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National Women's Council

A feminist analysis of Budget 2027



*What does
Budget 2027
mean for women &
gender equality?*

A feminist analysis of Budget 2027

Budget 2027 – the second of this Government – was an opportunity for politicians to be brave in their thinking and propose fiscal policy and tax reforms that substantially reduce inequalities in Ireland. Granted, it contains some welcome measures, but it falls short on the long-term goals that matter most: a more gender-equal society, a more environmentally sustainable economy, and a serious effort to tackle poverty rates that remain stubbornly high and continue to rise. Enshrining women's rights in legislation, expanding public services, and meeting our environmental targets will demand far greater drive and determination if Ireland is to achieve true gender equality.

How equal and fair is Ireland for women today?

Much like Budget 2026, this Budget comes at a time of significant political instability – and this is felt both in Ireland and overseas. Internationally, from the devastating impacts of the invasion of Ukraine, Gaza, and the war in Iran. To at home, where the politicisation of identity and citizenship is growing, driven by increasingly conservative rhetoric and far-right agitators. This is all under a government whose idea of profit and competitiveness is either equated to, or seen as more important than, societal wellbeing and gender equality in Ireland. All of which have effects that are manifested in Budget 2027.

A tangible way of understanding the impact of this for women on the ground can be identified through assessing Ireland's tax system. Ireland has one of the most unequal distributions of market income in the EU.¹ This means that before Government intervenes through social protection transfers, people's earnings in Ireland are incredibly uneven. Some people in Ireland earn a lot (predominantly men) and many earn very little (predominantly women). Structural inequalities are also baked into Irish society and have a massive impact on women's financial independence. Housing, childcare, pension and pay gaps, transport, water and electricity access, as well as ever-increasing energy prices, showcase the length and breadth of these gendered realities.

Four key themes in how Budget 2027 will impact women

Budget 2027 delivered a total package of €8.5bn. This includes €7.0bn in additional public spending (€5.9bn in current expenditure and €1.1bn in capital expenditure), alongside a personal tax package of €1.3bn. This represents a 5.9% increase in overall Government expenditure ceiling from Budget 2026. This €8.5bn budget allocation brings Ireland's public expenditure to a record high, which brought stark and understandable critique, due to its increasing reliance (once again) on corporation tax. All of which is viewed by the Fiscal Advisory Council as an irresponsible move for future budgets to be reliant on.²

1. Women need services, not short-term fixes: investing in lasting public provision

Women have made gains in Budget 2027. Specifically, through significant focus on childcare costs, an extension of free contraception, commitment to year-on-year

¹ TASC. 2026. [Annual Inequality Report](#).

² Irish Fiscal Council. 2026. [Flash Release: Budget 2027](#).

disability payments, and some increases in social protection measures. However, this focus has been quite narrow in some areas. For instance, with the focus on childcare being on cost rather than access and availability, or public provisions.

2. The gender gap hidden in the tax system: regressive tax policy can lead to regressions in gender equality

Budget 2027 has a range of tax reforms embedded in its framework for the next annum. These changes are predominantly geared toward middle/high income earners, who are predominantly men. Fundamentally, with six in ten low-paid workers being women – and almost half of women earning below €20,000 – none of these workers will see the impact of these new tax reforms. Therefore, changes in thresholds regarding income tax and USC are not gender-proofed and do little to contribute to gender equality in Ireland. Furthermore, these measures, coupled with measures like adjustments to Capital Acquisitions Tax, further hollow out the tax base available to re-invest in public infrastructure.

3. No child should be growing up in poverty: more focus needed on one-parent families

While there have been increases in social protection payments, they are not in keeping with inflation rates. This means that people in Ireland living on lower incomes, who are reliant on social transfers to maintain income adequacy, see little impact from these reforms. This all must be considered within the current context of rising one-parent family homelessness, as 57% of all families who are homeless in Ireland are headed by lone parents.³ Lone parents are also the demographic at the most acute risk of poverty and deprivation in Ireland.⁴ NWC welcomes the announcement that funding will be provided for the upcoming Child and Family Homelessness Action Plan, but further detail is awaited.

4. Recognising needs and rights is not the same as meeting them: the case for adequate, secure incomes

The creation of a Cost of Disability Payment as a new budget line recognises, for the first time, that disabled people face significant additional costs. However, disability organisations have rightly criticised the amount of the payment, and NWC shares their concerns. The Minister for Social Protection confirmed the format of this payment is still in development, through an ongoing co-creation process. A €500 payment does little to meet the overall average extra cost of disability in Ireland, ranged per annum from €9,482–11,734.⁵ Ireland's cost of living crisis persists, and while NWC acknowledges these targeted supports, one-off payments cannot substitute for structural reform. Without a commitment to benchmarking and indexation, social protection payments will continue to fall behind, leaving women, including disabled women, without an adequate and secure income.

