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National Women's Council

A feminist analysis of Budget 2026



*What does
Budget 2026
mean for women &
gender equality?*

A feminist analysis of Budget 2026

Budget 2026¹ provided an opportunity for Government to lay down a clear marker for gender equality and set out a vision for tackling inequality to build a more just, sustainable, feminist and climate-friendly Ireland over the course of their Government term. While there are undoubtedly welcome measures within this Budget, that vision is not there. The scale of ambition required in tackling poverty, protecting public services, and meeting our climate and environmental goals will need to be much greater in future budgets if this Government is going to meaningfully address the most pressing issues for women in Ireland today.

The issues facing women in Ireland today

Budget 2026 comes at a time of significant international political instability. While state revenues have never been higher, they are precarious. Continued reliance on windfall corporation tax receipts without progressively widening the tax base risks undermining the protection of our public services in the event of a downturn, potentially brought about by the actions of a small number of multi-national corporations who contribute a huge proportion of our tax revenue.

At the same time, structural inequalities and crises in our public services continue to have profound impacts on women across the country. Women in 2025 are faced with the lingering impacts of austerity compounded by the recent cost-of-living crisis, which has not gone away. The housing, accommodation, and homelessness crisis – now more than a decade old – disproportionately affects marginalised women. We face a series of public services crises that have left our state infrastructure much weaker than our wealth as a nation would imply, continue to face epidemic levels of domestic, sexual and gender-based violence, and a worsening climate and biodiversity emergency as we get closer to our legislatively-binding 2030 targets, and our international obligations under the Sustainable Development Goals.

Women continue to have lower incomes, less wealth, fewer resources, all while shouldering the greater share of unpaid care responsibilities. Marginalised groups of women are particularly impacted by these inequalities and crises, including lone parents, migrant women, disabled women, older women, and Traveller and Roma women.

We called on Budget 2026 to lay down a marker for gender equality. We called on Government to be ambitious in tackling structural gender inequalities faced by women through investment in public services and social infrastructure – for a strong, resilient system of universal public services that supports all women.

So what exactly is in Budget 2026, and what's the impact for women and gender equality?

¹ All Budgetary documents reviewed for this Analysis, including Ministerial speeches, Taxation Measures documents, and the overall Expenditure Report, are available on the gov.ie website [Budget 2026 page](#). Ministerial press conferences are available at the Government of Ireland's [YouTube channel](#).

4 key themes in how Budget 2026 will impact women

Budget 2026 has an increase in expenditure over last year of €7.9bn (€2bn capital and the rest current), with a tax reduction package costing €1.5bn. This is an overall increase of €9.4bn, or a 7.3% increase over last year. Unlike the last three years, there is no once-off “cost-of-living” package with additional social protection supports. There are four key themes worth highlighting in how this Budget will impact women and gender equality:

1. **Moving from temporary measures to permanent supports, but gaps remain:**

There are some very welcome commitments in Budget 2026 for women. These include some permanent social protection measures like the increase in and extension of the Fuel Allowance, the raising of the thresholds and disregards for Working Family Payment and the Carer’s Allowance, and the significant increase in the Child Support Payment. However, there are some very significant gaps – such as the lack of a weekly cost-of-disability payment, and the decrease in student fees which is really an increase over last year’s levels – which women who relied upon temporary measures for will lose out on. The cost-of-living crisis has not gone away. The lack of a commitment to benchmarking/indexation underlines the need for structural reform to ensure an adequate, secure income for all women.

2. **Welcome investment, but much more needed to develop public services:** While investment in some areas is welcome, such as in childcare and health, the scale of investment needed to develop our public services to be fully accessible and universal in their support of women is missing. Much of the funding provided is to meet increasing demographic demand, and much more new development funding in many areas is needed. However, there are promising elements – the commitment to a small rollout of state-led early childhood education and care delivery is very welcome, but must be scaled up quickly. And while there is investment in mental health in the provision of specialist nurses in A&E, there is still no budgeted commitment to the development of a Mother and Baby Unit.

3. **A long way from the climate ambition we need:** The climate and biodiversity emergency continues to impact women and communities across the country, and our 2030 climate targets are not far away. While Budget 2026 maintains many elements of existing climate investment at or a little above the same level as last year, it does not feature the scale of increase we need to see if we are to make real progress in the second half of this decade towards our climate goals. This lack of ambition undermines both climate progress and gender equality, as socially just climate action is essential to protecting women’s livelihoods, health, and wellbeing.

4. **Failing to protect public services against international shocks:** Although there are no major income tax cuts in this Budget, which would have disproportionately benefitted men, there are also no moves to broaden the tax base against potential shocks. This leaves public services vulnerable in the event of a downturn, which will greatly impact women if the services are not protected.

