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

Pre-Budget Submission 2027

Citizens Information Board
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Introduction

Our services and their data

In 2025, the Citizens Information Board (CIB) provided funding to a range of frontline services, including Citizens Information Services (CIS), the Citizens Information Phone Service (CIPS), the Money Advice and Budgeting Service (MABS), and the National Advocacy Service (NAS) for people with disabilities. CIB also funds the Sign Language Interpreting Service (SLIS) and the Register of Irish Sign Language Interpreters (RISLI) which provide a range of services to support quality interpreting in Ireland for Deaf people and for public services.

Staff working in these services assisted almost 550,000 people to access their rights and entitlements during 2025, by providing information, advice and advocacy services. In addition, over 8.5 million users visited our citizensinformation.ie website, which covers topics such as employment rights and housing, access to healthcare and social welfare benefits. Our website now includes AskCI, a chatbot available on askci.ie. It uses AI to answer clients' questions, drawing information from across our website and providing Plain English answers.

The caller and query data collected in these frontline services every day provides CIB with a unique source of evidence that helps us to answer two key questions about people who are seeking assistance to access public services:

- What do people need help with?
- Why do they need help?

By examining these questions, we gain valuable insights into the needs of hundreds of thousands of people, and into the impact of government policies and funding priorities on their lives. This enables us to fulfil our legislative mandate 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.

Our services and their clients

Staff in our funded services – Information Officers working in a Citizens Information Centre (CIC), Money Advisers working in a local MABS office or Advocates supporting a person with a disability – see firsthand the pressures that many households are living with. Many people have felt the impact of recurrent global shocks over the past ten years. Rising costs have combined with low-paid work and income support that may not be adequate, leading to financial difficulty and, in many cases, unsustainable debt.

For some, the daily reality can involve a struggle to make ends meet. Feedback from our services indicates that increasing costs – such as food and energy – are combining with unaffordable and unavailable housing to expose low-income households to acute risks. When making ends meet is already difficult, a household budget will be finely balanced so managing an unexpected cost or a financial shock (such as illness, separation or bereavement) can have a disproportionate impact. Many people will have no discretionary income to rely on and so must reduce spending on essentials such as food, heat, utility bills, medication or are forced to increase debt.

Our data shows that many callers to CIS and MABS are seeking ongoing help to maximise their income in order to make ends meet. This could be people combining work and welfare payments or those living on fixed incomes, such as people with disabilities who are unable to work, older people on pensions, or carers who are struggling to care for loved ones at home. Some people will call to a CIC or MABS office to help them through a crisis – losing their job, getting a notice of eviction, or something as basic as a fridge or cooker breaking down.

Callers with specific needs

Citizens Information Services are assisting an increasing number of people with 'specific needs' which can impact their ability to access a service (such as disability, literacy needs, language barriers, domestic violence or homelessness). During 2025, 17% of callers to CIS were recorded as having specific needs.

In addition, non-Irish nationals are over-represented amongst CIS clients. In 2025, over a quarter of callers to CIS (where country of origin is noted) were recorded as non-Irish nationals - a proportion that is considerably higher than the 16% recorded in the total Irish population (Central Statistics Office, 2025). This trend reflects recent data from the CSO which highlights how six out of ten new jobs created between 2019 and 2024 were filled by migrant workers. While migrants seek help with the broad range of social and public services in the same way as the general population – such as employment, education, housing, welfare – feedback from our services indicates that their information needs are more complex.

Role of information and advocacy services

For many people who seek help in our services, income shortfalls and crisis events are exacerbated by problems in accessing public services. It is here that we see the crucial role of information and advocacy in enabling people to access their rights and entitlements. Some callers are disproportionately impacted by administrative challenges, systemic barriers and difficulties in accessing customer support directly from many public services. The volume and consistency of problems seen in the data from our services indicate ongoing structural barriers rather than isolated user issues.

CIB funded services are increasingly seeing the impact of digital exclusion amongst many callers, as Government departments and agencies move towards the target of 100% of key public services being available online by 2030 (Digital Public Services Plan, DPER, 2025). Supporting people who are experiencing barriers in accessing digital public services strongly features in the day-to-day work of Information Officers in the 90 Citizens Information Centres throughout the country. A dedicated Citizens Information Digital Help Service is being rolled out in CICs nationwide. This service supports clients to access and complete online applications for public services using touchscreen devices, prompting the clients to work through online applications themselves, building confidence and improving their digital literacy. In addition, CIB and CIS have been engaging directly with government departments (DSP, DPER, Department of Justice among others) to demonstrate the experience of clients who have difficulties with digital access.

Socio-economic context

As has been the case over the past number of years, the Irish economy continues to grow in the face of a successive range of global economic shocks. The most recent of these – the conflict in the Middle East – has contributed to downward revisions in growth figures, with pressures likely on inflation and employment during 2026 and into 2027 (Central Bank of Ireland, Quarterly Bulletin Q1 2026). The international energy crisis, in addition to the evolving impact of advances in generative AI on the jobs market, and Ireland's ongoing dependence on corporate revenues (Irish Fiscal Advisory Council, 2026) are undoubtedly exposing the Irish economy to a level of risk and uncertainty. Under these circumstances, we recognise the pressures and necessary caution on the Government in framing Budget 2027.

As this will be the third budget under the Government's multi-annual spending plan, we look forward to a continued focus on planned investment in housing, health services, energy and water services, with the necessary increases in public spending required for this. It is also important that Budget 2027 continues to build on the intentions set out in the Programme for Government 2025. In this context, we would like to see a greater focus on adequacy, equity and accessibility (to public services) to meet the needs of people, as illustrated in the data coming from our frontline services daily.

We welcome the targeted increases in welfare spending in last year's budget, including a €10 increase to core weekly welfare payments, increases in the Child Support Payment and in the weekly rate of Fuel Allowance and Domiciliary Care Allowance, in addition to a significant increase in the income disregard for Carer's Allowance and the extension of Fuel Allowance to Working Family Payment recipients.

What do people need help with and why?

Within the context of this global and national economic environment, during 2025 and 2026 staff working in our frontline services have continued to tell us what their clients need help with and why:

- **The impact of the withdrawal of temporary cost-of-living supports** was strongly felt in low-income households, particularly for households with people with disabilities or lone parents.

- **Rising energy and fuel costs** are adding to existing pressures on low-income households.

- **Employment is not providing a route out of poverty** for many, with disability and ill-health compounding difficulties for people.

- **Housing availability and affordability** are underlying concerns for many low and middle-income households. Renters and those on social housing supports live in fear of rent increases, eviction notices and homelessness.

- **Administrative processing** (including online-only access) and complex eligibility conditions can lead to delays in securing benefits and services for some.

- Many households are taking on **unsustainable levels of debt** to meet rising costs.

These realities for the clients that access our services are the focus in framing this Submission. The first section looks at the concerns raised by Citizens Information Services, the second sets out the issues raised by the National Advocacy Service for people with disabilities and the third highlights the concerns raised by MABS staff in their work with clients.

Section One: Feedback from CIS and CIPS

In 2025, 384,000 clients with 708,000 queries were assisted by CIS, in over 90 locations nationwide. In addition, over 110,000 callers contacted CIPS, the national telephone helpline. Many people sought assistance as they tried to adapt to changing circumstances in their lives. This could be:

- the loss of a job (through unemployment, illness or retirement)
- the loss of a person (through death or separation)
- the loss of a place (either rented accommodation or privately-owned home).

Typically, these losses will involve significant disruption and upset, and for some people, an associated gap or drop in income. Even with the help of CIS staff, clients will struggle to adapt to changed circumstances and make ends meet financially.

Income support and adequacy

What do people need help with?

During 2025, social welfare benefits and schemes were the focus of 44% of the queries to CIS and 41% to CIPS.

Of the 315,200 social welfare-related queries that were handled in CIS last year, over half (55%) were concerned with DSP schemes related to 'Disability and Illness', 'Extra Social Welfare Benefits', 'Older and Retired people' and 'Carers'.

Meeting the cost of living

Of relevance here is the concept of income adequacy: specifically, the Minimum Essential Standard of Living (MESL) as measured by the Vincentian Partnership for Social Justice. The MESL 2026 research shows there has been an increase of 23.6% in core MESL costs from 2020 to 2026, evidencing the impact of the various global economic shocks on household spending over the past five years. Home energy costs have doubled since 2020, and food costs are up a fifth compared to 2020.

The analysis found that social welfare rates supporting working-age adults meet a lower proportion of need in 2026 than in previous years, while for households with children, the combination of targeted supports (such as Child Support Payment, Back to School Clothing and Footwear Allowance) meet a higher proportion of MESL need in 2026.

During these years, our annual Prebudget Submissions have consistently highlighted the need to link welfare rates to objective criteria (such as MESL costs, or inflation rates), rather than to standalone annual budgetary decisions. In light of this, we welcome the commitment in the recently published Roadmap for Social Inclusion 2026 – 2030 to explore the costs and benefits of benchmarking all core social welfare rates in order "to insulate those impacted by poverty from cyclical economic fluctuations and provide long-term income adequacy". In addition, we note that annual increases should not impact on eligibility for related supports, so it is important that income thresholds and disregards for other benefits are raised accordingly.