³ Focus Ireland. 2025. [Lone Parents and Homelessness in Ireland Experiences and Interactions with Public Services](#).

⁴ One Family. 2026. [Annual Report](#).

⁵ Indecon. 2021. [The Cost of Disability in Ireland](#).

Early Childhood Education and Care

It is disappointing to think that still now, in 2026, deficits in Early Childhood Education and Care (ECEC) and an increasingly fragmented early years system remain the single biggest barrier to women's equal participation in Irish society. Affordability and accessibility issues persist for a significant number of women and families across Ireland, and many early years educators continue to be underpaid and undervalued. NWC has played a key role in leading the Together for Public Alliance for a Public System of Early Childhood Education and Care. NWC and the Alliance call for transformative reform in the early years sector and will continue to push for these vital changes; particularly as we look toward the publication of *Shaping the Future: Action Plan for Early Years Phase II*.

What did NWC call for in Budget 2027?

As a key step in moving towards a Public System of ECEC, we called for an additional €300m, 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; and commitment for state to take on educators' wages in the sector
- €135m in capital funding for state-led services, but linked to rollout of public delivery between 2026 and 2030
- Increase investment in affordability and accessibility measures, including investment in targeted supports, Equal Start and AIM

What's actually in Budget 2027?

An increase in the Early Years Budget to a total of €1.8bn, an increase of €125m (10.8%) above last year. Earlier in the month, Government announced the locations of the new State-led early years facilities identified as pilots of a new non-profit initiative. The State has committed €135m for this programme. Outside of this, some further elements of the allocation for Early Years are as follows:

- **National Childcare Scheme:** increased to €2.50 from €2.14 for all children up to and including senior infants.
- **Core Funding:** implementing the new ERO leading to a 6% increase in educators' wages; reductions on the maximum weekly fee cap, reducing from €280 to €250 in Core Funding and an increased investment of €170m.

- **Core Funding** also has a new €550 monthly fee cap, beginning in September 2027. This based on a 45-hour childcare provision, for 5 days a week.
- **ECCE:** received €249.1m, supporting almost 100,000 children in 2027.
- **AIM and Equal Start:** 6% increase in the AIM Level 7 capitation rate in 2027; continued roll-out of Equal Start measures including staffing supports.

What's the impact for women?

Structural reforms are still needed in the early years sector

Despite significant investment in the sector, it is not nearly enough, and these financial reforms do little to meet NWC's Together for Public Alliance's call for a publicly funded and delivered childcare system. It is crucial that Ireland makes strides in future budgets to reach the UNICEF target of 1% of national income by 2030⁶ – which other countries of the same size and wealth have already in place. Such structural moves toward a public system, underpinned by further investment, will enhance the accessibility, affordability, and quality of Ireland's childcare sector.

Access to childcare places was not a focus for Budget 2027

We are still nowhere near the promised €200 per month cap committed to in the Programme for Government. The renewed fee cap of €550 lowers the maximum fee payable by parents for roughly 45-hour childcare, up to senior infants. Following Budget 2026, price restrictions such as these encouraged providers to pull out of Core Funding and hike up their prices, which meant parents faced monthly fee increases of 30–40%.⁷

Therefore, while Government has presented this new monthly cap as a *landmark affordability measure*, this figure of €550 is based on a specific experience of childcare services. For example, a child in senior infants attending a facility receiving subsidy via Core Funding for around 45 hours per week – and also in receipt of the National Childcare Scheme – will be able to avail of this €550 capping. Children in early years education beyond these hours (such as those in childcare from approx. 8am–6pm) avail of more than this 45-hour week, and thus, may still pay far above €550.

Additionally, families commenting in the media following the Budget have highlighted the fact that the bulk of these savings will go to parents of babies, toddlers, and pre-school children, as junior and senior infants typically have their own after-school care, which is significantly less than 45-hours. Access, capacity, regional availability gaps, as well as staff recruitment and retention issues remain unaddressed by Budget 2027.

It is important to note that none of these reforms are sufficiently targeted towards families who are still dealing with the impossible task of trying to acquire access to childcare in the first place. This is particularly challenging for Traveller and Roma, families with additional needs, migrant families and children, and lone parents.

