habitant) can combine their hours to meet the 38-hour threshold. Some parents, particularly lone parents, may need to reduce working hours due to caregiving responsibilities.

Client is a single parent working full time, she has now to reduce her hours of work due to lack of childcare and the cost of private childcare. She is very frustrated as she is building her career after returning to education and feels this is an enforced set back. She states work was very progressive for her mental health in addition to the financial advantage. (2025)

² [CIB Pre-Budget-Submission-2026.pdf](#); [CIB-Pre-Budget-Submission-2025.pdf](#); [pathways-to-work-2026-2030-cib-submission.pdf](#)

The inflexibility of this threshold can cause families to miss out on a payment where there are 5 weeks in the month and on their payslip, it appears they worked more than 19 hours a week.

Client works 19 hours per week but is paid monthly. Applied for Working Family Payment but was refused as April payslips shows under 82.33 hours AS this was a 5-week period. Client left with very little income and in financial distress. Even though client works the 38 hours in the fortnight the payslip doesn't match due to the 5-week period. (2026)

Lone parents

When a lone parent is no longer eligible for the One Parent Family payment, they can experience confusion about which payment is best for them to transition to. The loss of WFP when a parent transitions to Jobseekers Transitional Payment (JST) causes financial difficulty for some parents. CIB has previously recommended that recipients of JST should also be eligible for WFP so that families do not see a decrease in income when their youngest child turns seven.

Client has timed out of One Parent Family payment, youngest child over 7 and she works part time 19 hours and was getting WFP. She is down hugely on income as she cannot get JST and WFP and as she is parenting alone she cannot increase her hours due to caregiving responsibilities. (2025)

Take-up of WFP

[ESRI research published in 2025](#) observed that in general, it is benefits that are means-tested, have a higher degree of conditionality, and have a higher administrative burden that have the lowest take-up.

The discussion document references the low take-up of WFP, with the ESRI estimating that a significant number of families who are eligible for WFP are not claiming it. This issue also presented in our data, with some families not being aware of the WFP or of their eligibility for it.

Client was not aware of WFP and has been working for 7 months with 3 dependents at home. (2025)

Client struggling on low wage and unaware of possible eligibility for WFP (2026)

Client received notification that OFP would end and was advised to apply for JST. Correspondence did not mention alternative options such as WFP and BTWFD. I identified this option which would increase the client's weekly income by approximately 148 euros. Lack of information may lead clients to choose less beneficial supports. (2026)

Our data also shows that WFP being included as assessable income for social housing by some local authorities can lead to some families being slightly above the income threshold. This may influence families' decision to claim the payment.

Both the client and their spouse work, they had considered applying for Working Family Payment but were made aware that this payment is considered for Social Housing applications. This payment is to support families on low income; it would seem reasonable for the local authority to disregard this in the income calculation (2026)

Client age 52 with 3 children working in Ireland for 20 years. Income threshold for social housing for this client is €649 per week. There is no possibility for this client to get mortgage with only one income coming into the household. With Working Family Payment, he is exceeding the threshold by €150 per week. Client will have to reduce hours at work and lose out on WFP to eventually come under the guidelines. The income thresholds are so low that it forces families to live in poverty to have an entitlement to apply (2026)

Low-income families moving from welfare to work will likely lose their Child Support Payment due to the eligibility criteria being linked to a qualifying payment. If on reduced hours they may risk losing CSP. While they may have an entitlement to WFP, given the issues identified above, it may not work for them. Those who are on jobseekers' payments who are combining work and welfare, and who exceed the 'four in seven rule' may remain in low-paid jobs but lose their CSP when they lose their JA payment.

People working in temporary or low hours work, working unpredictable hours are not eligible to apply for WFP, and they are a cohort most likely combining social welfare with low paid, and low hours work. This cohort could also potentially include families with members who have a disability, who are trying to combine part-time work with welfare.

The evidence presented above suggests that some families are experiencing in-work poverty – that is, working while experiencing poverty. [SILC 2025](#) statistics show that consistent poverty rates for people in employment was 15%, while the percentage of people in employment

experiencing enforced deprivation was 29.9%. The at risk of poverty rate for employed people after rent and mortgage interest was 11.1%.

These issues can impede the smooth transition from welfare to secure, stable employment and thus CIB agrees that reform is needed. [NESC \(2020\)](#) recommended that merging the CSP with WFP could address many of these difficulties, including take-up, eligibility of self-employed parents and those in temporary or low-hours work. CIB concurs with the recommendations in the [Report of the Commission on Taxation and Welfare](#) in 2022 which stated that the existing system of child income supports should be reformed to facilitate the introduction of an income related second tier of child income support in addition to Child Benefit that combines existing supports and that would be provided to all low-income households, whether in receipt of a social welfare payment or not. Such a reform would move the system of child income supports in Ireland closer towards the model used by most other EU and OECD members with supplementary child income support based exclusively on levels of income and family status rather than employment status or the receipt of a particular social welfare payment.