Removal of cost-of-living supports

A move on benchmarking core welfare payments is required in the short term, given that rising energy costs have followed so closely behind the withdrawal of the temporary cost-of-living supports in Budget 2026. The SILC 2025 analysis (SLIC 2025, CSO, 2026) highlights the role played by the temporary cost-of-living measures which were a significant part of the budget process in the preceding three years: in 2025, the at-risk-of-poverty rate was 12.6%, rather than a projected 14.9% without the cost-of-living measures.

The impact of these temporary measures, and more broadly of social transfers, is also evident in 'consistent poverty' rates (that is, people who are both at-risk-of-poverty and experiencing enforced deprivation) during 2025. The SILC 2025 analysis shows a decrease in those experiencing consistent poverty from 5% to 4.7% from 2024 to 2025. This indicates some positive movement towards the newly-revised target of a 2% 'consistent poverty' rate by 2030, as set out in the Roadmap for Social Inclusion 2026 – 2030. While it is important to set an ambitious target, we note however, that 2% was also a target for the predecessor to this plan (Roadmap for Social Inclusion 2020-2025) during which time the consistent poverty rate ranged from 3.6% to 5.3%.

Why do people need help?

Beyond the issue of adequacy of income support measures, our data points to other key concerns for clients in receipt of social welfare payments:

Means-testing

Many callers to CIS and CIPS experience difficulties in navigating the means-testing system for income supports, which can result in confusion, duplication, reduced uptake and delays in applications. This is in addition to the ongoing move to online access which can present an extra barrier to those who are already socially excluded or have literacy or language difficulties.

In this context, we highlight the commitment in the Programme for Government 2025 to carry out a comprehensive review of the means test. This commitment builds on a 2024 Joint Oireachtas review of the current means-testing framework which the report states "often presents challenges in ensuring fair access and adequate support". Given the impact of the current system on so many of our clients who are dependent on social assistance schemes, we welcome a recent statement (Programme for Government, Dáil Debate, 28 May 2026) from the DSP that "the Review of Means Testing is at an advanced stage and is expected to be shortly submitted to the Minister for his consideration". We look forward to the initiation of a process of public consultation on this. CIB has previously highlighted the value in investigating how a single means test that can be used for a range of DSP benefits might be operationalised, as recommended by the 2020 NESC report on the challenges facing the Irish welfare state (NESC, The future of the Irish welfare state, 2020).

This would help to:

- Reduce complexity
- Increase transparency
- Reduce duplication for the applicant and the public service.

Cost of disability

Earlier this year, we welcomed the opportunity to make a submission to the Department of Social Protection on the design and development of a cost-of-disability payment. This was our third submission on the topic since the publication of The Cost of Disability in Ireland in 2021, which was commissioned by the DSP. The submission highlights the strong role that our frontline services have in supporting people with disabilities to maximise their income (often from a complicated mix of benefits) and in assisting them to access a broad range of services such as personal assistance, health, transport, housing and supported employment.

The development of a comprehensive, long-term policy response to the cost of disability will take time, and pending this, CIB considers there is a need to put interim measures in place to alleviate the financial pressures on people with disabilities.

Given the higher levels of poverty experienced by people with disabilities (Adjusting estimates of poverty for the cost of disability, ESRI, 2025), it is not surprising that the withdrawal of temporary supports is having a disproportionate impact on household finances. The ESRI analysis of the impact of last year's budget measures found that households affected by disability have experienced sharper losses in income, particularly those in lower income groups (Distributional Impact of Tax and Welfare Policies: Budget 2026, ESRI, 2025). Meanwhile, an analysis from the Disability Federation of Ireland shows that 64% of income increases in Budget 2025 were "one-off" payments that were not replaced in Budget 2026 (Cost of Disability: The lived reality, DFI, 2026).

Illness Benefit for self-employed workers

Our services continue to highlight the difficulties for low-paid self-employed workers who cannot claim Illness Benefit. Case examples submitted by CIS staff are highlighted below and throughout the submission.

> "This client is self-employed, is out of work due to illness and may not be able to work for several months. He has paid his S Class stamp but is not entitled to apply for Illness Benefit. Invalidity Pension is not an option as he is not permanently incapable of work, and Disability Allowance is means tested and his spouse works so he would not qualify for this payment. Illness Benefit needs to be included under the S class contribution for self-employed when they cannot work due to illness".

For those who exceed the means-test for Basic Supplementary Welfare Allowance (SWA), there are no options for financial support during times of illness or injury, which can lead to significant financial hardship for many. Extending eligibility for this payment would help to provide certainty and security for those who are unable to work in the shorter term. We welcome the broader extension of eligibility for other benefits to the self-employed in recent years, including Invalidity Pension and Jobseeker's Benefit. We also note that Illness Benefit was extended to self-employed workers during the Covid19 pandemic.

In terms of funding these extensions, the Social Insurance Fund (SIF) is currently in surplus, but projections (Actuarial Review of the Social Insurance Fund, KPMG, 2022) indicate that by 2033 outgoing payments will exceed incoming. Our submission to the 2022 review of the personal tax system by the Department of Finance recommended that the rate of PRSI on self-employment (Class S) should be aligned over time with the employer's rate of Class A PRSI attaching to employment. In addition, we note that the PRSI Roadmap 2023 has put in place a phased annual increase in social insurance for all workers up to 2028 to enhance the sustainability of the SIF.

Recent hearings at the Joint Oireachtas Committee on Social Protection have confirmed that DSP has commenced work on looking at options to extend eligibility for Illness Benefit to the self-employed, and we look forward to feeding into this consultation process.

Extra social welfare benefits

Beyond core welfare payments, CIS and CIPS also provide a good deal of assistance to callers looking for information on secondary and supplementary benefits from DSP (see query levels for some of these benefits in table below).

DSP supplementary & secondary benefits: CIS queries 2025

Payment/Scheme	Queries
Fuel Allowance	18,264
Household Benefits Package	13,835
Basic SWA	13,249
Additional Needs Payment	11,652
Free Travel Scheme	5,817
Living Alone Increase	5,551
Back to School Clothing & Footwear Allowance	2,215
Telephone Support Allowance	574
Treatment Benefit	355
Total	**71,530**

The provision of temporary cost-of-living measures from 2023 to 2026, while welcome, also meant that many non-core welfare payment rates did not see any increases during this period. Feedback from frontline services on these secondary benefits point to adequacy and awareness issues for clients.

The payment rate for the Living Alone Increase more than doubled in the period from 2019 to 2022, but it has remained at €22 a week since then. The Household Benefits Package bundle of supports (monthly electricity or gas allowance and free television licence) has stood at €35 a month since 2013, when it was reduced in the aftermath of the global recession.

The SILC 2025 data shows high poverty rates for older single adult households highlighting the higher relative costs associated with living alone. The data shows that the temporary cost-of-living measures acted to reduce the poverty risk for older people by 5.9% in 2025. But this also indicates that the removal of these supports in Budget 2026 will likely have a significant impact on many of these households, unless there is a concerted effort in Budget 2027 to improve adequacy and awareness of these targeted supports.

Lack of awareness of certain social welfare benefits is an underlying concern in our data – specifically, in relation to the Living Alone Increase and the Household Benefits Package.

"This client is 72 and didn't know anything about the electricity credits with the Household Benefit Package (HBP). She was told in the post office about the free TV licence but not about the electricity credits. The HBP application should be included in the State Pension application, as the Fuel Allowance and Living Alone Increase are included".

Some people have missed out on payments over many years (eight and ten years in some of the cases submitted). In 2025, ERSI research (The response of low-income households to the cost-of-living crisis in Ireland) found that a "knowledge barrier" existed amongst those surveyed in relation to their uptake of some state benefits, with the Household Benefits Package ranking particularly high.

As these benefits provide essential supplementary support (particularly for older adults) it is important that DSP inform their existing social welfare clients of their potential entitlement proactively:

- Through public awareness campaigns
- In their written communications to clients
- In local Intreo offices
- Online.

Supplementary welfare payments

Information and money advice services continue to support clients to access supplementary welfare benefits from DSP. The cases submitted by services in relation to Additional Needs Payments (ANPs) indicate a wide range of costs that applicants are seeking assistance with, such as car repairs, furniture and fittings for new social housing, repair or replacement of white goods (like fridges and other kitchen appliances), home heating repair or maintenance and funeral costs.

While the centralisation of administrative aspects of Community Welfare Services to regional hubs has brought efficiencies, feedback from our frontline services continues to highlight access and processing difficulties for those seeking ANPs or Basic Supplementary Welfare Allowance. Reports from services also highlight the extent to which the documentation required to support applications can be challenging.

This echoes the findings of a 2025 report from the ESRI which found the experience of accessing the Additional Needs Payment to be one of the "most burdensome" by research participants from low-income households.