Early Childhood Education and Care

Lack of accessible and affordable childcare remains the single biggest barrier to women's equal participation in society. In recent budgets, investment in the Early Childhood Education and Care (ECEC) sector has been a key and welcome focus. However, affordability and accessibility issues persist for a significant number of women and families. Many early years educators continue to be underpaid and undervalued, and numerous providers are struggling in the current model. While Budget 2026 invests further in the sector, it does so without the transformative reform needed to deliver a sustainable, equitable, and high-quality system – though the inclusion of a small number of state-led places is a genuinely important step in the right direction which the Government must build on. NWC has played a key role as the leading member of the Together for Public Alliance for a Public System of Early Childhood Education and Care², in calling for this transformative reform, and will continue to push for these vital changes.

What did NWC call for in Budget 2026?

As a key step in moving towards a Public System of Early Childhood Education and Care (ECEC), we called for an additional €300m in the sector, to be invested in:

- €30m to begin the rollout of publicly-delivered ECEC, with 50 pilot services, prioritising marginalised and underserved communities
- Ring-fenced funding for educators' wages
- Increase investment in affordability and accessibility measures, including:
 - to further reduce costs towards €200 a week universal target
 - investment in targeted supports, Equal Start and AIM

This €300m should be part of a multi-annual plan towards 1% of national income by 2030.

What's actually in Budget 2026?

An increase in the Early Years Budget to a total of €1.5bn, an increase of 9.49% (€125m) above last year's budgetary allocation. This funding is mainly towards increasing capacity in the sector, with the addition of 2,300 extra places. In further detail released after the initial Budget speeches and documents, the Minister outlined an allocation of capital funding to support the acquisition and fit-out of state-led ECEC settings in areas where provision is lacking, with major property purchases earmarked for 2026. This is projected to create 700 additional places. Exact detail on this remains unclear. Some further elements of the allocation for Early Years:

- **National Childcare Scheme:** no increase in subsidy rates, but additional allocation to account for 35,000 additional children accessing the scheme

² For more information on the Together for Public Alliance see the [page](#) on the NWC website.

- **Core Funding:** implementing the new ERO (to take effect this month), and an additional €44 million in Core Funding
- **ECCE:** expanded to benefit over 105,000 children in 2026
- **AIM and Equal Start:** 10% increase in the capitation rate for AIM level 7
- **Building Blocks:** allocation for extensions for pre-existing community centres and schools as a means of delivering roughly 2,300 new childcare places
- **Maximum fee caps:** new maximum fee cap for those paying the highest rates, with the cap coming into force in September 2026

What's the impact for women?

More investment and ambition is needed in the early years sector

The Early Years Budget now stands at €1.5bn, an increase of 9.49% since last year's budgetary guidelines. This is a substantial level of new investment in the sector, and has been very welcome – however, it is not nearly enough and, apart from some small promising elements, fundamentally does not meet NWC and the Together for Public Alliance's call for a public ECEC system. To reach the UNICEF target of 1% of national income by 2030,³ which we have repeatedly called on Government to commit to, significantly greater year-on-year investment is needed.

Initial roll-out of state-led services very welcome

The news subsequent to the main Budget announcement that there is to be an allocation of capital funding to support the acquisition and fit-out of state-led ECEC settings in areas where provision is lacking, with major property purchases earmarked for 2026, is incredibly welcome. Although not at nearly the scale that we recommended, this signifies a shift towards direct state-delivery of ECEC services, which is an important step in the development of a public system of ECEC. This allocation is projected to create 700 additional places, and we look forward to further detail.

Affordability and accessibility issues will continue to affect many families

While the Government's commitment to increasing the available spaces by 2,300 is positive, it is not nearly at the scale required to tackle waitlists of more than 50,000 children under 4 across the country. And while in recent years increases in the National Childcare Scheme subsidies have brought down costs, for many families they are still nowhere near the promised €200 per month committed to in the Programme for Government. The introduction of a fee cap for those paying the very highest rates is welcome, but will mostly affect particular areas of the country such as Dublin and Wicklow, and will have limited impact for many families who are paying less than that but whose fees are still unaffordable.

Access to affordable, high-quality ECEC is of vital importance for women, and for advancing gender equality, in allowing greater access to social, economic, community,

³ UNICEF (2024) [Global Report on Early Childhood Care and Education](#)

political and cultural life for parents. With women undertaking twice the amount of unpaid care work as men, without these supports their ability to engage in all aspects of life will continue to be curtailed. Investment in ECEC must not be an additional extra to the Government's work, but must have a central focus in all planning and investment.

More focus on educators' pay needed

The upcoming implementation later this month (October 2025) of the Joint Labour Committee (JLC) pay agreement will have a big impact for early years educators. The implementation of this 10% increase to a minimum of €15 per hour, negotiated by SIPTU – The Early Years Union, is to be welcomed. The early years workforce is overwhelmingly women, and their work is consistently undervalued and underpaid.

