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# National Women's Council

## A feminist analysis of Budget 2025

*What does  
Budget 2025  
mean for women &  
gender equality?*

# A feminist analysis of Budget 2025

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Budget 2025 is the final budget of this current Government, and arrives at a time when the state has access to significant monetary resources (windfall though some of them may be) while there exist myriad crises in our public services and glaring inequalities in many aspects of our society. Women in 2024 are faced with the lingering impacts of austerity compounded by the recent cost-of-living crisis; a housing, accommodation and homelessness crisis that has affected the entire country; a series of public services crises that has left our state infrastructure in much poorer health than our wealth as a state would imply; epidemic levels of domestic, sexual and gender-based violence; and alongside everything a worsening climate and biodiversity emergency. All of these crises continue to disproportionately impact women and girls.

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. What women needed was for Budget 2025 to tackle the inequalities faced by women in Ireland head-on, and key to tackling structural gender inequalities is government investment in public services and social infrastructure – for a strong, resilient system of universal public services for all women.

So what's in Budget 2025, and what impact will it have for women and for gender equality?

## Impacts for women

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Budget 2025 has an increase in expenditure over last years of €6.9bn, with a tax reduction package costing €1.4bn. Alongside this is a €2bn “cost-of-living” temporary support package. For analysing how these measures impact gender equality, it's useful to divide them into four categories:

1. **Permanent new direct expenditure supports:** Budget 2025 contains a number of targeted permanent supports which will help many women in a variety of areas. These include a women's health package focused on HRT and IVF, permanent increases to some social protection rates and thresholds including increased Maternity, Paternity, Parent's and Adoptive Benefit, and educational supports like free schoolbooks and extension of the free school meals scheme.
2. **Temporary supports:** Budget 2025 contains a €2bn cost-of-living temporary supports package, primarily focused for Q4 2024. This is the third consecutive Budget which has contained a significant temporary supports package.
3. **Investment in public services:** increased investment in existing services, but without significant (necessary) reform or development of new services– this is particularly the case in relation to investment in the early years sector and health.
4. **Tax changes:** a range of tax changes, the primary ones analysed in this document being the changes to personal income taxes. These are likely to provide disproportionately less income support to women than men, due to women's overall lower incomes.

Many of the new permanent direct support measures are very welcome and will have significant beneficial impacts for women. However, they are by and large a relatively small aspect of the overall Budget package – with significantly more focus from Government on permanent tax changes and temporary social protection supports. The contrast between these two is stark, as personal tax changes will support women less than men, while the temporary supports are just that

– temporary. The substantial tax package also significantly weakens our tax base, at a time when both the Government and its fiscal watchdogs are warning about volatility and unreliability in the future of our tax take, heavily reliant on a small number of multi-national corporations. And while the investments in public services are welcome, much of them is to expand existing levels of service and cater to increased demographic demand, with limited structural reform towards universal accessibility and affordability.

Budget 2025 is a missed opportunity for the new Taoiseach and new Minister for Finance to lay out a roadmap for real reform and investment in tackling the ongoing childcare crisis.

#### What's welcome from Budget 2025 for women and gender equality?

- **Women's health:** free HRT and expanded access to IVF
- **Family Leave:** €15 increase to Maternity, Paternity, Parent's and Adoptive Benefit
- **Education:** free schoolbooks extended up to Leaving Cert
- **School meals:** extension of the Hot School Meals scheme to all primary schools, and introduction of a Holiday Hunger pilot
- **Supports for carers:** increased threshold for Carer's Allowance, increase in Carer's Support Grant and inclusion of Carer's Allowance as qualifying for Fuel Allowance
- **Violence Against Women:** increased funding for Cuan
- **Permanent social protection supports:** €12 increase in base rates and €4/€8 for Child Support Payment, Newborn Grant, Working Family Payment threshold increase

#### What's missing from Budget 2025 for women and gender equality?

- **Early Years:** no commitment to a Public System of Early Childhood Education and Care
- **Pension:** no commitment to the development of a Universal Pension
- **Disability:** no permanent recurring cost-of-disability payment
- **Mental Health:** no reinstating of a national leadership role for mental health in the HSE, and no commitment to establish Ireland's first Mother & Baby Unit, or funding for Specialist Perinatal Mental Health Services
- **Energy poverty:** focus on universal energy credits instead of targeted Fuel Allowance
- **Housing:** Continued absence of gender-sensitive housing provision, and limited targeted supports for marginalised women
- **Greater focus on permanent social protection rather than temporary supports**
- **Greater focus on investment/structural reform of public services rather than tax cuts**

## General Election on the horizon

Budget 2025 clearly prioritises election spending over investment in public services. So-called "once-off" expenditures have now returned for a third time, showing the Government recognises that the cost-of-living is still an issue for many, many people – but missing entirely the opportunity to make permanent increases in supports.

With a General Election on the horizon and the scale of public resources available, what is needed now is the political will, vision and commitment for real reform and investment in our public infrastructure to tackle the crises that hit women harder and exacerbate gender inequality – from the climate crisis, to the housing crisis, to the cost-of-living crisis, to the rise in violence and hate in our society.