Recommendations: Income support and adequacy

- Establish the Minimum Essential Standard of living as the benchmark for core social welfare rates.
- Introduce an interim targeted disability payment pending the development of a permanent annual Cost of Disability scheme.
- Increase the rate of Living Alone Increase and the level of support provided for electricity and gas within the Household Benefits Package.
- Progress the Programme for Government commitment to explore the option of giving self-employed workers access to Illness Benefit by means of making a higher PRSI contribution.
- Consider developing a single, streamlined means test for DSP – administered schemes and payments in the context of the current review of means testing of DSP social assistance schemes.
- Proactively notify current DSP recipients of their eligibility for secondary benefits, in addition to running broader public awareness campaigns to increase awareness of under-utilised benefits.

Welfare and work

What do people need help with?

In-work poverty

While the economy has been operating at full employment for some time, work is not providing a route out of poverty for some people. SILC 2025 data shows that 5.7% of those at risk of poverty were employed. For some people, work is uncertain, pay is low and it can come with unsustainable costs (such as childcare and transport).

For many callers to our services, making ends meet involves a complex combination of pay, in-work welfare supports and secondary benefits (see query levels for some of these benefits in table below).

DSP benefits: CIS queries 2025

Payment/benefit	Queries
Disability Allowance	24,658
Carer's Allowance	22,481
Jobseeker's Allowance	14,817
Working Family Payment	10,535

Jobseeker's Benefit	8,168
One Parent Family Payment	5,596
Social welfare payments and work	2,310
Partial Capacity Benefit	1,712
Jobseeker's Transitional Allowance	1,523
Back to Work Enterprise Allowance	916
Back To Work Family Dividend	488
Total	**93,204**

The recently published ESRI report on in-work poverty (Escaping in-work poverty in Ireland, ESRI, 2026) highlights the "the central role of in-work benefits in supporting low-income working households".

Feedback from CIB funded services points to the need for a system that is more responsive to the circumstances of low-income working households: one that provides flexibility, adequacy and financial security for those who must combine work with welfare for periods of time. The recently announced consultation on new Working Age and Child Targeted Payments is an important step in identifying and addressing poverty traps and barriers to employment and removing anomalies in the current system.

Why do people need help?

Complexity: administration and eligibility

Feedback in relation to jobseekers' payments highlights that the level of complexity with the current system is a cause of concern. For many people, there is confusion around the various supports available, for example, Jobseekers Benefit (JB), Jobseekers Transitional Payment (JST), Jobseekers Pay-related Benefit (JPRB). Feedback on JPRB (which was introduced in March 2025) shows a lack of understanding about which payment is more advantageous, given the differences in the payment of allowances for dependents.

Other key concerns for clients who are trying to combine pay with hours worked and income supports include:

- The 38-hour per fortnight threshold for the Working Family Payment (WFP) which disproportionately affects lone parents: couples can combine their working hours and therefore more easily access the payment.

- The financial loss for lone parents when they move from the One Parent Family payment (OFP) to the Jobseeker's Transitional Payment (JST), when they are no longer eligible for WFP.

"This client was in receipt of One Parent Family Payment, and they are now moving to Jobseekers Transition due to the age of the children and so the WFP is no longer payable. They still have caring duties for their children and so are limited with the hours of work. The loss of WFP will cause financial hardship. Both payments are to support those parenting alone so WFP should be available in both situations".

- The prevalence of lone parents in low-paid insecure work (which could be seasonal or involve working variable hours with more than one employer) also means that many who are claiming OFP cannot be accommodated by WFP, as their working hours are below the minimum requirement.

- The exclusion of participants on activation programmes (and those who are self-employed) from eligibility for WFP continues to be problematic. Feedback also indicates that the annual-only review process presents difficulties for recipients who may experience a cut in pay or working hours within the 52-week timeframe.

- The 'four-in-seven rule' for people on jobseeker payments (where an applicant must be unemployed for at least four in any consecutive seven days) continues to act as a disincentive for some to take up work (or additional hours of work). This is one of the 'cliff-edges' remaining in the Irish welfare system (ESRI, Cliff edges in the Irish tax-benefit system, 2023).

- The extent to which the 'hidden unemployed' or 'inactive population' (those who are available for work but are not included on the Live Register) are enabled to access training, re-skilling and activation measures. This includes claimants who have exhausted Jobseeker's Benefit, but who do not qualify for Jobseeker's Allowance, people with disabilities, or those with caring responsibilities. A 2025 Government analysis (Ireland's Inactive Population and the Labour Market, IGEES, 2025) found that there can be a "strong gendered dimension" to inactivity, with women comprising 72% of inactive people in the prime working age group (estimated to be 266,000 people).

Considering these complexities, we welcome the focus on simplifying the process for applicants in the proposals for the new Working Age and Child Targeted Payments. Our submission to the consultation points to the need for a coherent approach that would examine the interaction of earnings, social welfare supports and tax with the aim of reducing complexity and increasing employment.

Child poverty

In 2025, the Government set the target for consistent child poverty at 3% by 2030. We welcome this ambition, which requires a reduction of 4.8% in the rate over the period from 2025 until 2030. We also welcome the co-ordination of this work via the Child Poverty and Well-Being Programme Office and the addition of child poverty as a specific focus (for the first time) in the Roadmap for Social Inclusion 2026 – 2023. The Roadmap has committed to exploring “alternative approaches for targeted payments to support families with children on low income” and we have recently presented our views on the introduction of a targeted child payment to the DSP consultation.

In the context of dealing with child poverty, we acknowledge the role that some Budget 2026 measures have played in moving towards this target by 2030. The ESRI evaluation of the impact of Budget 2026 recognised these noting that “the lowest income decile saw income gains compared to price or wage growth, due partly to welfare for children increasing about three times faster than prices or wages”. However, the analysis also highlighted that there was a relatively small decrease in the child poverty rate as the measures were accompanied by the withdrawal of the temporary cost-of-living supports. This indicates the value of embedding targeted, permanent and cross-cutting measures into annual budgetary cycles if the Government is to meet this ambitious target by 2030.

Recommendations: Welfare and work

- Introduce a new Working Age Payment with the aim of reducing anomalies within the current system, e.g. the impact of the ‘four in seven’ rule on people combining welfare and work.
- Pending any reform, reduce the working hours threshold for the Working Family Payment from 19 hours per week (38 hours per fortnight) to 15 hours per week (30 hours per fortnight).
- Extend eligibility for the Working Family Payment to lone parents in receipt of the Jobseeker’s Transitional (JST) payment.
- Extend eligibility for the JST payment to lone parents whose children are under 18 and in full-time education.

Energy poverty

What do people need help with?

Rising energy costs

The unstable situation in the Middle East has, once again, brought into sharp focus the impact of global crises on the Irish economy, and more specifically, on vulnerable Irish households. The significant increase in fuel prices and heating costs in recent years has affected everyone but not equally. Research from the Vincentian MESL (Minimum Essential Standard of Living) Centre in 2026 shows that home energy costs increased by 24.9% in the year to March 2026 and have more than doubled since 2020. By breaking this headline figure down, the research highlights the different impact on households:

- Home heating oil (in the rural MESL basket) has risen by 72.4% in the last year and by 186.8% compared to 2020.
- Natural gas (in the urban MESL basket) has fallen by 3% in the last year but is 84% above 2020 levels.
- Electricity costs have increased by 26% in the last year and by 77.7% since 2020. The impact of this increase is reflected in a recent analysis from the Climate Change Advisory Council (Annual Review – Electricity, CCAC, 2026) which shows that Ireland now has the highest household electricity prices in the EU with 319,000 households (or one in seven) in arrears on their electricity bills (as of March 2026).

Low-income households are disproportionately impacted by these increases because fuel costs represent a higher percentage of their income. Groups at an increased risk of energy poverty include older people on a fixed income, single adult households, Travellers, lone parents and people with disabilities (SILC 2025).

Staff in CIS and CIPS continue to assist clients with queries about energy costs, fuel and related support schemes. In 2025, there were 18,264 queries to CIS about the Fuel Allowance (FA), 13,835 queries about the Household Benefits Package (HBP) and 11,652 in relation to the Additional Needs Payment (ANP). Budget 2026 measures in relation to Fuel Allowance (and the subsequent extension of the FA season following the outbreak of war in Iran) will have helped many households under pressure. However, CIB has concerns about the extent to which the universal energy credits provided in previous budgets will have masked the impact of higher energy bills for many low-income households over the past number of years. Feedback from services indicates that many clients, particularly those who live alone, continue to struggle to heat their homes.

Measuring energy poverty

Despite the focus on energy costs in recent years, there is currently no consensus on the best way to measure energy poverty (although Irish policy defers to the expenditure-based measure of greater than

10% of income). A recent report from the ESRI (Energy poverty and affordability in Ireland, ESRI, 2026) challenges this measure, suggesting that some accepted metrics, when used on their own, underestimate the scale of the problem: "While individual indicators point to relatively modest levels, over 30% of households experience some form of energy affordability challenge when multiple measures are considered".

It recommends tracking three key indicators to provide a more accurate picture of energy poverty:

- Inability to afford adequate warmth
- High energy costs relative to income
- Unusually low energy expenditure

Given that accurate measurement is crucial to informing policy, we look forward to the impending publication of the National Energy Affordability Action Plan. This should set out a clear working definition and metrics to accurately capture the multidimensional nature of energy poverty and the need for real-time data.

Why do people need help?