However, another round of JLC negotiation has again delivered an increase in pay which is less than a euro above the new National Minimum Wage (to go up to €14.15 an hour in 2026) and is still less than the Living Wage of €15.40 an hour.⁴ Budget 2026 was a missed opportunity for the Government to indicate first a very significant package of ring-fenced funding to further increase educators' wages, and secondly a clear commitment to taking over the wages of educators to guarantee secure pay and conditions commensurate with the qualification and experience of these professionals. Without this, recruitment and retention issues will continue to affect the sector.

Impact for marginalised and under-served communities must be prioritised

It is welcome to see some further investment in targeted measures such as the continued rollout of Equal Start and a 10% increase in AIM Level 7 capitation – however, it is a missed opportunity to build on the momentum of recent years and expand these programmes further and faster.

Many women face heightened barriers in accessing early childhood education and care services, including migrant women, lone parents, Traveller and Roma women, and disabled women. Geographical inequalities in provision also affect many women. Any new public-led ECEC provision must target under-served and marginalised communities first.

What's next?

While Budget 2026 does not include the scale of investment in the early years sector that was hoped for, its promising elements must be prioritised and implemented – particularly the acquisition and opening of services through state-led delivery. Further clarity on how this programme will be rolled out is needed. This must be backed up by rapid scaling up of this programme in future budgets, alongside a commitment for the state to take over educators' wages.

The next step is the consultation for and publication of the Action Plan for the sector committed to in the Programme for Government. This Plan must go beyond vague commitments and offer a detailed roadmap for transitioning to a public system of ECEC, including timelines, funding allocations and governance structures.

⁴ Living Wage (2025) [Living Wage Annual Paper](#)

Health

Women – particularly those from minority ethnic and other marginalised communities, including Traveller, Roma, migrant, and disabled women – will continue to face stark health inequalities following Budget 2026. Ireland's continued reliance on private health services and its two-tier health system limits women's timely access to affordable, high-quality care. While recent years have seen welcome progress in centring women's health, Budget 2026 missed an opportunity to build on this momentum. In particular, the absence of further investment in the Free Contraception Scheme, HRT supports, and initiatives such as publicly funded fertility treatments and IVF is disappointing. NWC welcomes the expansion of staffing and resources within mental health services; however, the ongoing and critical delay in establishing the Mother and Baby Unit (MBU) remains a serious concern. Without the MBU, women experiencing severe or complex mental health difficulties following birth will continue to be separated from their newborns.

What did NWC call for in Budget 2026?

Accelerate progress in implementing Sláintecare towards a universal model of healthcare provision, with targeted new development funding for women's health in key areas, including:

Women's Mental Health:

- An additional at least €125 million for mental health, and a funding strategy for mental health to +10% of health budget by 2030
- Establish Ireland's first Mother and Baby Unit

Women's Health Action Plan (WHAP):

- Funding for implementation of the current WHAP and its successor
- Expand the Free Contraception Scheme so that women across the reproductive age range have access
- Implement the recommendations of the Independent Abortion Review by ensuring no woman must travel for essential reproductive health care
- Development of the first National Assisted Human Reproduction Treatment Centre to deliver the public provision of IVF and other fertility treatments
- Increase capacity/referral pathways to Specialist Menopause Clinics
- Expand the implementation of the existing HRT scheme by extending to free primary care visits to ensure it is actually free
- Address the health inequalities experienced by marginalised women by developing targeted and cultural humility practices in health services embedded with equality data collection

What's actually in Budget 2026?

With Health repeatedly exceeding its allocation in recent years, a significant additional amount for existing-level-of-service funding has been confirmed, bringing the total Health allocation in Budget 2026 to €27.4bn. This is a 6.2% (€1.5bn) increase from 2025. While many aspects of the health service are relevant to women, and the overall functioning of the service is vital, some announced measures that will have a more direct impact on women include:

- €113m in additional funding for primary care, social inclusion and palliative care services, supporting the expansion of community-based services so more care can be delivered closer to home
- Investment in digital health, including wider rollout of the National Shared Care Record, development of Virtual Wards, and the expansion of the HSE App
- An additional 1.7 million home support hours to be provided in 2026, enhancing supports for older women
- A €120m increase in mental health funding. This includes funding to expand mental health services and support the continued implementation of *Sharing the Vision*, through:
 - Enhanced suicide prevention – including Traveller specific initiatives
 - A new Adult Eating Disorder team
 - New consultants for perinatal mental health
 - Creation of new specialist nursing posts in Emergency Departments to strengthen acute capacity and out of hours mental health supports

Unlike previous budgets, no specific funding was allocated to women's health initiatives. There is no apparent funding for the next phase of the Women's Health Action Plan, which concludes in 2025.

What's the impact for women?

Increases in mental health welcome, but no targeted focus on women

Investment in mental health increased by approximately 8% in Budget 2026 compared to 2025, bringing the allocation to €1.6 billion. However, this represents less than 6% of the total health budget – still well below the 10% target long called for by NWC and other civil society organisations.