Question 2: If you agree change is needed, what do you think of the described approach for a standalone, weekly, targeted child payment?

CIB acknowledges and welcomes the proposals for a Child Targeted Payment, in particular, the fact that it:

- Would be provided to those in receipt of social welfare as well as those in low-paid employment
- Is a payment based on household income
- Would have higher rates for children aged 12 and over
- Would provide an automatic entitlement for those in receipt of a primary social welfare payment where they have been means-tested already

However, CIB believes that any such proposed payment would need careful consideration of the following:

CIB agrees with the proposed approach to have an increased rate for children aged 12 and over, given the higher associated costs. It is also important that as proposed, the payment would pay an additional amount for each child in the family, so that families in receipt of CSP do not lose out under the proposed changes. [DSP research \(2025\)](#) on poverty and deprivation found that large families had the highest persistent poverty rates and this must be addressed through any changes to the scheme.

CIB concurs with the [Discussion paper](#) accompanying this consultation, where it states that the treatment of other groups under a new Child Support Payment would need careful consideration, and in particular lone parents with young children, who can currently receive both a Child Support Payment and the Working Family Payment. Secondly, Back to Work Family Dividend recipients allows families to continue to receive the Child Support Payment when they close their primary payment or move to Working Family Payment. Reform must also ensure that other groups in receipt of CSPs do not lose out due to any potential change including people on Carer's Allowance and ensure that the operation of means tests, and disregards would not exclude these recipients because of their income being too high.

It is positive that the proposed approach moves away from payments abruptly stopping, for people transitioning from welfare to work. Some clients of CIS and particularly women working in casual/precarious employment may have fluctuating earnings that change from week to week. Building in flexibility to the administration of changes in customers' evolving circumstances is important. The evidence from CIS and CIPS indicates that there are administrative issues with the WFP and the CSP, including:

- Delays or backlogs processing payments
- Operational issues with MyWelfare.ie
- Incorrect information being given to clients at Intreo
- Difficulties understanding decision letters

The discussion document proposes an approach where families who are receiving a primary social welfare payment would be automatically entitled to the targeted child payment. This approach is to be welcomed – however it would be essential that in these cases families are notified that they are entitled to the TCP when they are approved for the primary social welfare payment. Our data indicates that families can miss out on payments they are entitled to because they are not informed about them, e.g. a Child Support Payment or secondary benefits at the point of application or approval. Ensuring that clear information in Plain English is provided at application or approval of an individual's entitlements is essential.

Caller gets JA and foster care allowance for her grandson. She was awarded Child Benefit for her grandson when he came to live with her at 2 months old, he is now 3. Child Support Payment was not automatically added to her JA payment. We would expect that it should be automatically added or at least the claimant should be written out to & advised re claiming for him. CSP has now been awarded following CIC help with letter, but it wasn't backdated. Caller asked to fill in form to request same & give reason why she didn't apply at the time. If not backdated, caller will have missed out on almost 3 years entitlement to CSP (2025)

Client has been in receipt of Illness Benefit since November 2023. She is single with an 18-year-old daughter who is still at school. While completing an application form with the client I noticed that she was not getting an increase for her daughter. The client satisfies all the conditions for CSP (2025)

Question 4: The discussion document outlines additional considerations to this proposed change, e.g. how to deal with secondary benefits such as Fuel Allowance? Do you have any opinions on these considerations?

CIB welcomes the recent change to include WFP as a qualifying payment for Fuel Allowance. Reform of the Working Family Payment and the Child Support Payment should retain this eligibility to support families who are experiencing or at risk of energy poverty.

The impact of the proposed reforms on other linked supports such as Back-to-School Clothing and Footwear Allowance, rent supports, HAP, childcare supports, medical cards, school meals and transport supports should also be considered. It is essential that a cross-departmental approach is taken when examining how the proposed scheme would work. Increased income through a combination of the Targeted Child Payment and the Working Age Payment could potentially lead to difficulties for families when trying to access social housing, medical card or other services or supports.

Feedback from CIS staff highlighted the importance of providing worked examples of the impact of any change to existing payments with careful analysis to ensure that any unintended interactions with other components of the tax and welfare system are minimised. The need to carry out impact assessments on the proposed reforms, including for example, in relation to poverty outcomes, income deciles, gender-proofing, disability-proofing, rural-proofing, housing-cost analysis, domestic-abuse risk assessment and cross-border impact assessment was also raised as essential.

The proposals must also be considered in terms of the needs of cross-border workers, that is people who live on one side of the border and work on the other. The current system of navigating social welfare is already complex for these people, so the proposed changes would have to be modelled for the impact on these people and how the changes would interact with Universal Credit.