Fuel Allowance concerns

Despite the extension of eligibility criteria for Fuel Allowance over the past number of years, feedback from services continues to highlight difficulties stemming from:

- complex eligibility requirements that do not take account of household circumstances,
- qualifying payments,
- means test criteria and
- income thresholds.

"This client is 77 and a pensioner. He wants to apply for Fuel Allowance (FA) but his adult daughter lives with him. She has mental health issues and works in a minimum wage job. She is not on a social welfare payment but can't live independently.

Because his daughter lives with them they can't access FA and also can't apply for the Warmer Homes Scheme. She does not contribute to the income of the household".

The 2026 ESRI report on energy poverty stated that FA "is effective in reducing the likelihood of experiencing energy poverty. However, its eligibility criteria exclude households that are nonetheless in need of support". Their analysis found that only 36% of households in energy poverty are covered by FA, and the report went on to suggest that the eligibility criteria "must be broadened to include all vulnerable households experiencing energy poverty but not receiving support".

Being ineligible can have a significant and disproportionate impact on older people in particular. Their risk of energy poverty is higher, as they are more likely to live in poorly insulated homes with relatively inefficient heating systems.

> "This client is a widow. Her neighbours are in receipt of Fuel Allowance and have availed of the Warmer Homes Scheme (WHS). However, as the single person income limit to qualify for Fuel Allowance is half that of a couple, she does not qualify. It costs the same to heat and insulate a house for one person as for two. Different income limits for a single person vs a couple for FA and WHS undermine the objective of the schemes i.e. to ensure people can keep their houses warm (FA) and upgrade the BER of houses (WHS)".

Industry data shows that almost half of older people rely on oil to heat their homes, while 45% (307 people) in an Alone annual survey reported tolerating the cold to save on heating bills.

Given that access and eligibility issues feature so regularly in the feedback, CIB suggests that Fuel Allowance eligibility should be based on means rather than the current complex mix of requirements. In addition, given the ongoing occurrence of geopolitical crises, related energy shocks and the impacts of climate change, we feel that it is an appropriate time to permanently extend the payment season. This would return it to the 32 weeks that it had been prior to 2012.

Warmer Homes Scheme

Eligibility is also a crucial concern given the role that Fuel Allowance has as a qualifying payment for the Warmer Homes Scheme. This SEAI-administered grant provides funding for a range of energy efficiency measures to low-income households (once applicants are in receipt of one of seven social welfare payments).

In 2025, we published research into the experience of CIS clients in accessing this funding (Home Comforts: A review of housing adaptation and energy upgrade grants, CIB, 2025). Our services continue to record feedback in relation to this scheme. Key issues for clients include:

- Long waiting times for grant approval and completion of upgrades (taking over two years in many cases). This can cause difficulties for older applicants with ill-health who may end up experiencing multiple winters while waiting for the upgrades. This is indicative of the complexity of administration, and difficulties sourcing contractors, assessors and surveyors.
- As eligibility is tied to seven social welfare payments, some low-income households who are experiencing energy poverty are excluded from the scheme.
- The home-ownership requirement means that long-term tenants cannot access the scheme directly, with feedback indicating that many landlords are unwilling or unable to invest in the upgrades.

Given the focus on renewable heating systems, no support is provided for the direct replacement of oil/gas boilers (since 2025), or alternative systems (such as wood pellet stoves). Heat Pumps are the default option for home heating. However, the replacement of inefficient boilers may be the most viable option for some low-income households, given the costs (and waiting times) involved in deep retrofitting.

"This client is a 67-year-old homeowner living in an old house. He currently relies on a traditional coal burner for heat. He wants to transition away from this to a cleaner, more convenient system. At his age, managing heavy sacks of coal and cutting firewood is becoming a physical burden. He wants to install an automated wood pellet stove. This system would give him clean, renewable energy with the modern convenience of remote operation. Under current SEAI rules, the only domestic heating system replacement or renewable appliance funded that qualifies for a grant is a heat pump. Because his house is old, to qualify for the SEAI heat pump grant, he would have to undertake significant and costly structural renovations. He feels that this would not be a practical, suitable, or a worthwhile investment of his time and money".

The Government's Climate Action Plan 2025 restates key actions on the retrofitting of homes – with a target of 500,000 homes to be retrofitted by 2030. This target suggests the need for an expansion of eligibility, resourcing and funding for this scheme.

Recommendations: Energy poverty

- Establish a more accurate measure of energy poverty to inform the national policy framework, to be set out in the National Energy Affordability Action Plan.
- Simplify eligibility requirements for Fuel Allowance, basing eligibility on household means rather than a combination of qualifying payments and household composition.
- Restore the Fuel Allowance payment season to 32 weeks on a permanent basis and increase the basic rate of payment to account for ongoing energy price shocks.
- Provide increased resources to the SEAI to deal with the extensive waiting periods currently experienced by applicants for the Warmer Homes Scheme.
- Expand eligibility for the Warmer Homes Scheme to enable access to more low-income households whose homes have a low BER rating.

Housing: availability & affordability

What do people need help with?

Social housing and the private rented market

The difficulties caused by the State's ongoing dependence on the private rented market to deal with long-term housing need can be seen in the caller and query data recorded in our frontline services every day. CIS and CIPS dealt with over 88,500 housing queries during 2025. Almost half of these related to Local Authority and Social Housing, with the focus of most of these queries (72%) being the social housing application process and the Housing Assistance Payment. The core issue that services are evidencing is the impact of the chronic undersupply of rental properties. Where properties are available, feedback continues to point to the difficulties people have affording universally high rent payments. Feedback also indicates difficulties for clients in accessing information, application forms and support from local authorities.

In the absence of adequate levels of social housing, decreasing levels of home ownership and an increasing population, the private rented market has become increasingly significant in the Irish housing sector. The Census 2022 analysis shows that, from 2016 to 2022, home ownership rates fell by 2% (to 66%) while the number of occupied rental properties (including private landlords, local authorities and housing bodies) increased by over 8%. The SILC data from 2025 points to rental costs as a key driver of financial hardship: renters are more than three times more likely to be at risk of poverty (24.2%) than those who own their own homes (7.4%).

Why do people need help?

Homelessness

Many people seeking assistance in our services are living with the real fear that a financial shock, rent increase or Notice of Termination from their landlord will lead to homelessness. This is a real prospect for many, given the widespread lack of available and affordable housing options. Some CIS clients are already homeless (with cases reported of people living in cars or staying with family or friends in over-crowded and unsustainable situations) and are seeking help to access homeless services.

Housing Assistance Payment

Services report that there is a stark lack of choice for tenants, even for those who are deemed eligible for social housing.

"The client recently had cancer and has been left with significant side-effects because of her treatment for same. She and her husband are on Fingal County Council's housing list and are currently privately renting with HAP. They received a valid eviction notice in late 2025. Since then, they've been endlessly searching for somewhere else to rent with HAP, but they've been unable to find somewhere.

The client and her husband may well have no option but to go into emergency accommodation when their tenancy ends shortly. This will compound the client's pre-existing health problems and may lead to her health deteriorating further".

Some of the concerns highlighted in relation to the Housing Assistance Payment include:

- HAP limits are not reflective of the high level of market rents.
- Tenants are required to pay large "top-ups" (with some cases noting up to €300 – €400 a month being paid).
- Some landlords are reluctant to take on HAP tenants.
- Small increases in earnings or supports can disqualify applicants. Feedback also highlights inconsistencies between local authorities in what is treated as assessable income.

Social housing assessment model

Another concern that is frequently highlighted in the feedback is the reality that income eligibility thresholds for social housing have been outpaced by increases in rent and pay over the past 15 years. In many of the cases reported, people are earning too much to qualify for social housing support but not enough to rent or buy their own home. In addition, the feedback highlights the difficulties for low-income families who are in receipt of the Working Family Payment, which is included as assessable income by some local authorities, pushing many over the threshold.

"This client is stressed and worried about her application for Social Housing as she is getting Working Family Payment and is a little bit over the limit for support for her family size (1 Adult & 2 Children - €36,750) due to the Working Family Payment increase from January 2026.

She has already reduced her hours of work and isn't sure her employer would accept her asking to reduce her hours by a couple of hours more per fortnight to still avail of Working Family Payment and still be eligible on the Social Housing List".

The qualifying household income limit for most housing supports did not change between 2011 and 2022. An analysis by the ESRI (ESRI, Cliff edges in the Irish tax benefit system, 2022) noted the impact of this freeze: the share of households eligible to apply for housing supports fell from 47% in 2011 to 34% in 2019.

The increase of €5,000 in baseline income thresholds in January 2023 has provided little relief in terms of affordability, given the steady increase in pay and rents since then. The ESRI has suggested that these thresholds should be indexed in line with inflation.

As the Department of Housing continues to examine the 2021 Housing Agency review of the social housing income eligibility model, we welcome Minister Browne's statement that "this analysis will be concluded early in 2026 to facilitate a final determination on next steps, which I expect will include an increase in the income limits. I am also keen to put in place a more structured and frequent process for the review of these limits going forward" (Dáil Debates, Housing Policy, 5 March 2026).

While not a panacea for the challenges in the provision of social housing, a new eligibility model would help to reflect the reality of the current housing market and ease some of the immediate pressures on tenants.