⁶ UNICEF. 2024. [Global Report on Early Childhood Care and Education](#)

⁷ Irish Independent. 2026. [‘Its soul destroying for any business owner’](#)

Educators deserve secure, consistent, commensurate salaries

The upcoming implementation of the Joint Labour Committee (JLC) pay agreement will have a big impact for early years educators (a 6% increase) and is extremely welcome. Nonetheless, NWC is keen on to underscore that the early years workforce is overwhelmingly women, and their work is consistently undervalued and underpaid. Budget 2027 was a missed opportunity to commit to a significant package of ring-fenced funding for educators' wages, and to commit clearly to the State taking over those wages.

Marginalised and under-served communities must be prioritised

It is welcome to see the continued rollout of Equal Start and a 6% increase in AIM Level 7 capitation. But many women continue to be up against heightened barriers in accessing childcare services across the country, particularly migrant women, lone parents, Traveller and Roma women, and disabled women. Rural versus urban inequalities also affect access to early years provisions. Any new public-led care system must target under-served and marginalised communities first and foremost as a result.

What's next?

The next step is the publication of *Phase II of the Shaping the Future Early Years Action Plan* for the sector, as committed to in the Programme for Government. This Plan must present a detailed plan of action for transitioning to a public system of childcare, including timelines, funding allocations, planning reforms, and governance structures. Alongside this a commitment for the state to take over educators' wages, it is crucial to tackle the issues staff recruitment and retention issues, which are rife

Health

Budget 2027 allocates €29.1bn to health. However, increased investment does not necessarily translate into equal access to healthcare for all women. Budget 2027 risks perpetuating health and gender inequalities, particularly for Traveller, Roma, migrant and disabled women, and women from other minority ethnic and marginalised communities. Ireland's continued reliance on private health services and its two-tier system stalls women's timely and equal access to affordable, high-quality care, at a time when Ireland should be working towards universal healthcare. On the other hand, NWC welcomes the expansion of the Free Contraception Scheme to women aged up to 37, although this falls short of our call to extend it to women aged 36–40. We also welcome €1m for Traveller suicide prevention, continued progress on the relocation of the National Maternity Hospital, and further work on Ireland's first National Electronic Health Record.

However, Budget 2027 missed an opportunity to centre women's health throughout. There is no further investment in HRT supports, or in publicly funded fertility treatment and IVF. The ongoing delay in establishing a Mother and Baby Inpatient Unit (MBU), a specialist inpatient mental health unit, remains a serious gap in our perinatal mental health system. Despite a €108m increase in mental health funding, the only confirmation is that the MBU will be located at St Vincent's University Hospital, with a brief mention as part of the broader €1.72m capital programme. NWC awaits clarity on the MBU's establishment and planning timelines. Without it, women experiencing severe or complex mental health difficulties after birth will continue to be separated from their newborns.

What did NWC call for in Budget 2027?

Women's Mental Health:

- Invest at least an additional €328m for mental health,
- €8m to establish Ireland's first MBU
- Allocate an additional 10% over last year's health budget to continue the delivery and expansion of universal healthcare for all women
- Full gender-sensitive implementation of *Sharing the Vision and Connecting for Life (2026–2035)*

Women's Health Action Plan (WHAP):

- Funding for implementation of the current WHAP and its successor
- €7m to expand the Free Contraception Scheme so that women across the reproductive age range have access, beginning with 36–40 age cohort

- Further development of the National Assisted Human Reproduction Treatment Centre, and expansion of existing free IVF and fertility treatment scheme to single people and same sex couples
- Increase capacity of referral pathways to Specialist Menopause Clinics
- Expand the existing HRT scheme by including free primary care visits; ensuring the whole HRT scheme is free for those who need it
- Ensure every woman can access a General Practitioner (GP)

Reproductive Justice

- Implement the recommendations of the Independent Abortion Review
- Decriminalise abortion, ending the criminalisation of doctors, review the 12-week limit, and reform other restrictive clauses limiting access, such as the 28-day clause for foetal abnormalities
- Introduce 20-days paid reproductive health leave for women who experience early pregnancy loss (<23 weeks), and 10 days for women undergoing fertility treatments

What's actually in Budget 2027?

Budget 2027 includes a number of measures that will directly affect women:

- Expansion of the Free Contraception Scheme to women aged up to 37
- 1.8 million additional home support hours, and an additional €2m for Meals on Wheels, supporting older people to age well at home
- €108m for mental health services, including €300,000 to recruit an Assistant Director in the HSE to drive mental health capital projects. NWC hopes this role will help progress the MBU.
- €1m for targeted suicide prevention initiatives in the Traveller community
- €7m to improve equality of access to GP out-of-hours services

Unlike previous budgets, Budget 2027 allocates no specific funding to women's health initiatives or gender-sensitive care. There is no apparent funding for the next phase of the Women's Health Action Plan, which concludes in 2027.