Budget 2026 made no commitment to gender-sensitive mental health services, a key recommendation within *Sharing the Vision*. Such services are essential to ensure staff and systems are adequately resourced through training, education, policies and structures that promote gender sensitivity, cultural competence, and trauma-informed practices. While the announcement of additional consultants for perinatal mental health is

welcome, the continued delay in establishing Ireland's first Mother and Baby Unit means Ireland still lacks a critical piece of mental health infrastructure.

Overall, Budget 2026 shows a lack of focus on women's health, with no clear additional investment to expand innovative services such as the Free Contraception Scheme or public fertility treatment. This represents a missed opportunity to advance gender equality and equitable access to care.

What's next?

To achieve universal and equitable healthcare, gender equality must be embedded as a core principle of health policy, planning and resourcing. We cannot afford to lose momentum on women's health. Targeted investment — through mechanisms such as a new *Women's Health Action Plan* — must be secured to sustain and expand the progress achieved to date. Without ring-fenced funding in 2026, the next phase of the Plan will be unable to continue its ambitious legacy.

Investment is urgently needed to:

- Expand existing women's health initiatives like the Free Contraception Scheme, HRT Scheme, public fertility treatments, and others
- Fully implement the Independent Abortion Review
- Advance gender-sensitive and trauma-informed approaches across health services
- Deliver on Ireland's first Mother and Baby Unit
- Commit to targeted and sustained funding to close the health inequality gaps faced by Traveller, Roma, migrant, and disabled women, and LGBTQ+ communities

Violence Against Women

Despite policy and legislative progress in recent years, violence against women continues to be at epidemic levels. The persistence and scale of domestic, sexual, and gender-based violence (DSGBV) demands a whole-of-government response that matches the ambition of *Zero Tolerance: Third National Strategy on DSGBV (2022 –2026)*. Budget 2026 must recognise DSGBV as a largescale social problem, not a marginal issue, and must reflect this through dedicated budget-lines across the 4 Pillars of the Strategy – Prevention, Protection, Prosecution, and Policy-Coordination, including actions under the 2025–2026 Implementation Plan.

What did NWC call for in Budget 2026?

- Resource victim-survivor engagement structures in policies and services
- Resource Cuan to provide secure and multi-annual funding to:
 - Frontline services supporting victims-survivors of DSGBV
 - Organisations working on advocacy, awareness, research, prevention
- Fully resource implementation with clear budget lines for each pillar of the Third National Strategy on DSGBV, including:
 - Free legal advice, court accompaniment for victims-survivors of DSGBV
 - Resource physical court environments for the provision of sufficient waiting/consultation rooms, separate facilities for victims-survivors
 - Establish specialised judges to handle DSGBV cases and invest in training for Gardaí and the DPP to better support victims-survivors
 - Resource an integrated gender-sensitive emergency accommodation response for victims-survivors fleeing violence, including the provision of 250 additional refuge units, especially in counties with no available refuges Improve access to stable housing across all tenure types for victims-survivors, including supports for long-term housing through a clear pathway out of refuges
 - Fund comprehensive exit pathways for women in prostitution and sex trafficking, including health, employment, housing, legal, education and training supports

What's actually in Budget 2026?

Additional funding of €11.5 million (18% increase over 2025 to almost €80m) for combating Domestic, Sexual and Gender Based Violence initiatives and allocated an additional €0.7 million to the associated agency, Cuan. Additional €8 million for the Legal Aid Board and 50% increase for free legal advice centres.

What's the impact for women?

The additional funding for Cuan and the recognition of DSGBV as a priority by the Minister for Justice is welcome. However, there remains a lack of clarity regarding how the allocated funds to tackle DSGBV will be distributed across various measures. We have a significant opportunity with the first year of Cuan being in place to improve clarity on budget allocations, especially clear lines for each pillar of the Strategy. Because the various components of the Third National Strategy on Domestic, Sexual and Gender Based Violence span several different Departments, it is not necessarily clear exactly which aspects of the Strategy have specific funding commitments, and further clarity from Government is needed. It is also disappointing that no information has been provided on multi-annual funding, which is essential for frontline services supporting victims and survivors of DSGBV to plan and deliver sustainable, high-quality interventions.

The increase in funding for free legal advice is crucial to improve access to justice. Removing further barriers and the review of civil legal aid will also be crucial to address comprehensively and sustainably access to justice for victims and survivors of DSGBV. Current income thresholds exclude many victim-survivors from accessing legal aid, often directly influencing their ability to seek justice through the courts.

The lack of clear reference to the provision of specific emergency accommodation for victim-survivors, including the commitment to 250 refuge units that NWC called for, and long-term housing supports for victim-survivors is very disappointing. These pathways are vital for women and children, and their safety and dignity. Greater clarity is needed from Government on their commitments in this area.

The extent of violence against women in Irish society, combined with decades of underinvestment, continues to fuel an upward trend in DSGBV. The Third National Strategy provides a strong blueprint for the elimination of violence against all women and girls in Ireland, and it is coming to its last year of implementation in 2026. The establishment of Cuan is critical to ensuring the Strategy's full and effective delivery, but this will only be possible with clear, secure, and sufficient funding to achieve true zero tolerance of violence against women in Ireland.