With the introduction of new rent regulations in March of this year, we acknowledge the intention of Government to increase private sector investment and enhance security of tenure for renters. However, the data from our frontline services at this early stage indicates that the advent of these changes has brought with it increased pressure for many tenants in the short-term.

"The client was served notice due to new landlord changes coming in March. She has been renting this house for 12 years paying, €1,200 per month. She has 5 young kids and said there is no way she is going to find another landlord to take her in. Rents in similar properties are looking from €3,000 per month. She is very worried about the situation and her kids".

We also note other indicators of these pressures – rents saw the largest quarterly increase on record (4.4%) between December 2025 and March 2026 (Daft.ie Rental Report Q1, 2026). The Quarter 1 2026 report from the Residential Tenancies Board shows that they received the highest quarterly number of eviction notices (7,062) since the data series began. However, the Residential Tenancies Board also notes that their data shows a downward trend in these notices following a February peak and that, overall, registered private tenancies and landlord numbers increased year-on-year by 2.5%. Given the level of activity around rent levels and evictions over these past few months, we will continue to closely monitor the feedback from services in order to assess the impact of these new regulations on tenants in the short to medium term.

Recommendations: Housing availability and affordability

- Introduce a revised social housing income eligibility model, with income thresholds that are indexed to inflation.
- Revise HAP limits in line with market rents, pending the roll-out of a new social housing income eligibility model.
- Ensure consistency across local authorities in the definitions of assessable income.
- Provide increased resources to local authorities for the administration of the HAP scheme.
- Increase investment by the State in the direct build of social and affordable housing (via local authorities and approved housing bodies), with the long-term aim of moving away from the over-reliance on the private rental market to meet social housing need.

Section Two: Feedback from the National Advocacy Service

The National Advocacy Service for People with Disabilities (NAS) provides independent, professional and free advocacy services to adults with disabilities. NAS ensures the will and preferences of people with disabilities are respected in decisions that affect their lives. In 2025, NAS provided 1,933 advocacy interventions with a 10% increase in new enquiries to services nationwide.

NAS waiting list figures have increased from 161 in January 2022 to 277 at the start of June 2026. Behind these numbers are individuals who are facing significant barriers and who are experiencing personal suffering.

NAS has a particular remit to work with people living in residential services, specifically with those who communicate differently. Advocates seek to understand their lived experiences using four internationally recognised approaches to independent advocacy.

NAS Advocates work with people from across society who require advocacy support on a range of issues. The following is a non-exhaustive list of the main concerns highlighted by NAS Advocates over the past 12 months that NAS believes should be priority issues for Budget 2027.

Department of Housing

Inaccessible, unaffordable and unsustainable housing:

- Although the National Housing Strategy for Disabled People 2022-2027 places a significant emphasis on independent living and community inclusion, NAS Advocates report long wait times for social housing, sometimes exceeding 10 years. NAS recommends that the Department of Housing is provided sufficient funding to progress this strategy. This should include the provision of a set amount of social and affordable homes that are accessible for disabled people.

- There is an inadequate supply of fully accessible, affordable and social homes in communities, many of which are not retrofitted for mobility aids or power chairs. In AsIAm's *Same Chance Report* in 2023, over a quarter (26%) of autistic people represented said their housing situation did not meet their needs. Homes should be built to universal design standards for people with disabilities and it should be ensured that other new homes are also fully accessible. The communities in which these homes are built also need to be made accessible. NAS welcomes the changes to the Housing Adaptation Grant scheme for people with disabilities introduced in 2024 (with increased grant amounts and income limits), however our Advocates continue to assist people who are struggling with home adaptation costs, even with the grants currently available.

Homelessness:

- NAS Advocates regularly work with people with disabilities who are homeless and there is a significant need for increased funding in this area. According to research by the ESRI (The Experience of Housing Discrimination and Housing Deprivation Across Social Groups in Ireland, ESRI, 2024) disabled people are more than twice as likely to report housing discrimination and are over-represented in substandard, poorly heated, or unsafe housing.

- There is also a lack of wraparound supports for people with disabilities, such as Personal Assistance, Mental Health Services, Addiction Services, and accessible emergency accommodation.

- Disabled homeless people may also remain in emergency accommodation for longer periods due to the difficulties in agreeing funding for supports. Additionally, there are safeguarding concerns for people with disabilities living in homeless hostels.

- NAS advocates witness the barriers to accessing funding and supports for disabled homeless people due to the high thresholds in place for support and the siloing of funds between disability, mental health, social inclusion, and primary care. Applying for housing can also present obstacles, such as a lack of supports to make applications and long waiting lists. Local authorities also require independent living support plans before progressing applications or offers of tenancy.

- Many homeless services are not designed for people with disabilities as they are inaccessible and/or do not have staff with appropriate experience in supporting disabled people. There must be increased funding in this area. NAS advocates also regularly report incidents where disability services have very narrow remits to support people in homelessness.

Congregated Settings:

- The 2011 HSE report *(Time to move on from Congregated Settings)* aimed to achieve community-based living for people with disabilities by 2018. Despite some progress in the closure of institutions, many people with disabilities continue to live in inappropriate, segregated, or unsupported settings. These include congregated settings, family homes without adequate supports, nursing homes, homelessness and inaccessible or unsuitable housing. Ongoing progress on decongregation is extremely slow. A 2024 HIQA report (Disability Overview Report 2024, HIQA) found that 25% of people with disabilities living in designated centres were still living in congregated settings.
- This continued segregation of people with disabilities is in contravention to Article 19 of the UNCRPD and is also contrary to the Public Sector Equality and Human Rights Duty.

- NAS Advocates regularly witness the profound impact of institutional living on those we support and meet with people across the country who are living in inappropriate accommodation.
- Approximately 1,200 people with disabilities under 65 years continue to live in nursing homes in Ireland. The Ombudsman Office follow-up to the 2021 Wasted Lives report (Office of the Ombudsman, Wasted Lives: Time for a better future for younger people in Nursing Homes 2024) highlighted how this creates social isolation, lack of meaningful engagement and limited options for independent living. A particular concern from our advocacy work is the “transition” of people with disabilities who have lived long term in disability residential settings into nursing homes, many of whom have no natural supports. The lack of community-based support and appropriate housing has resulted in many people being moved from their home to a nursing home, including young people with Acquired Brain Injuries.
- NAS recommends increased overall funding and the provision of ring-fenced funding to purchase and build houses to progress the movement of remaining residents of congregated settings and those inappropriately accommodated in nursing homes into more appropriate community homes. In tandem, new admissions to congregated settings must end if meaningful progress is to be made. NAS also recommends considering alternatives to the nursing home-only approach, such as supported living, smaller community-based homes and opportunities for people with disabilities to live together if they wish to share supports and avoid isolation.
- NAS calls for expanding a 'housing first" model to provide stability and reduce the reliance on emergency, in-patient, and psychiatric care. NAS also recommends that funding streams are developed to provide more appropriate options and supports.

Personal care supports:

- The overall lack of funding for appropriate care and support packages is a significant barrier. Personal assistance packages vary nationally. NAS is aware of situations where people with physical disabilities lose their personal assistance support after the age of 65, which leaves them at risk of having to move to nursing homes when they have no nursing needs. As highlighted in the joint CIB/ DFI 2022 report on housing for people with disabilities (The Right Home: the housing needs of people with disabilities, CIB, DFI, 2022) people with disabilities face shortages, inadequate supports and significant issues with the assessment system. The Department of Health Disability Capacity Review (A Review of Social Care Demand and Capacity Requirements to 2032, DoH, 2021) found the number of adults requiring specialist disability services is expected to be 17% higher by 2032. This will significantly impact demand for social care services and will require a long-term response with adequate, sustainable funding.

Department of Social Protection

As highlighted previously in the feedback from Citizens Information Services, the rationale for introducing an annual cost-of-disability payment is stronger than ever.

- NAS supports the recommendation to introduce an ongoing payment which would help to reduce the high poverty rates in the disabled population.
- As part of the ongoing consultation, NAS recommends that the government prioritise meaningful dialogue and engagement with disabled persons on how this would function.
- In the interim, NAS also recommends a review of the Additional Needs Payment to consider the specific needs of people with disabilities, as disability requirements can cost a substantial amount.

Department of Disability, Children, and Equality and Department of Health

Since 2024 the Government has made several commitments towards a “step change” to improve disability rights in Ireland. In addition, there are several national and international frameworks that aim to shape and support such improvements.

Article 12.3 of the UNCRPD obliges State Parties to provide access to the support individuals may require to exercise their legal capacity. Independent advocacy services, as impartial and independent supports, are indispensable in ensuring people with disabilities can effectively navigate systems, assert their preferences, and participate fully in society. The ratification of the Optional Protocol in November 2024 underscores Ireland’s commitment to upholding these rights and ensuring accountability under international human rights law.

NAS recommends that this commitment be matched with adequate resources to ensure access for those requiring independent advocacy and for Ireland to meet its obligations under the UNCRPD. Without this, the Optional Protocol's potential to protect individual rights will remain unrealised. The ratification of the Optional Protocol was an essential step for Ireland to take to ensure the full ratification of the UNCRPD. Article 2 (d) of the Optional Protocol to the UNCRPD states that the *“Committee shall consider a communication inadmissible when: all available domestic remedies have not been exhausted”*: complainants must first pursue all available domestic remedies before taking a case to the international level. Accordingly, NAS, as a national leading independent advocacy service, will play a central role in Ireland’s fulfilment of this particular obligation.