What's the impact for women?

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

Mental health funding will increase by €108m in 2027, a 7% rise on 2026. However, Budget 2027 makes no clear commitment to developing gender-sensitive mental health services, in line with *Sharing the Vision*, Ireland's national mental health policy. This approach is critical to meeting the diverse needs of women and girls, from how they access services to the care they receive and their outcomes.

The commitment to recruit a HSE Assistant Director to drive mental health capital investment is welcome. Dedicated leadership is urgently needed to deliver the Mother and Baby Unit, the absence of which leaves women with complex or severe perinatal mental health difficulties without critical care.

Women's Health Action Plan

NWC welcomes the expansion of the Free Contraception Scheme to women aged up to 37, but we continue to call for all age limits to be removed. Many women remain fertile into their 40s, and contraception is also used to manage medical and gynaecological conditions. The scheme should also be available to all women regardless of immigration status, as the requirement for a PPS number locks out women who would benefit greatly from it. Beyond contraception, Budget 2027 contains no further investment in HRT supports or publicly funded fertility treatment and IVF. Overall, it fails to place women at the centre of healthcare and falls short of delivering equitable access for all women.

What's next?

To achieve universal and equitable healthcare, gender equality must be a core principle of health policy, planning and resourcing. We cannot afford to lose momentum on women's health. Without ring-fenced funding, the next phase of the Women's Health Action Plan cannot build on the progress achieved to date.

Investment is urgently needed to:

- Expand women's health initiatives, including the HRT scheme and public fertility treatment
- Fully implement the recommendations of the Independent Review of the abortion legislation
- Advance gender-sensitive and trauma-informed approaches across health services
- Deliver Ireland's first MBU
- Provide targeted, sustained funding to close the health inequality gaps faced by Traveller, Roma, migrant and disabled women, and LGBTQ+ communities

Violence Against Women

2026 has seen violence against women continue to be at crisis levels, which is a huge concern for NWC and our more than 200 member organisations. According to the Sexual Violence Survey published by the Central Statistics Office in 2023, 52% of women have experienced sexual violence in their lifetime.⁸ In 2025, an EIGE study showed that in Ireland, 41 % of women have experienced physical and/or sexual violence since the age of 15 – a significant 10 percentage points higher than the EU-27 average (31%). Providing secure, multi-annual and specialised support for DSGBV organisations by adequately resourcing Cuan is of paramount importance.

What did NWC call for in Budget 2027?

- Fully resource implementation of the forthcoming 4th National Strategy on DSGBV
- Resource Cuan to provide secure, multi-annual funding to frontline and DSGBV specialist services (supporting victims-survivors of DSGBV in all their diversity) including organisations working on frontline services, advocacy, awareness, and research
- Fund adequate and free legal advice and court accompaniments for all victims-survivors of DSGBV
- Resource physical court environments for the provision of sufficient waiting/consultation rooms, and 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
- €3m to establish a non-means tested Safe Fund for victims-survivors to alleviate the financial burden on their path to independence and safety
- Resource a Lived Experience Advisory Council, led by Cuan, the Department of Justice, and Survivors, including remuneration of survivors as experts by experience

Housing and accommodation specific asks:

- Resource an integrated gender-sensitive emergency accommodation response for victims-survivors fleeing violence and exploitation
- Fund comprehensive exit pathways for women in prostitution and sex trafficking, including health, employment, housing, legal, education and training supports

⁸ Mental Health Reform. 2025. [Pre-Budget Submission 2026](#).

- Expand the provision of domestic violence refuge units, especially in counties with no available refuges
- Improve access to stable housing across all tenure types for victims-survivors, including provisions to allow for victims to stay at home safely, prioritised supports within local authorities for long-term housing through a clear pathway out of refuges and tenancy protections
- Increase the HAP to realistically reflect current market rents

What's actually in Budget 2027?

Budget 2027 provides additional funding of €5.3m for Domestic, Sexual and Gender-Based Violence initiatives and for the statutory DSGBV agency, Cuan. It was noted that this funding will provide for more refuge spaces and safe accommodation for those fleeing domestic violence.

On access to justice, €14.5m is provided to begin implementing the recommendations of the Civil Legal Aid Review Group. This includes reforming the financial eligibility criteria for civil legal aid by increasing the income thresholds and the allowances used to assess an applicant's means. The Courts Service will receive funding for additional judges, with approximately €10m in associated pay costs, and €1.7m in operational funding, including for interpretation, translation and intermediaries for vulnerable witnesses.

What's the impact for women?