Working Age Payment

Question 1: Do you think we should change our current system of Jobseekers Allowance and introduce a working age payment? Why / Why not?

CIB welcomes the proposal to improve the current system of Jobseekers Allowance (JA). Queries about Jobseeker's Allowance feature strongly in interactions with clients of CIS and CIPS. In 2025, there were in the region of 14,500 queries on JA and 180 SPRs. In CIPS there were over 1,200 calls about JA in 2025.

The [Report of the Commission on Taxation and Welfare](#) pointed out that the effect of having the - Working Family Payment, an in-work support, and Jobseekers Allowance, an out of work support, with flexibility for part-time work arrangements – is to create different levels of support and incentive for people that are in the same circumstances. The Commission recommended a working-age assistance payment available to all households, to provide greater flexibility and to encourage transitions into employment. The lack of in-work supports for low-income individuals without children has also previously been highlighted.

Eligibility for Jobseekers payment

CIB has previously provided evidence³ on the difficulties that the 'four in seven rule' causes for clients. This rule creates a cliff edge for any individuals currently working three days per week – any increase in hours that result in an extra day being worked, even for only one additional hour, will result in a full withdrawal of any JSA currently being received ([ESRI 2023](#)). This issue has arisen for CIS clients who work part-time hours across more than three days, for example, in jobs as cleaners or bus drivers. This can affect women in particular who are more likely to work part-time, e.g. in Q4 2025 women accounted for 67.1% of people in part-time employment ([Labour Force Survey, CSO](#)). Young people are also typically engaged in working in part-time, and precarious employment.

CIB has previously proposed changing eligibility for jobseeker's payments to criteria based on hours worked rather than the number of days worked, to better support part-time and casual working patterns. This rule also creates an issue for those who are working part-time over

³ [CIB Pre-Budget-Submission-2026.pdf](#); [CIB-Pre-Budget-Submission-2025.pdf](#); [Budget-2024-CIB-Pre-Budget-Submission-Aug-2023.pdf](#); [pathways-to-work-2026-2030-cib-submission.pdf](#);

multiple days but not meeting the 19-hour threshold for WFP. This anomaly may create a disincentive to work for families.

CIB data contained examples of clients whose JA had stopped suddenly, in some cases where the clients were not informed their payments were going to be stopped, or why. This sudden cessation of payments caused financial difficulties for clients who were reliant on this payment.

Client, with child age 15, works 2 hours per day for 5 days, her hours cannot be consolidated into 3 or less days per week. She is not entitled to JSA and as she does not have the required 19 hours she cannot apply for WFP. Her take home pay is €3 above the SWA basic rate so this is not an option. Client does not want to give up the job as she feels her local Intreo will query why she left her work and she would then be applying for a jobseeker's payment while searching for a new job. Client finds the work therapeutic but realises that she cannot financially continue with the situation (2025).

Client works 18 hours over 5 days as a school cleaner. They discovered that they are not entitled to Jobseekers. They are deemed to be working full time, therefore do not qualify. Client believed they are working only part-time and therefore entitled to the payment. The employer has refused to reduce the number of days they work. A Jobseeker must be fully unemployed (or work for 3 days a week or less) to qualify for payment. The client works 5 days a week, despite only working 8 hours overall. Many low paid employees such as cleaners are caught in this poverty trap and unable to qualify for income support due to the above conditions. (Note the Information Officer has had many similar queries from women working as school cleaners and caught in this poverty trap) (2025).

CIB has also previously recommended that the reduced rate for under 25s is removed as this can cause difficulties for young people who are financially independent from their parents.

As in the example earlier in relation to short-term illness and self-employment, for people who are combining part-time work with JA, the onset of illness/injury can leave them struggling to manage financially while depending on an illness payment.

Client is working part-time and getting Jobseekers Allowance for the days he is not working. He is getting €350 wages and €210 on his JA. He had a bad accident at work and will lose his Jobseekers Allowance and has to go on Illness Benefit. Client will be out of pocket by about €315 per week and is struggling financially already (2025)

Administrative Issues

Clients with digital literacy issues, or who do not speak English as their first language face additional barriers in accessing jobseeker's payments, which can mean they may end up waiting longer to receive income support.

Client was informed last week that she could no longer provide her casual working docketts in paper form. Client has a my.gov account but this was set-up for her by a family member, she is not digitally literate. She is extremely worried about how she is going to do this every week (2025).

Client was advised to apply for JA online, informed they were doing away with the paperwork. Client has no online literacy (2025).

Some clients faced barriers in accessing JA due to administrative issues connected with other public services. This led to delays in them accessing the payment. One example of this was where a client experienced a delay in accessing an appointment for an Irish Residence Permit (IRP) card, as well as long processing times.