The Public Sector Equality and Human Rights Duty infers that public bodies must deliver efficient, accessible services to citizens and communities, particularly those at risk of inequality and discrimination.

The National Policy Framework for Adult Safeguarding in the Health and Social Care Sector 2025 requires services to provide access to independent advocacy.

NAS recommends the provision of funding to progress the gaps in current and future services with a particular focus on the following:

- Reform the legislation to provide for the statutory right to independent advocacy.

- Support people with disabilities who are living with elderly 'carer parents' to prevent the scenario of emergency placements once the carer becomes ill or passes away. According to the Health Research Board's National Ability Supports System, over 13,000 adults using disability services had a primary carer and approximately nine in ten live with that carer, usually a parent.

- Expand the provision of personal assistant supports.

- Continue to move disabled people under the age of 65, who are inappropriately accommodated in nursing homes, into homes in the community.

- Improve services for people living with acquired brain injury, which can be inconsistent across the country.

- Develop a funding stream to address the specific needs of people with Korsakoff Syndrome, as NAS casework indicates that many are currently receiving inconsistent and inappropriate supports in nursing homes.

- Develop funding streams to provide appropriate options for people who are viewed as 'social admissions' (with no medical needs) in acute general hospitals. These include people who can no longer live in their family homes or in their residential disability settings due to an inability to meet their increased support needs.

- Introduce funding to support younger people with acquired brain injury who are currently living in nursing homes to live in their own homes and communities. Pending this, a fund should be established to provide additional supports to under 65s currently in nursing homes: personal assistance to access community activities, access to therapeutic supports and the payment of nursing home ancillary charges.

- Expand mental health and mental health intellectual disability teams to meet the needs of the population.

Section Three: Feedback from MABS

The following section offers a MABS-specific perspective on financial inclusion, housing, energy poverty and the cost of living. It complements and underlines many of the insights offered in our analysis of the data submitted to us by Citizens Information Services, the Citizens Information Phone Service and the National Advocacy Service.

MABS supports individuals and families through the provision of free, confidential and independent money advice to some of the most financially vulnerable households in the State. The experiences of MABS clients provide an important insight into the ongoing pressures facing many households, including rising living costs, housing insecurity, energy affordability challenges and financial exclusion.

MABS Advisers continue to encounter growing numbers of households who are finding it difficult to:

- Meet essential living expenses
- Maintain repayments
- Build any meaningful financial buffer against unexpected costs

Increasing digitalisation, financial exclusion and barriers in accessing affordable credit and public services are also contributing to financial stress for many vulnerable households.

Drawing on the direct experiences of MABS clients and advisers nationwide, this submission highlights a number of priority areas for Budget 2027, including cost-of-living pressures, energy poverty, housing insecurity, debt resolution and financial inclusion.

The recommendations are aimed at:

- Supporting greater financial stability
- Reducing the risk of poverty and over-indebtedness
- Improving long-term financial resilience for households experiencing vulnerability and disadvantage.

Debt Resolution, Personal Insolvency and Financial Inclusion

MABS plays a central role in supporting clients to understand their financial circumstances, prioritise essential expenditure, engage with creditors, and develop sustainable repayment arrangements appropriate to their situation. MABS also assists clients in maximising income and accessing relevant supports and entitlements. In addition, MABS enables access to formal debt resolution mechanisms and aids in the facilitation of the Abhaile Scheme.

Ensuring that debt resolution mechanisms remain accessible, practical and responsive to the realities facing financially vulnerable households is critical to the creation of sustainable outcomes and preventing financial difficulties from escalating further.

While MABS recognises the important role of the Central Credit Register (CCR) in responsible lending, issues remain regarding aspects of its operation and the impact this can have on financial inclusion for individuals attempting to rebuild their financial circumstances. Negative credit information can remain visible for lengthy periods even where debts have been resolved or insolvency arrangements successfully completed, consequentially limiting access to affordable credit in many instances. MABS experience also indicates that many consumers have limited understanding of how the CCR operates and how lenders interpret terms such as “settlement” or “write-off” in lending decisions. Improving transparency and accessibility within the CCR framework would better support the principle of a genuine financial fresh start following debt resolution.

Access to Banking and Essential Financial Services

Access to basic banking and financial services is a vital aspect of financial inclusion and the ability to participate in modern society. Unfortunately, the continued reduction in face-to-face banking services and branch closures has created barriers for households who rely on in-person support to manage their finances and access essential services.

In response to growing concerns around financial exclusion and access to cash, the Finance (Provision of Access to Cash Infrastructure) Act 2025 introduced a statutory framework aimed at protecting access to cash services across Ireland, including obligations on designated banks to maintain minimum levels of ATM and cash service coverage. Ensuring that digital innovation does not come at the expense of accessibility and meaningful customer support is vital from a financial inclusion perspective.

Financial Literacy and Financial Capability

Financial literacy is a vital means of supporting long term financial resilience and preventing over-indebtedness. As financial products and services become increasingly complex and digitalised, there is a growing need to ensure that individuals have the knowledge and confidence to make informed financial decisions. Since the launch of Ireland’s National Financial Literacy Strategy in 2025, work has progressed on its implementation. Structures have now been established including an Executive Board, Steering Group, and stakeholder working groups responsible for progressing the Strategy and associated action plans. Given its role in supporting long term financial resilience, MABS strongly supports the delivery of financial education from a young age. The publication of the financial education guidelines for schools therefore represents a positive development. However, from a MABS perspective, there remains a need for greater emphasis on children, young people and financially vulnerable groups within the broader implementation of the National Financial Literacy Strategy.

MABS plays a vital role in supporting financial capability through its Money Management Education (MME) work. During the first quarter of 2026, MABS delivered 185 financial education events reaching almost 5,000 individuals, including significant engagement with young people through Global Money Week, where 82 workshops were delivered across 66 schools, Youthreach centres and ETBs. Topics covered included budgeting, savings, income maximisation, scams and fraud, reflecting the practical financial challenges currently facing households. Targeted and accessible financial literacy initiatives of this kind remain important in supporting informed decision-making, financial resilience, and greater financial inclusion across all sections of society.

High-Cost Credit and Alternative Financial Services

MABS frequently encounters households relying on high-cost forms of borrowing. For financially vulnerable households, reliance on these forms of credit can quickly become unsustainable, particularly where borrowing is being used to cover day-to-day living costs rather than exceptional expenditure. Improving access to affordable and appropriate credit options therefore remains important in reducing financial exclusion and preventing households from becoming trapped in cycles of debt. Due to the concerns of high-cost credit, MABS welcomes the continued expansion of the “It Makes Sense” loan scheme which is an important source of affordable credit for low-income households and those in receipt of social welfare payments. Government support for the scheme has now been placed on a permanent footing, including the continued payment of transaction fees associated with repayments through the Household Budget Scheme.

MABS also notes that Buy Now Pay Later (BNPL) is becoming increasingly prevalent in the Irish credit landscape. Recent MABS research into BNPL usage highlights the extent to which these products have become embedded within everyday spending patterns of MABS clients. A survey with 88 MABS clients conducted across the MABS network in March 2026 found that almost one in two of respondents had used BNPL services within the previous year, a figure significantly higher than that identified within nationally representative research conducted by the Central Bank of Ireland.

The findings also point to increasing use of BNPL for everyday items such as clothing and household goods, alongside evidence of multiple repayment arrangements. Amplifying the concerns surrounding this heightened usage is the finding that 38% of respondents did not fully realise they were entering into a form of credit agreement at the point of purchase.

In light of this limited understanding, MABS welcomes the introduction of the revised Consumer Protection Code 2025 which places a greater emphasis on consumer understanding, fair outcomes and the treatment of vulnerable customers within increasingly digital financial services. This shift is vital as the increasing use of BNPL for everyday expenditure presents particular risks for financially vulnerable households, especially where multiple repayment arrangements can accumulate across different providers.

Debt Resolution and Financial Inclusion: Recommendations

Debt Resolution and Financial Recovery

Amend the length of time that restructured and resolved debts remain visible on the Central Credit Register.

Introduce clearer reporting codes for insolvency arrangements and improve consumer transparency and appeals mechanisms.

Financial Inclusion and Access to Services

Introduce targeted measures to reduce the "poverty premium" experienced by financially vulnerable households. ("people on low incomes pay more for essential products and services than their higher-income counterparts")

Introduce safeguards for consumers who struggle to engage digitally with financial services. Banks and financial service providers should maintain accessible non-digital service options, including telephone and face-to-face supports for customers.

Ensure adequate access to cash and in-person banking services through the ongoing monitoring and enforcement of the Finance (Provision of Access to Cash Infrastructure) Act 2025.

Affordable Credit

Expand and promote affordable credit initiatives (such as the "It Makes Sense" loan scheme) to encourage broader participation by credit unions and increased public awareness of the scheme as an alternative to high-cost borrowing.