The additional funding for DSGBV initiatives and Cuan is welcome. However, €5.3m is a fraction of what is required given the scale of gender-based violence in Ireland. This matters especially now. With the 3rd National Strategy concluding, the budget documents make no reference to the 4th National Strategy or how it will be resourced. Budget 2027 was an opportunity to set clear, dedicated budget lines for each pillar from the outset, and it has been missed. There is again no commitment to multi-annual funding, which frontline services need to plan and deliver sustainable, trauma-informed supports.

The €14.5m to begin reforming civil legal aid, including raising income thresholds, is a significant and welcome step that NWC and the sector have long called for. However, it is only the start of implementation. While funding will be provided for free legal aid, NWC has previously advocated for this to be extended to all victims-survivors. Additional judges and intermediaries for vulnerable witnesses are positive. But there is no clear commitment to specialised DSGBV judges, better court facilities for victims-survivors, or training for Gardaí and the Office of the Director of Public Prosecutions.

While funding for refuges and safe accommodation is welcome, there was no mention of prevention measures to tackle some of the root causes of gender-based violence. There are also no measures announced to specifically fund long-term housing pathways for women and children leaving refuge. Without safe, permanent housing, women are left choosing between staying with an abuser and facing homelessness. There is also no provision for a Safe Fund, progression of a Lived Experience Advisory Council or similar means of structured engagement with victims-survivors or exit pathways for women in prostitution.

What's next?

The 4th National Strategy on DSGBV must be published in 2027 with a full costing and clear, dedicated, multi-annual budget lines for each pillar, across every responsible Department, so that it can be delivered in full. Cuan must be resourced to provide sufficient, multi-annual and ring-fenced funding for frontline services supporting victims-survivors, and for organisations working on advocacy, awareness and research, including the Observatory on Violence Against Women. Civil legal aid reform must be fully implemented, with free legal advice and court accompaniment for all victims-survivors of DSGBV. Government must also establish a €3m Safe Fund to progress the recommendations within NWC's *Structures of Engagement for Survivors of Violence Against Women* (2026) report. Furthermore, refuge provision must be expanded alongside with clear, funded pathways into long-term housing.

Housing, Homelessness and Accommodation

Women now make up approximately 40–42% of adult homelessness in Ireland.⁹ This is significant as it moves us away from the profiling of Ireland's accommodation crisis as predominantly experienced by men in Ireland. As mentioned above, most homeless families are lone parent-led, and lone parents are almost 90% women in Ireland. Other often marginalised women such as Traveller and Roma, disabled women, migrant women, and older women, face significant barriers to accessing secure, affordable and safe housing. Victims-survivors of DSGBV are also worryingly impacted by this housing shortage, with domestic abuse a leading cause of homelessness for women and children.¹⁰

What did NWC call for in Budget 2027?

We called for a three-pronged approach to tackling housing in Budget 2027:

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 the remit and resourcing of the Residential Tenancies Board, increasing spending on tenant protections and private rent inspections
 - Provide a social protection support payment for Housing Assistance 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 2027?

To support the Government's new housing plan, *Delivering Homes, Building Communities*, €25bn in National Development Plan funding has been allocated to Housing Capital Programmes over the period 2026–2030. Included within this is €20bn (the largest share of the overall housing budget) allocated to *Social and Affordable Housing Delivery Programmes*. The allocation also provides for over 56,000

⁹ Simon Community. 2026. [Ending Homelessness for Women Across Ireland and the EU](#).

¹⁰ Hamill, S. 2023. Mercy Law Resource Centre: [Social Housing, Domestic Violence and the Public Sector Duty](#)

Housing Assistance Payment (HAP) and Rental Accommodation Scheme (RAS) tenancies by end 2027 including over 8,000 new HAP and RAS tenancies. There was €169m allocated for housing adaptation grant schemes, which play an important role in supporting many older and disabled women to continue to live independently in their own homes and communities. It was noted that funding will also be provided to the upcoming Child and Family Homelessness Action Plan, which is welcome, but no further details were provided. There is also a focus on tax measures in relation to housing:

- **Rent Tax Credit:** Single relief scales to €1,150; couples reach €2,300.
- **Rent-a-Room Threshold:** Annual tax-free exemption cap lifted to €16,000.
- **Help-to-Buy Extension:** Maximum first-time buyer rebate increased by €5,000 to €35,000.
- **Derelict Property Tax:** New 7% levy introduced with 2028 initial deadlines.

What's the impact for women?