Client could not complete the registration on the Customer Service portal for immigration and hence cannot make an appointment for their first IRP Card which Intreo are asking for in order to process his jobseekers' allowance. Although client has emailed Immigration Support there could be a delay in answering and will also experience another delay in obtaining an appointment for IRP registration and a further delay in getting the actual IRP card.

Feedback from CIS and CIPS also highlighted issues with decision letters being unclear or overly complex.

Question 2: If you agree change is needed, what do you think of the new working age payment described in this document?

CIB welcomes a focus on simplifying the process for customers in the proposal for a new working age payment. CIS and CIPS play a crucial role in supporting people to understand their rights and entitlements, and supporting clients to navigate the social welfare system, along with making applications. Notwithstanding the availability of these services, the level of complexity with the current system is a cause of concern. The high level of queries on JA is supported by social policy feedback which indicates a lack of understanding about jobseeker's payments

with regard to the eligibility and rules of payments. Clients were confused between the various supports available e.g. Jobseekers Benefit (JB), Jobseekers Transitional Payment (JST), Jobseekers Pay-related Benefit (JPRB). Feedback on JPRB, which was introduced in March 2025, showed a lack of understanding about which payment a client would be financially better off on, with clients sometimes missing out on a more generous payment.

The move towards a tapering off of payments is welcome to avoid any cliff edges where supports are cut off. The proposal involves people being able to take up as much work as they can within the income limits set for their household, and as income approaches a threshold or exceeds this threshold, their payment would gradually reduce. It is proposed that the payment would function dynamically, and changes in income would be reflected automatically. This approach would be beneficial for those who may have to reduce their hours because of caring responsibilities.

Consideration would need to be given to situations where people are working in casual/precarious employment, and where people might not be able to predict their earnings amount from week to week, and whether the system would be able to cater for these more irregular working patterns/types. Of note here, is the Universal Credit in the UK which was designed to simplify social welfare by combining multiple payments into an automatic payment using data sharing agreements for its administration. Research has found that having a dynamic payment caused issues for claimants understanding the amount they will receive each month, and this caused issues for household budgeting ([Universal Credit: administrative burdens of automated welfare](#)). This particularly affected workers whose working hours were not stable or fluctuated.

The Discussion document points out that it is now possible to use a person's real-time income, as reported to Revenue, which means that the payment rate could adapt automatically as a person's income increases or decreases, without the individual needing to report changes to the Department of Social Protection. In terms of the operation of the proposed reform, some questions arise: will the proposed system be able to provide certainty in terms of social welfare income where hours of work or employment earnings fluctuate? Will the jobseeker be able to know in advance the amount of working age payment they will receive on taking up part-time employment?

CIB welcomes the proposal for the couple or family calculation - where under the working age payment, each adult receives their own payment, rather than the current situation, where Jobseekers Allowance is usually paid to one person in a couple. This will support better financial independence. Social policy feedback from CIS indicates that people in situations of domestic violence or coercive control may not have financial independence. Individualising

social welfare payments was discussed in the [Report of the Commission on Taxation and Welfare](#), and the Commission was of the view that further social welfare individualisation was necessary, emphasising the need to ensure that there is a direct relationship between the dependent adult and the social protection system.

Question 4: There are additional considerations to this proposed change regarding the treatment of lone parents, how to include self-employed income, how quickly the payment should respond to changes in income, and moving towards more individual payments. Do you have any opinions on these considerations?

CIB welcomes the reference to the treatment of lone parents in the proposed reforms. Lone parents are more likely to be in part-time, precarious work. They also experience higher poverty rates ([ESRI \(2025\)](#)) and have distinct financial complexities. For example, the proportion of lone parents who are not in receipt of child maintenance payments is high, with 46% of lone parents receiving no child maintenance payment when their child is nine years old ([Lone parent transitions, employment transitions and poverty outcomes | ESRI](#)). CIB welcomes further detail on how lone parents could be assessed separately for the Working Age Payment.

Self-employment income can be inconsistent and fluctuate. As the discussion document points out, there is no real-time information available on self-employed income, and it is based on previous income. From 2023-2026, CIS recorded 420 queries about self-employment and JA. CIB has previously highlighted in [Hard Times for the Self Employed 2012](#) the anomaly of the way means are assessed for a Jobseeker's Allowance applicant whose spouse is self-employed where all the income from self-employment is taken into account in the means test. [NESC \(2020\)](#) has supported tailoring services to the circumstances of self-employed workers. They also noted that in relation to a potential single payment for people of working age that this would bring more standardisation in the different income disregards for employees and the self-employed under various payments.

CIB considers that any new proposed payment should include low-income self-employed families, recognising that in verifying the unpredictable nature of self-employed income, it may be necessary to look at an average of income over a defined period. It is essential that this would be a fair and reasonable assessment of the person's average income.