Financial Literacy

Increase investment in targeted financial literacy initiatives for children, young people and financially vulnerable groups as part of the implementation of the National Financial Literacy Strategy. Particular emphasis should be placed on practical financial education relating to budgeting, scams, digital finance and credit products.

Consumer Protection

Monitor the revised Consumer Protection Code 2025 to ensure that the strengthened focus on vulnerable customers, consumer understanding and fair outcomes is reflected in practice across financial services.

Introduce enhanced consumer protections in relation to Buy Now Pay Later products, including clearer consumer information and improved oversight as these products become increasingly embedded in everyday spending.

Housing

As highlighted previously in this submission, housing affordability and availability remains a significant concern in Ireland. House prices continue to rise at a pace that is placing home ownership increasingly out of reach for many households. Exacerbating these rising costs are the issues in housing supply. Although the CSO data illustrates that 36,284 homes were completed in 2025, the highest level since 2011 and an increase of just over 20% compared to 2024, the rate of production is still falling short of the demand.

For those within the rental sector, rising rental costs and the threat of eviction have long been a major concern given the associated difficulties in finding alternative accommodation. MABS' case management system illustrates these growing pressures with the number of rental debt cases rising from 1,445 in 2023 to 1,680 in 2025 (a rise of 16%).

Against this broader backdrop of housing instability and affordability concerns, there is a cohort of households that continue to experience significant difficulties in sustaining existing mortgage repayments. Recent Central Bank data shows continued improvement in overall mortgage arrears, with the number of principal dwelling house accounts in arrears over 90 days falling to 21,833 at the end of 2025, or 3.1% of all accounts. However, this improvement masks a smaller cohort of borrowers in long-term and more complex arrears, many of whom are now with non-bank lenders and are often more difficult to support through standard resolution options. From a MABS perspective, these cases require a more tailored policy focus to ensure that appropriate supports are in place to prevent loss of the home.

Within the context of mortgage arrears, there are significant concerns around the standing of split mortgage arrangements. According to the CBI, in December 2025 there were 22,453 split mortgage accounts of which 12,695 were held by banks and 9,758 by non-banks. These arrangements typically involve a portion of the mortgage being warehoused for repayment at a later stage. However, as a growing number of these arrangements begin to reach the end of their term, uncertainty remains around how the warehoused balances will ultimately be resolved. In the context of continuing cost-of-living pressures and limited income growth, the feasibility of paying back this sum is questionable for many households. From a MABS perspective, it is vital that consideration is given to constructing appropriate pathways to manage these mortgages.

In addition to wider affordability and mortgage pressures, defective concrete blocks continue to present significant challenges for a cohort of homeowners, particularly in the Northwest of Ireland, though the issue is by no means confined to this region. MABS report Between a Rock and a Hard Place highlights the financial strain experienced by affected households including difficulties accessing supports, delays in progressing remediation works and the ongoing costs associated with the process. Of particular concern are households who are simultaneously dealing with mortgage arrears, creating a dual burden that can significantly increase the risk of long-term physical and financial distress. From a MABS perspective, it is apparent that there is a need to alter and further develop the supports available to such households.

Homelessness Prevention

A core facet of MABS service delivery is advisers working with clients to assess their financial situation, prioritise housing costs and support engagement with landlords, lenders and local authorities to put workable arrangements in place and reduce the risk of eviction or repossession. MABS advisers also help clients in accessing social protection and other supports to maximise income and maintain housing security.

There are a number of schemes MABS is involved with to support the goal of securing suitable housing.

Abhaile Scheme

The Abhaile Scheme continues to operate as a key support for households in long-term mortgage arrears who are at risk of losing their homes. Delivered through MABS in conjunction with the Legal Aid Board, the Insolvency Service of Ireland, the Courts Service and the Citizens Information Board, the scheme provides borrowers with access to free and independent financial, legal and insolvency advice tailored to their individual circumstances. As of December 2025, this scheme has provided support to 30,330 households in long-term mortgage arrears since 2016. In 2025 alone, 1,661 new borrowers engaged with Dedicated Mortgage Arrears advisers. In addition, 1,595 vouchers were issued for consultations with Personal Insolvency Practitioners, while court-based services provided support to thousands of borrowers facing repossession proceedings. The continued operation of the scheme remains particularly important given the existence of a cohort of borrowers in deep and long-term arrears many of whom are facing complex financial circumstances and heightened risk of losing their homes.

Housing Assistance Payment

The Housing Assistance Payment (HAP) continues to operate as one of the main supports available to low-income households accessing the private rental sector. However, as rents continue to rise, the gap between HAP limits and actual market rents has become increasingly difficult for many households to manage with many tenants relying on additional “top-up” payments from already stretched incomes. MABS believes that the lack of alignment between HAP limits and market rents is placing significant pressure on low-income households and limiting access to secure accommodation.

Mortgage to Rent Scheme

The Mortgage to Rent (MTR) scheme remains an important option for households in long-term mortgage arrears where no other viable home ownership solutions are available. As of March 2026, 7,857 cases had been submitted with 2,917 completed and 307 in progress, while 4,579 cases had been deemed ineligible or terminated. In total, 8,120 individuals, including 3,537 children, are benefiting from the scheme since its inception. Despite its importance, the scheme can be complex and time-consuming, involving multiple stakeholders and presenting challenges around eligibility, property suitability and the requirement to surrender ownership. MABS advisers regularly support clients throughout this process, helping borrowers to understand available options and pursue sustainable solutions where possible.

Housing: Recommendations

Housing Supply and Affordability

Review and revise HAP limits to better reflect prevailing market rents.

Increase flexibility within the HAP system, including the wider use of discretionary rates outside Dublin where the availability of rental accommodation within existing limits remains extremely limited.

Consider measures aimed at increasing landlord participation in schemes such as HAP, including targeted tax incentives or other supports for landlords providing accommodation to low-income households.

Mortgage Arrears and Home Retention

Develop a clearer policy focus on households in long-term mortgage arrears. While overall arrears levels have improved, a smaller cohort of borrowers remain in complex and often entrenched financial difficulty requiring tailored and sustained supports.

Progress clear and sustainable pathways for mortgage holders to pay off the warehoused sum of split mortgages.

Allow borrowers in long-term mortgage arrears who are successfully keeping to an Alternative Repayment Arrangement (ARA) to switch to a more affordable or sustainable mortgage, where such suitable options exist.

Establish the Dedicated Mortgage Arrears service on a permanent footing within MABS. Central Bank of Ireland statistics illustrate that many households remain on temporary or non-permanent repayment arrangements and therefore will continue to need support to deal with complex mortgage situations.

Abhaile Scheme

Increase investment in the Abhaile Scheme to ensure borrowers in mortgage distress can continue to access timely financial, legal and insolvency advice.

Increase investment in public awareness and early intervention measures under Abhaile.

Mortgage to Rent

Introduce measures to improve accessibility and processing times within the Mortgage to Rent Scheme. Consideration should also be given to increasing property value limits in line with current market prices to ensure that households in higher-value areas are not excluded from the scheme solely due to house price inflation.

Simplify and streamline the Mortgage to Rent application process.

Defective Concrete Blocks

Establish a dedicated statutory body with responsibility for overseeing and coordinating the State's response to the defective concrete block crisis, including remediation, borrower supports and public information provision.

Amend the Enhanced Defective Concrete Blocks Grant Scheme to provide greater access to up-front financial supports for homeowners. Many households continue to face significant difficulty in meeting the initial costs associated with testing, temporary accommodation and remediation works despite being eligible for grant assistance.

Amend the Mortgage to Rent Scheme to ensure that households living in homes affected by defective concrete blocks are not excluded from accessing the scheme solely due to the condition of the property.

Energy Poverty

Budget 2026 marked a shift in Ireland's approach to energy supports as it moved away from broad universal measures towards more targeted interventions. However, energy affordability continues to present a significant challenge for many households engaging MABS services. MABS Advisers report that many clients struggle with ongoing energy costs as they seek to address their arrears while simultaneously meeting current bills. Data from the Commission for Regulation of Utilities highlights the scale of this issue with 316,838 domestic electricity accounts (14% of all electricity customers) and 179,439 domestic gas accounts (26% of all gas customers) in arrears as of February 2026. Of particular concern is the proportion of accounts in long-term arrears, with 60% of the 316,838 domestic electricity accounts and 82% of the 179,439 in arrears for more than 90 days. Worryingly, these figures predate the partial closure of the Strait of Hormuz in March 2026 which would indicate that pressures on households are likely to intensify. In consideration of the challenges at present, there is a clear need in Budget 2027 for supports that are both targeted and responsive. Energy affordability now presents a structural challenge that requires sustained and coordinated policy intervention.

Energy Affordability and Policy Direction

The publication of the National Energy Affordability Taskforce (NEAT) Interim Report following Budget 2026 provides an important framework for understanding these challenges. The Report recognises energy poverty as a structural and multi-dimensional issue driven not only by income but also by housing quality, ownership, and broader socio-economic factors. It highlights the need for a more comprehensive approach with a focus on longer-term measures to improve affordability and reduced susceptibility to price volatility. Given the ongoing instability in global energy markets, the publication of the full Energy Affordability Action Plan, which is due to be submitted to Government in Q3 of 2026, is now more important than ever. Further to its publication, consideration should also be given to extending NEAT representation to include consumer representatives. Incorporating the lived experiences of consumers, particularly those most affected by energy poverty, would strengthen the development of policy responses and help ensure that measures are practical, targeted, and responsive to the realities facing households across different income groups and housing tenures.