What's next?

Sufficient, multiannual and ring-fenced funding for frontline services supporting victim-survivors of DSGBV; and for organisations working on advocacy, awareness and research, including the Observatory on VAW, through Cuan is essential. Appropriate resourcing of all relevant government departments to successfully implement the Third National Strategy is also needed. Importantly, commitments under the Strategy by all responsible Departments need to be costed and made transparent so that the Strategy can be realised in full, especially in the Strategy's last year of implementation in 2026. Ensure access to free legal aid to all victims and survivors of DSGBV, including recommendations identified in NWC Report 2023.⁵

⁵ O'Malley Dunlop, E. and Egan, N. (2023) [NWC: A Report on the Intersection of the Criminal Justice, Private Family Law and Public Law Child Care Processes in Relation to Domestic and Sexual Violence](#)

Housing, Homelessness and Accommodation

The housing, homelessness, and accommodation crisis continues to have a devastating impact on women and families. Traveller and Roma women, disabled women, migrant women, older women, and lone parents all face significant barriers to accessing secure, affordable and safe housing. Victims-survivors of DSGBV are also impacted, with domestic abuse a leading cause of homelessness for women and children.⁶ Although Budget 2026 includes significant additional investment in housing, the focus on tax relief rather than on direct state-led building, and the lack of focus on ending homelessness, makes it hard to see how the measures in this Budget will translate into real solutions for many of the most marginalised women affected by this crisis.

What did NWC call for in Budget 2026?

We called for a three-pronged approach to tackling housing In Budget 2025:

1. **Build more homes:** Increase investment in state-led housing for provision of public, affordable and cost-rental homes, gender-proofing all housing policies and investment
2. **Strengthen tenants' rights**, including:
 - Strengthen remit and resourcing of the Residential Tenancies Board, increased spending on tenant protections and private rent inspections
 - Provide a social protection support payment for Housing Assistant Payment recipients who fall below a minimum income threshold
3. **Increase access to housing and accommodation for marginalised women**, including Traveller and Roma women, disabled women, older women, victim-survivors of DSGBV, women leaving prison, migrant women, and lone parents

What's actually in Budget 2026?

Budget 2026 contains €7.1bn for the Housing Programme of the Department of Housing, Heritage and Local Government. This includes €5.2bn capital funding, with a target of 10,200 new-build social homes in 2026; and €1.9bn of current funding allocated for social housing supports such as the Housing Assistance Payment, and the Rental Accommodation and Social Housing Current Expenditure Schemes, as well as homeless emergency accommodation and prevention measures. There is a specific housing capital allocation for grants for home adaptation for older people

⁶ Hamill, S. (2023) Mercy Law Resource Centre: [Social Housing, Domestic Violence and the Public Sector Duty](#)

and disabled people of €130m. €34m has been allocated to support the Traveller Community, on delivery of new accommodation, repair and maintenance work.

There is also a focus on tax measures in relation to housing: while the Rent Tax Credit is only being extended and maintained rather than increased, as committed to in the Programme for Government, VAT on completed apartments will have a reduced rate of 9%, while a new Derelict Property Tax will replace the Derelict Sites Levy in 2027.

What's the impact for women?

Neither commitment nor resources to end homelessness

For the second budget in a row, there was no mention of homelessness in either of the Finance Ministers' speeches, and limited mention of homelessness in the budgetary documents, let alone a significant commitment and the resources needed to end it. This follows a weak Programme for Government which only committed to reducing homelessness and not ending it. In August 2025, there were 4,430 women homeless in Ireland, and 5,145 children – while 58% of all families homeless were one-parent families.⁷ This is not good enough. A strong commitment and focus on ending homelessness, along with the necessary budget and actions, are lacking, and that is extremely disappointing.

Limited focus on and solutions for marginalised women and renters

There is limited focus on targeted measures for marginalised women in Budget 2026. While additional funding for Traveller accommodation and housing adaptation for older people and disabled people is welcome, it is not nearly enough to tackle the range of housing and accommodation issues faced by women. There is no focus on the urgent need for both emergency accommodation supports for victim-survivors of domestic, sexual and gender-based violence, including refugees, or long-term housing supports.

For private renters, Budget 2026 is again very disappointing. With no significant announcement of structural measures – such as a rent freeze or no-fault eviction moratorium – and not even an increase in the Rent Tax Credit, there is very little for those in high-priced and insecure rental accommodation. Instead, tax relief for private development is highlighted, which is the wrong focus for tackling the crisis.

What's next?

All housing policy and investment should be gender-sensitive, to ensure that they are tackling gender and social inequalities rather than exacerbating or maintaining them. Women are acutely and differentially impacted by the housing crisis, and this must be recognised in all Government policy and investment. Further, there should be a greater focus on the specific housing needs of and targeted supports for particular groups of marginalised women, such as – but not limited to – those identified above.