Some commitment and resourcing toward homelessness, but more is needed

For the first time in two budgetary cycles, there was a distinct focus on homelessness in the Minister for Public Expenditure's opening address. Significant increases in capital investment – and a commitment to 'invest in emergency supports for those facing homelessness' is welcome – but this is not robust enough a reform. Many view this as *management* of the crisis, rather than a meaningful effort to *eradicate* Ireland's homelessness. There are also large gaps in terms of targeted regional funding, a long-term strategy for lone parents, and missing budget lines for concrete exit targets to transition people to secure, long-term accommodation.

Some focus on private renters, but marginalised groups still missing out

Much like in Budget 2026, there is limited focus on targeted measures for groups of women experiencing housing inequalities. There was no confirmation of additional funding for Traveller accommodation, however there was €169m announced for housing adaptation grant schemes that will primarily benefit older and disabled people to support independent living. It appears there will be additional refuge and safe accommodation capacity through the DSGBV budget allocation, but no apparent ringfenced funding for long-term housing supports for victims-survivors. For private tenants, the primary measure is an increase in the Rent Tax Credit by €150, bringing it to €1,150 for individuals and €2,300 for couples. NWC views this reform as a budgetary failure to address the underlying supply and affordability crises still rife in Ireland today, countering the Government's proposal of this as a cost-of-living measure.

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.

Climate and Environment

Summer 2026 was a wake-up call for many – in Ireland and abroad – on the impacts of worsening climate change. Extended periods of hot, dry weather pushed water supplies to their limits, while energy prices continued to climb due to the ongoing conflict between Iran and the United States. Despite this, the Government's ambition on climate change remains far below the urgency that it demands. The *2026 Climate Action Plan* has yet to be published, and Ireland still has no draft *Social Climate Plan* to protect households from energy and transport poverty.

Meanwhile, households already struggling with the cost of living continue to face high energy prices alongside an incoming increase in public transport fares in 2027. Budget 2027 offers some short-term relief through retrofitting grants and a Fuel Allowance increase. However, Ireland's reliance on fossil fuels can only be addressed through serious investment in renewable energy and grid infrastructure. Long-term investment in public transport is also needed to protect low-income households, which we know disproportionately includes women.

What did NWC call for in Budget 2027?

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:

- Address rising energy inflation by distributing a targeted energy credit to households in Ireland most vulnerable to energy poverty
- Progress the introduction of a social tariff of energy, similar to Spain's Social Bono Rate, beginning with funding a feasibility study and assessment
- Increasing the Fuel Allowance by €5 a week and retaining the extended 32-week payable period
- Extending eligibility and addressing exclusion issues in the Fuel Allowance:
 - Reduce the requirement to be on Jobseeker's Payment from 12 months to 6 months
- Move towards a household means assessment rather than per-person disqualification rules

What's actually in Budget 2027?

Transport:

- Record expenditure on PSO routes at €1bn; public transport fares will increase an average of 15% in 2027
- Retention of VRT relief on Electric Vehicles for an additional 2 years
- Launch of the Vehicle Adaptation Scheme
- €6bn towards Metrolink
- €4.2bn towards DART+, Bus Connects Programmes in Dublin and the Cork Area Commuter Rail service; and major road projects such as the Adare Bypass, the Galway Ring Road and the M28 Cork to Ringaskiddy

Energy:

- Allocation of €650m to home energy efficiency upgrades, including:
 - Grants of up to €9,000 for those on qualifying social welfare payments outside of the Warmer Homes Scheme for solar panels and battery
 - €2,000 boiler scrappage scheme
 - Grants between €1,400 to €2,500 grants for attic insulation and €900 to €2,300 grants for wall insulation for HAP and RAS tenancies
- Increase in the Fuel Allowance to €43 per week; income threshold increased for single pensioners
- Reduction in carbon tax rate on home heating oils to 2023 rate of €48.50, which will remain in place for lifetime of Government

What's the impact for women?

Grants welcome but cannot shield households from structural issue: Energy

The €5 per week increase in the Fuel Allowance is very welcome and was one of NWC's key asks in our Pre-Budget Submission. NWC also welcomes the range of new retrofitting grants, which will help more households reduce their exposure to energy poverty. We particularly welcome the grants for HAP and RAS tenancies. However, overall spending on SEAI grants from 2026 has increased by only 2%. Households will remain exposed to volatile energy prices as long as Ireland relies mainly on fossil fuels. This was clear in 2022 following Russia's invasion of Ukraine, and the US–Iran conflict has shown it again. Women are more exposed to energy poverty [add reason or statistic] and will continue to face difficult choices unless structural action is taken. Government must prioritise the transition to renewable energy to protect households from energy poverty in the long term.