MABS Experience and Targeted Supports

MABS places significant value on the utility of targeted supports, particularly the operation of energy Hardship Funds and energy efficiency schemes. Since 2021, MABS has spearheaded the administration of Hardship Funds provided by suppliers, currently including Electric Ireland, Bord Gáis, Energia and Prepay Power. MABS Advisers assist clients in accessing these supports and establishing sustainable repayment arrangements for their energy arrears. Since October 2025, MABS supported 645 successful Hardship Fund applications, with total awards of €91,587. The scale and nature of applications for these funds provides valuable insights into the lived experience of energy poverty, including the complexity of need and the interaction between energy affordability, health, and housing conditions. These funds represent an important form of targeted support for vulnerable households and are a valued part of the overall response.

Looking to the longer term, improving energy efficiency remains central to addressing energy poverty. Budget 2026 allocated €640 million to SEAI retrofit programmes which was vital in light of growing demand. In the first quarter of 2026, 29,000 applications were processed with overall applications for home energy upgrades increasing by 186% compared to the same period in 2025. The Warmer Homes Scheme is particularly important as it provides fully funded upgrades to households where there is an increased risk of energy poverty. Over 8,000 homes benefited from the scheme in 2025 ultimately lowering the threat of energy poverty into the future. However, considering the growing demand applicants can expect to face over two years for the work to be completed in some instances.

MABS believes that addressing energy poverty in a sustained and structural way is essential to reducing financial distress, preventing the build-up of arrears, and supporting long-term financial resilience.

Energy Poverty: Recommendations

Governance and Policy Coordination

Establish a dedicated Government body to oversee and coordinate energy poverty policy and supports across Departments and agencies. This would support the development of a clearer long-term strategy, improve alignment between schemes and ensure that supports are targeted effectively towards households most at risk. This should include strong consumer representation to ensure that the lived experience of households experiencing energy poverty is reflected in policy development and decision-making.

Targeted Income and Affordability Supports

Introduce a targeted energy credit for households in receipt of non-means-tested social welfare payments, particularly those whose income may fall outside existing eligibility thresholds for energy-related supports, but who nonetheless experience significant affordability pressures. A targeted credit of this nature would provide additional assistance to households that may not qualify for schemes such as the Fuel Allowance.

Introduce a mechanism to match and/or co-fund energy Hardship Funds operated by utility providers to strengthen the support available to households experiencing energy arrears. Supplier-funded hardship schemes play an important role in assisting customers in arrears and preventing disconnection.

Consumer Protection and Market Regulation

Review and broaden the current definition of a vulnerable customer within the energy regulatory framework in order to better reflect the realities of energy poverty and financial distress. While existing provisions appropriately recognise medical and age-related vulnerability, they do not fully capture the range of circumstances in which households may struggle to meet their energy needs.

Strengthen regulatory oversight of energy pricing and consider mechanisms that ensure profits within the sector remain fair and proportionate, particularly during periods of sustained high prices.

Energy Efficiency and Retrofit Supports

Introduce enhanced and targeted retrofit supports for those living in private rented accommodation, particularly properties occupied by low-income households and those in receipt of housing supports such as HAP.

Review SEAI grant eligibility criteria to ensure that households living in accommodation not currently covered by existing schemes, such as caravans and mobile homes (lived in year-round), are able to access supports aimed at reducing energy costs and improving energy efficiency.

Expand SEAI grant schemes to include support for the installation and upgrade of radiators and domestic boilers. This would allow households to benefit from incremental energy efficiency improvements without the need to undertake large scale retrofit works which may not be financially or practically feasible.

Review the current "fabric first" requirements attached to heat pump grant schemes to ensure that low-income and energy-poor households are not excluded from accessing cleaner and more affordable heating technologies due to the high upfront cost of retrofit works.

Renewable Energy and Microgeneration

Increase Government support for initiatives that redistribute surplus renewable energy to households at risk of/experiencing energy poverty such as EnergyCloud. At present, renewable energy worth more the €1.5 million is being lost daily. EnergyCloud has already demonstrated the practical benefits of this approach, delivering free hot water and energy to thousands of households by redirecting otherwise unused renewable energy.

Introduce a targeted solar panel installation scheme for low-income households. Consideration should be given to a model whereby installation costs are offset over time through the savings generated on household energy bills, ensuring that financially vulnerable households can benefit from renewable energy measures without significant upfront costs.

Reduce VAT on electricity and heat pumps to the EU minimum. In Ireland, the rate of VAT applied to electricity bills is 9% while 5% is permissible under EU law. This lowered rate of VAT should also apply to heat pump purchases to encourage increased uptake among a wider array of households.

Remove unnecessary regulatory and administrative barriers preventing renters and apartment dwellers from accessing plug-in solar technologies which have been used to good effect in Germany. Consideration should be given to developing a clear regulatory framework that supports safe and affordable access to renewable energy solutions for households who are currently excluded from traditional retrofit and solar schemes.

Increase the tax exemption threshold for income earned from the sales of excess micro generated electricity beyond the current €400 limit.

Review eligibility for solar panel grants so that homes that were built and lived in after 2021 are not excluded. Extending access to solar PV across all housing types would help more households lower bills, improve energy security and contribute to climate goals.

Cost-of-Living

It is MABS experience that many households continue to experience significant difficulties due to the rise in the cost-of-living. According to the CSO, the Consumer Price Index rose by 3.6% between March

2025 and March 2026. As a consequence of this inflation, many households have a limited capacity to absorb unexpected expenses or build financial buffers with even modest increases in everyday costs placing significant strain on already stretched budgets. The continued escalation of these pressures means that increasing numbers of working households are now also experiencing cost-of-living difficulties.

Alongside rising day-to-day costs, borrowing costs also remain comparatively high. The Central Bank of Ireland data indicates that the weighted average interest rate on new Irish mortgage agreements stood at 3.51% at the end of February 2026 which was the seventh highest in the euro area. Concerningly, because of the war in Iran, it is expected that mortgage rates will rise in the coming months creating additional challenges for mortgage affordability and household finances more generally.

The recently published SILC statistics illustrate the consequences of these continued cost-of-living pressures. The figures indicate that 148,561 people (5.8%) living in poverty are in employment. Overall, 687,784 people (12.6%) were identified as being at risk of poverty in 2025, rising from 11.7% in 2024, including 211,150 children. Furthermore, in the absence of social welfare supports 33.2% of the population would have been living in poverty in 2025 highlighting the vital role social protection plays in reducing poverty and financial hardship.

As a consequence of the rise in cost-of-living, many households have limited savings and are not financially resilient as a result. Over the past 12 months, the Government has progressed several initiatives aimed at strengthening longer-term financial resilience including the rollout of a new auto-enrolment pension scheme “MyFutureFund” and there are also plans to introduce a new State-backed savings and investment scheme. While both developments are welcome in supporting savings and longer-term financial security, it is important to recognise that many financially vulnerable households continue to struggle with day-to-day affordability pressures and may have limited capacity to save or absorb additional wage deductions. From a MABS perspective, consideration should therefore be given to ensuring that such schemes are accessible and beneficial to lower-income households and do not unintentionally deepen existing affordability pressures or financial exclusion.

Cost-of-Living: Recommendations

Income Adequacy and Social Protection

Increase core social welfare payments and the Working Family Payment in response to continued cost-of-living pressures and rising poverty levels.

Establishing a clear mechanism for benchmarking social welfare rates against earnings and living costs to support long-term income adequacy.

Targeted Cost-of-Living Supports

Introduce a targeted cost-of-living package for financially vulnerable groups, including children, lone-parent households, low-income workers, and households dependent on social protection or housing supports.

Examine the current tax payable by households experiencing in-work poverty to improve disposable income for lower earners.

Savings and Financial Resilience

Introduce targeted savings initiatives for low-income households, including matched savings and State-supported savings schemes such as the UK Saving Gateway Model.

Pensions

Review the current pension tax relief system to allow greater flexibility for individuals who experience periods of low income, unemployment, illness or caring responsibilities during their working lives. Consideration should be given to more flexible approaches which enable individuals to improve pension adequacy over time despite interruptions to earnings or pension contributions.

Mortgage Affordability

Government should continue to closely monitor mortgage affordability and borrowing costs particularly in light of ongoing geopolitical uncertainty and the potential for further interest rate increases.

Conclusion

Budget 2027 presents an important opportunity to strengthen protections for financially vulnerable households and to provide meaningful support to those struggling with rising living costs, housing pressures, energy affordability challenges and unsustainable debt. The measures outlined in this submission represent practical and targeted interventions that can help alleviate immediate financial hardship while also strengthening long-term financial resilience. By prioritising investment in income adequacy, housing affordability, energy supports, debt resolution services and financial inclusion, Budget 2027 can make a tangible difference to the lives of households experiencing vulnerability and disadvantage.