⁷ Department of Housing, Local Government and Heritage (2025) [Homeless Report August 2025](#)

Climate and Environment

With a number of large-scale capital infrastructure measures for tackling energy and transport poverty, alongside smaller-scale supports for households and communities to be climate-resilient, Budget 2026 includes several measures that seek to address energy poverty. This includes a welcome increase in and expansion of the Fuel Allowance. However, there remains a lack of ambition in the Government's overall climate policies along with the potential impacts of rising energy costs which may not be offset with increased Fuel Allowance rates. As a result, low-income households – particularly lone parents and those living in poor-quality rental accommodation – remain at significant risk of energy poverty. Substantial increased investment is required to urgently address the climate crisis so that Ireland can avoid EU compliance costs by 2030 and protect the public from high energy prices, in particular women and marginalised communities. NWC has called for climate action that is inclusive and equitable so that the energy transition reaches marginalised communities and women directly. As Ireland appears to be on course to miss our 2030 climate targets, much greater ambition will be needed.

What did NWC call for in Budget 2026?

All state climate and environment policies and investment to be gender, equality and poverty-proofed, as well as several specific measures, including:

Transport:

- Ensure 5:1 spending ratio for public/active transport over new roads
- Reduce cost of public transport for people who struggle to access it, including disabled people, young people and children, and victim-survivors of DSGBV

Energy:

- Greatly increase investment in retrofitting schemes and measures, including piloting new funded retrofit scheme for low-income rentals
- Funding to prepare/implement a minimum BER for private rented properties
- Prioritise marginalised people and communities in energy measures
- Increase the rate of the Fuel Allowance by €9.50, and extend it to those in receipt of Working Family Payment

What's actually in Budget 2026?

Transport:

- Expenditure on public transport remains unchanged at €940 million, with reduced fares retained from last year's Budget
- Roads spending includes a commitment to the Adare Bypass, the N5 and M28

- No mention of additional funding for sustainable mobility measures, for which €363m was allocated; this represents an effective 20% reduction on 2020 levels, but is still a major improvement upon historically low levels of investment
- The ratio of spending on public transport vs roads is now 1.3:1, compared with the 2:1 ratio under the last Government
- €2bn from the Infrastructure, Climate and Nature Fund towards Metrolink
- DART+ and Bus Connects Programmes in Dublin and other cities; phase one of the Cork Area Commuter Rail service and Enterprise fleet replacement project

Energy:

- Warmer Homes Scheme allocated €280 million; €89m increase over last year
- €558 million allocated to support the delivery of National Retrofit Plan via SEAI residential and community energy upgrade schemes and Solar PV scheme
- Increase in the Fuel Allowance to €38 per week; eligibility criteria expanded to include those in receipt of the Working Family Payment
- Increase of €7.50 in the carbon tax to €71 per tonne of CO₂ emitted

What's the impact for women?

Not enough ambition on climate action

Budget 2026 maintains existing levels of expenditures on climate action. While this reflects a moderate level of commitment by the Government to Ireland's mitigation obligations, it is disappointing to see Budget 2026 merely extending rather than redesigning the funding framework for climate action to ensure that Ireland's energy transition is fair and inclusive for all, especially women and marginalised communities.

It is also worrying that the Budget has not been 'climate proofed' to ensure that government expenditures are not in fact driving up greenhouse gas emissions and climate/environmental inequalities. For instance, the ratio of public transport to roads spending has decreased from the levels under the last Government. Increased roads spending will drive up Ireland's emissions and potentially add to car dependency and transport poverty, which impacts women and marginalised communities especially in rural areas, instead of reversing those impacts.

Transport

While the retention of reduced public transport fares is welcome, the lack of increased investment is a significant opportunity cost given the looming EU compliance costs and national climate targets. Sustainable transport investment requires a pipeline of projects as they take a long time to get approval. Government should have committed funding for the proposed Luas 2050 plan for the greater Dublin area, and to a light rail service for Galway and every other major city. We need to see at least one new Luas line

commenced every two years to realise the Luas 2050 plan, to meet the demand for public transport in our major cities. However, there is no commitment in Budget 2026 to this.

The commitment to funding Metrolink is welcome. This will provide high quality public transport from Swords to Dublin city for 53 million passengers per annum by the mid-2030s. However, the funding for it should come from the Exchequer capital budget, not the Infrastructure, Climate and Nature Fund (ICNF) which should be ringfenced for nature restoration and climate adaptation. With many of Ireland's coastal communities now exposed to flooding and sea level rise, the Government should be setting aside funds from the ICNF to respond to climate emergencies and disasters, as well as to assist those in uninsurable properties who experience flooding events.

Energy

The Fuel Allowance increase of €5 per week and expanded eligibility to up to 50,000 households in receipt of Working Family Payment (WFP) is very welcome, as most WFP recipients are women.⁸ This was one of NWC's key asks in our Pre-Budget Submission.