Reducing the carbon tax on home heating oil to 2023 levels for the rest of the Government's term will cost around half a billion euro. That money would be better spent on targeted retrofitting of the homes that rely on these fuels. The measure does not solve the structural problem of relying on fossil fuels to heat homes, and any short-term savings could be wiped out if international conflict worsens. It is disappointing that Ireland's Social Climate Plan remains delayed, and that Budget 2027 does not allocate the national

contribution required to access the Social Climate Fund. Ireland is entitled to more than €600m from the European Commission to support communities exposed to energy and transport poverty, but this money cannot be accessed without a completed plan.

Grants welcome but cannot shield households from structural issue: Transport

NWC is disappointed that the Government has not committed €70m to the National Transport Authority to prevent public transport fare increases being introduced in 2027. Many low-income households have no alternative to public transport and will simply have to pay more, hitting lone-parent households and students particularly hard. Others may be pushed back into their cars, as fare increases have been linked to falling passenger numbers. NWC welcomes funding committed towards a number of sustainable transport initiatives such as DART+ and BusConnects, as well as launch of the Vehicle Adaptation Scheme. It is disappointing that the Luas 2050 plan is once again absent in public transport spending in the Government budget.

What's next?

The Fuel Allowance increase and additional retrofitting grants are welcome, but Budget 2027 lacks the ambition needed to tackle the climate crisis urgently and fairly.

- Budget measures should target the households most reliant on fossil fuels for heating. This would cost far less than universal approaches such as excise cuts and carbon tax reductions on home heating oil.
- Government should align future public transport spending with the National Transport Authority's next Fares Determination, so that fare increases can be avoided.
- Ireland's Social Climate Plan must be finalised and submitted to the European Commission as soon as possible.

Women's Inclusion and Leadership

Women make up only 28% of local councillors in Ireland and are under-represented at every level of political decision-making. As a result, women's voices and experiences are not embedded in how policy is planned and delivered. This is compounded by the fact that Ireland has one of the weakest and most underfunded systems of local government in Europe. The Programme for Government, *Securing Ireland's Future*, committed to reforming and strengthening local government, including increasing the representation of women and people from ethnic and minority backgrounds. The *Local Government Taskforce Implementation Plan* followed in summer 2026. Women's under-representation in political, social, cultural, and economic life is a cross-cutting issue, linked to childcare, DSGBV, employment, and education. Unless women's leadership is made a political priority, women in Ireland will continue to face isolation, poverty, violence and disempowerment.

What did NWC call for in Budget 2027?

NWC called for measures to support women to enter local government and those already in office by:

- Legislating for gender quotas at local elections
- Allowing childcare/care/support costs as an expenditure category for Councillors
- Increase funding for development of local and regional Women's Caucuses

Driving a sustainable Community Sector in Ireland:

- Increase funding, including multi-annual state funding, to properly resource women's community organisations, and the broader community sector
- Adequate funding to ensure that services and programmes can provide meaningful employment, including pay scales and conditions in alignment with public sector peers

Supporting All-Island links:

- Ringfence specific funding in future Shared Island programmes in the form of a 'Women's Fund' for women's organisations working on peacebuilding and reconciliation, and North/South-cooperation on the island

What's actually in Budget 2027?

Budget 2027 contains no commitments on gender quotas at local elections or on care-cost supports for councillors. There is no increased funding for Women's Caucuses, no multi-annual funding or pay-parity measures for women's community organisations, and no ringfenced Women's Fund within the Shared Island initiative.

What's the impact for women?

Huge lack of aspiration from Government to support women in Leadership

Budget 2027 missed the mark for women in political, economic and social life. Government has set out no concrete commitments or targets to address the long-standing under-representation of women in political decision-making. Women across the island of Ireland have contributed enormously to community leadership, organising, peacebuilding and reconciliation. It is disappointing to see a continued lack of budgetary support for this work.

What's next?

Government must legislate for gender quotas in local government and apply gender mainstreaming to the work of the *Local Government Taskforce Implementation Plan*. This will give women security and a route to progression within our political system. An intersectional approach to childcare, violence against women, the cost of living and family-friendly structures is also essential, so that all women, particularly those from under-represented groups like minority ethnic women and disabled women, can see public office as a realistic option.

For the community sector, Government should commit to increased funding for Women's Caucuses and multi-annual funding, with pay parity, for women's community organisations. A ringfenced Women's Fund within the Shared Island initiative is also crucial to progress this work on a cross-border basis.