There is no windfall tax proposed on utilities to recoup some of the exorbitant profits they make during periods of high wholesale energy prices, which would have been a welcome revenue-raising measure. There is no proposal to restore the €10 aviation tax that was abolished in 2014 which could be used to boost spending on public transport and climate action.

What's next?

Whilst the changes to the Fuel Allowance and increased allocation of funding for the Warmer Homes Scheme are both welcome measures, this Budget lacks the scale and ambition needed to meaningfully tackle the climate crisis in a way that is impactful, urgent, and fair in the long term.

The Budget measures should be targeting those most exposed to energy poverty in our society, particularly Travellers and lone parents in the private rental sector. We need to see greater investment in retrofitting the worst performing properties, lower public transport fares and greater levels of investment in public transport and active travel measures.

It is essential that the forthcoming Social Climate Plan sets out an investment plan for improving rural transport services and lowering public transport fares further.

The climate crisis does not impact everyone equally, and has a disproportionate impact on particular groups, including women, people living in poverty, Travellers and Roma, and disabled people. The Feminist Climate Justice Report, by the Feminist Communities for Climate Justice project (joint between NWC and Community Work Ireland), highlights these effects and the measures needed to tackle them.⁹

⁸ Department of Social Protection (2025) [Annual Statistics Report 2024](#)

⁹ Dukelow, F., Forde, C. and Busteed, E. (2024) Feminist Communities for Climate Justice (NWC/CWI): [Feminist Climate Justice Report](#)

Social Protection and Tax

For the first time since the onset of the cost-of-living crisis, there is no temporary supports package in Budget 2026. There are also no substantial income tax cuts, unlike recent years. And while some welcome permanent measures have been introduced, there are some significant gaps – and the transition from temporary to permanent supports has only further highlighted the need for structural reform to benchmark social protection rates, disregards, and thresholds to ensure an adequate level of income for all.

What did NWC call for in Budget 2026?

NWC cautioned the implementation of further income tax cuts that have become a feature of Budget in recent years, due to their more limited positive impact for women and their skewing towards higher earners. Instead, we recommended exploring a range of tax changes including:

- Standard-rating pension tax relief
- Ending harmful fossil fuel subsidies
- Increase employers' PRSI towards the EU average
- Introduce a wealth tax

NWC recommended a range of permanent supports rather than temporary ones in relation to social protection spending, including:

- Increase base social protection rates by at least €15
- Benchmark social protection rates to Minimum Essential Standard of Living¹⁰
- Introduce a Universal State Pension
- Pilot a Participation Income
- Reform and expand our family leave system, including pay-related benefits
- Increase Child Support Payment – €6 for under 12s, €15 for 12s and over
- Introduce recurring cost-of-disability payment of €50 a week
- Index Child Benefit against inflation, as well as extending to children whose parents are seeking international protection

What's actually in Budget 2026?

• Tax changes:

- No changes to personal tax bands
- Reduced 9% VAT rate for food, catering and hairdressing to be introduced in July 2026
- Reduced 9% VAT rate for completed apartments

¹⁰ Vincentian MESL Research Centre (2025) [MESL 2025 Annual Update](#)

- Extension of 9% VAT rate for gas and electricity to 2030
- **Permanent social protection changes:**
 - €10 increase in social protection/pension weekly rates
 - €8/€16 rise in Child Support Payment, for under/over 12s respectively
 - €5 increase in Fuel Allowance, and extension to those in receipt of Working Family Payment
 - Increase in income disregard for Carer's Allowance to €1,000 for a single person or €2,000 for a couple
 - Increase in income threshold for Working Family Payment by €60/week
 - Increase in monthly rate of Domiciliary Care Allowance by €20 to €380
 - Back to School Clothing/Footwear Allowance extended to 2/3 year olds
 - €154m for launch and administration of new Auto-enrolment Scheme

What's the impact for women?

Some welcome permanent increases in social protection rates

After three budgets featuring "once-off" cost-of-living packages, Budget 2026 has ended this practice and there are no temporary social protection measures. And while there are some very welcome permanent increases in supports, for many people the temporary supports that they have been relying on will not be there this year. Costs have increased by more than 20% over the last five years¹¹, and they are not going down.

Child Support Payment

However, there are some particularly welcome targeted measures which will support women and families. The increase of €8/16 to the Child Support Payment is more than the combined permanent and temporary increases to the same payment in last year's budget (€4/€8 with a €100 lump sum, ~€2 a week), and will have a very positive impact for many families on low-incomes. Given the SILC data earlier this year showing an increase in child poverty¹², this is a welcome measure. It's particularly encouraging to see the continuing recognition of the cost of older children – however, it's important to note that for older children in particular cost-related adequacy is still a long way off, as even with an additional €16 there is still a nearly €40 gap to MESL adequacy.¹³

Carer's Allowance and Working Family Payment

The increase in the Carer's Allowance disregard, as part of the Government's commitment to abolish the means-test, is also welcome. Along with the increase in the income threshold for the Working Family Payment, this will primarily positively impact women – who make up 78% of Carer's Allowance recipients and 70% of recipients of the Working Family Payment.¹⁴ Further, the commitment in Budget 2026 to develop a successor

¹¹ CSO (2025) [Consumer Price Index Inflation Calculator](#)

¹² CSO (2025) [Survey on Income and Living Conditions 2024](#)

¹³ Vincentian MESL Research Centre (2025) [MESL Pre-Budget Submission 2026](#)

¹⁴ Department of Social Protection (2025) [Annual Statistics Report 2024](#)

scheme to the Basic Income for Artists is a positive that can be linked to the move towards removing the Carer's Allowance means-test – both value work which the state has traditionally ignored and not supported, and this good work should be broadened out through the pilot of Participation Income, as called for by NESC.

Another missed opportunity to secure incomes at benchmarked levels

This is another missed opportunity for the Government to signal a structural shift towards benchmarking social protection rates at MESL levels, so that social protection rates would provide a secure and adequate income for all, and would automatically react to changes in the cost-of-living. This is particularly important in the context of switching from the temporary supports of recent years to permanent ones this year – and the ongoing lack of engagement with benchmarking or indexation has resulted in significant and widening gaps between some payments and others.

The overall increase of €10 to social protection rates, bringing Jobseeker's Allowance and Benefit to €254 per week, is less than the €16 which we called for, and leaves payments like Jobseeker's only barely above the real value of their 2020 levels (CPI increase of 23.3% from Jan 2020¹⁵; when rate was €203). So despite the contention by the Minister in his post-Budget press conference that if he were to increase levels in line with inflation this year they would have been lower, this doesn't take into account the cumulative impact of inflation that has occurred since 2020.

Without structural shifts towards benchmarking to adequacy, recognising the impact of inflation, the lack of security that many women have experienced over the last few years and Budgets will continue.

Cost-of-disability payment left out once again

There is no permanent cost-of-disability payment provided for in Budget 2026, despite repeated calls by NWC and many disability organisations this year and in previous years. Although the Minister has committed to bringing forward a proposal for such a payment in Budget 2027, the cost-of-disability will not disappear for disabled women in 2026.

Impact of tax changes

Unlike the last few years, there is no personal tax package this year and bands will stay at the thresholds and rates they were last year for both income tax and USC – with a minor exception of the raise in the 2% rate of USC to reflect the increase in the minimum wage. NWC has previously criticised the emphasis on income tax cuts as disproportionately supporting men over women, and it is welcome to see that the tax base is not being further eroded with further cuts in this area, leaving less money for investment in public services and the social protection system.

The key (and most expensive) tax change in Budget 2026 is the cut to the VAT rate for food, catering and hairdressers, from 13.5% to 9%. Although this is only due to come in mid-way through 2026, its full-year cost is €681m.

¹⁵ CSO (2025) [Consumer Price Index Inflation Calculator](#)

Despite consistent concerns about the narrowness from organisations like the Irish Fiscal Council, the ESRI, and the Central Bank, there are no moves to widen the tax base. The only notable tax increases were the previously scheduled ones in carbon tax and PRSI.

Without increasing the tax take in a progressive way – for example through getting rid of harmful fossil fuel subsidies and private pension tax reliefs – we won't be able to build a sustainable economic system, with a broad and progressive tax base, that protects public services that support women.

Overall impact for women

Budget 2026 contains some welcome targeted permanent social protection measures, but it misses the chance to make significant structural reforms. Our work and social protection systems were built for a different era and based on a largely 'male breadwinner' understanding of both the labour market and social protection systems – and this continues to have an impact for women, resulting in significant gender gaps in income, wealth, pensions, and access to supports. Our calls for structural reforms like individualisation of the social protection system, the introduction of a universal state pension, and the benchmarking of rates were not advanced at all in Budget 2026.

As this Budget moved away from the temporary "once-off" measures of recent years, it missed the opportunity to make these significant reforms. Not all the benefits of recent temporary measures have translated into permanent supports, and it is likely that it is the absence of an income tax package, as seen in recent Budgets and which would have disproportionately favoured men, which has resulted in the distributional analysis being relatively progressive. The indirect impacts of the two large tax cuts, for the hospitality sector and housing completions, is harder to ascertain – but are unlikely to be of any benefit to women considering the opportunity cost of the more than €1bn full-year cost spent on them that could have been directed towards public services (€390m for VAT on apartments, €681m for VAT on hospitality).

What's next?

We need significant structural reform of our social protection system to support all forms of social participation while ensuring that no one is left without the income they need to live. The continuing emphasis from our social protection system on paid employment in a limited sense rather than broader care, community, cultural and social contribution continues to leave many women behind.

Our narrow tax base must be broadened in a progressive way to protect public services in an uncertain international economic environment. This must be a priority for Government in tackling the shocks which lie ahead, and ensuring that women's access to public services, and the advancement of gender equality, is not affected.

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