Social Protection and Tax

There is no temporary, universal supports package in Budget 2027. However, there is an array of confirmed (and substantial) tax reforms being introduced. For instance, shifts in taxation are being made through the thresholds underpinning income and inheritance tax, as well as in USC. New initiatives like the investment scheme have also been included in this budgetary package, aimed at encouraging households to participate in capital markets. While many middle to high earners will welcome these changes, there is no doubt that they overwhelmingly favor men and have little consideration to gender equality. Budget 2027 introduces a €1.3bn personal tax package, alongside largescale structural changes, which Ministers stated in their speeches are designed to ease the cost of living for workers, renters, and buyers. NWC strongly advocated against such measures. These reforms only further underscore why the Government must move to benchmark social protection rates, disregards, and thresholds to ensure an adequate level of income for all in Ireland.

What did NWC call for in Budget 2027?

NWC 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 on top 1% of households

In terms of permanent social protection spending supports:

- Increase base social protection rates by at least €20
- Benchmark social protection rates to Minimum Essential Standard of Living¹¹
- Introduce a Universal State Pension
- Pilot a Participation Income
- Reform and expand our family leave system, including pay-related benefits
- Increase Child Support Payment – €10 for under 12s, €18 for 12s and over
- Introduce recurring Cost of Disability payment
- Index Child Benefit against inflation, as well as extending to children whose parents are seeking international protection

What's actually in Budget 2027?

Income tax changes and USC:

- Threshold raised across all earner categories by €2,500.

¹¹ Vincentian MESL Research Centre (2025) [MESL 2025 Annual Update](#)

- Core credits, such as PAYE, increased by €125.
- The 2% USC band is widened from €28,700 to €30,300.
- Employer PRSI threshold increases from €552 to €600 weekly.
- Standard Capital Gains Tax rate moves from 33% to 31%.
- **Permanent social protection changes:**
 - €10 increase in social protection/pension weekly rates.
 - €6 rise in Child Support Payment, for both under/over 12s.
 - €5 increase in Fuel Allowance.
 - Increase in income disregard for Carer's Allowance to €1,150 for singles and €2,300 for couples.
 - Increase in income thresholds for Working Family Payment by €30/week.
 - Back to School Clothing/Footwear Allowance maintained its extension to 2–3-year-olds.
- New commitment to a **Cost of Disability payment**, starting as a **lump sum of €500** (starting early 2027).

What's the impact for women?

Some welcome increases in social protection rates and new payment measures

While there are some welcome permanent increases in supports, many people will lose the temporary supports they have been relying on. For instance, the inclusion of the **Cost of Disability Payment** as a new budget line is welcome as a first step towards a social transfer that reflects the genuine financial inequalities experienced by disabled women. However, in recent years the government also provided various one-off cost-of-living packages, and Budget 2026 did not renew several of these, including the €400 Disability Support Grant.¹²

Following Budget 2026, Disability Federation Ireland estimated that withdrawn supports facing disabled people living alone and in receipt of Fuel Allowance amounted to roughly €1,404.¹³ Taking into account the increases in Budget 2027, NWC estimates that disabled women still face a significant ongoing shortfall. As this new payment, while welcome, will do little to restore supports lost when cost-of-living measures ended. We are keen to see a government commitment to a co-creation process with disabled women and Disabled Persons' Organisations (DPOs) on the structure and size of these supports as they pertain to their individual needs and lives.

Alongside this, the increase to the **Child Support Payment** is significantly less than in the historically-large hike of Budget 2026. A €6 increase has flattened this progress, signalling a pivot away from ambitious and differentiated anti-poverty measures. The increase in

¹² Disability Federation Ireland (DFI). 2026. [Factsheet: Cost of Disability - The lived reality](#).

¹³ DFI. 2025. [Budget 2026: a devastating setback for disabled people](#).

the **Carer's Allowance disregard**, as part of the Government's commitment to abolish the means-test, is also welcome and a certain win from a women's rights perspective. Along with the increase in the income threshold for **the Working Family Payment**, this will primarily positively impact women, as well as the **Living Alone Allowance** – but they are by no means in keeping with rates of inflation in Ireland and are minimal in increases.

No commitment to benchmarked or indexation of social transfers

This is another missed opportunity for the Government to signal a structural shift towards benchmarking social protection rates and the State Pension at MESL levels, in order to provide a secure and adequate income for all. The overall increase of €10 to social protection rates and the State Pension, is less than what 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 January 2020¹⁴; when rate was €203). 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.

What's next?

We need significant structural reform of our social protections and pension system to support all forms of social transfers for women in Ireland, 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 (inter)national 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. We need benchmarking, we need indexation, we need individualisation, and fundamental also, we need Government to introduce a Universal State Pension which is non-PRSI related and non-means-tested.

¹⁴ CSO. 2025. [Consumer Price Index Inflation Calculator](#)