# Childcare

Lack of accessible and affordable childcare is the single biggest barrier to women's equal participation in society. In recent budgets, investment in the Early Childhood Education and Care (ECEC) sector – childcare – has been a key and welcome focus. However, affordability and accessibility issues remain for many women and families, educators continue to be underpaid, and many providers are struggling. While Budget 2025 invests further in the sector, it does so without significant reform. Reform of the system and creation of a new Public System of Early Childhood Education and Care must be the next step.

## What did the National Women's Council call for in Budget 2025?

### **A commitment to develop a Public System of Early Childhood Education and Care.**

To begin this journey, in Budget 2025 we called for an additional €300m in the sector, leading towards an additional €1.6bn by 2030, to be invested in:

- Following last year's increases, increase investment in affordability measures to further reduce childcare costs, alongside targeted measures to ensure universal accessibility + affordability to all families and children
- Pilot the rollout of publicly-run, affordable ECEC services, based on the not-for-profit community model, alongside existing private provision – prioritising areas and communities that are currently marginalised or underserved
- Ring-fenced funding for educators' wages

## What's actually in Budget 2025?

An increase in the Early Years Budget to a total of €1.37bn, an increase of 24% (€265.8m) above last year's budgetary allocation.

This funding is mainly towards increasing capacity in the sector, continuing to put increasing public money into a primarily profit-based private system. There is no additional funding to further reduce affordability for parents and families, beyond the full-year introduction of the new National Childcare Scheme subsidy rates which came in in September 2024.

- Year 4 of Core Funding increases to €390m for providers and staff
- This includes €45m of new money has been ring fenced for pay (full year funding) – a pay increase will be negotiated through the 3<sup>rd</sup> ERO which will come into effect in September 2025 (if negotiations have concluded)
- Access and Inclusion Model (AIM) funding is increasing, for an additional 800 children
- ECCE (pre-school) funding is also increasing due to develop increased capacity
- Equal Start (Early Years DEIS model) funding will increase by €12.7m, to €17.2m with €4m allocated for new measures including nutrition programme for 15,000 children
- Capital funding of €25m for providers with existing buildings for extensions for 1- to 3-year-olds and new community premises (priority in areas of under-supply)
- Remainder of increased funding will go to capacity, admin and fee management

## What's the impact for women?

### **Increasing investment not enough – a new Public System is needed**

The Early Years Budget now stands at €1.37bn, an increase of 114% since the start of this Government. This is a remarkable level of new investment in the sector, and has been very welcome – however, ongoing issues of affordability and accessibility only further demonstrate how increasing to funnel money into a private profit-based system will not fix the crisis. A significant overhaul of the current system is needed.

Access to affordable, high-quality Early Childhood Education and Care (ECEC) is of vital importance for women, and for advancing gender equality, in allowing greater access to social, economic, community, political and cultural life for parents. With women undertaking twice the amount of unpaid care work as men,<sup>1</sup> without these supports their ability to engage in all aspects of life will continue to be curtailed.

We are coming from decades of underfunding, and successive Governments have bridged funding gaps – particularly but not only during the crash and austerity years – with educators' love for their job ensuring that childcare services continued to run. The increased investment in recent years will only pay off if in the future it comes hand in hand with a new public system to ensure accountability for public money, effective forward planning, and ultimately a legislatively guaranteed affordable and accessible (ECEC) place for every child.

### **Once again, educators have become minimum wage workers**

With the increase in the National Minimum Wage in Budget 2025 to €13.50/hour, this places it only 15c below the Employment Regulation Order established in June 2024 for educators of €13.65/hour.<sup>2</sup> The Living Wage (to be implemented in 2026) is higher again, at €14.80/hour.<sup>3</sup>

Recruitment and retention of educators is vital to the continuing expansion of the sector, and this will not happen without proper pay and conditions. A Public System would take wages into state hands, ensuring rates are commensurate with qualifications and experience.

### **Access + affordability for marginalised and under-served communities must be prioritised**

The rollout of Equal Start is a step in the right direction to support marginalised children and families. However, this programme will not fully address structural inequalities faced within the sector. Any new public-provided ECEC provision must target under-served communities first.

## What's next?

The Early Years sector is a clear example of a policy area where continuing investment without significant reform and greater state intervention will not solve the existing crises within it.

**The next Government must commit to a new Public System of Early Years Education and Care.** Without significant reform, the affordability and accessibility issues will continue. A public System is an absolute necessity if we want to build a childcare sector that works for children, women, parents, educators – and advances gender equality.

<sup>1</sup> IHREC/ESRI (2019) [Caring and Unpaid Work in Ireland](#)

<sup>2</sup> Workplace Relations Commission (2024) [Early Learning and Childcare Sector](#)

<sup>3</sup> Living Wage Ireland (2024) [Living Wage](#)

# Health

Women – particularly minority and minoritised women, including Traveller women, Roma women, migrant women, and disabled women – will continue to experience significant health inequalities after Budget 2025. Ireland’s reliance on private health services and its two-tier health system impacts on women’s timely access to quality care. The women’s health package will see significant improvements for women – particularly with respect to free Hormone Replacement Therapy (HRT) and the expansion of IVF, but there were missed opportunities with respect to expanding the Free Contraception Scheme and improving women’s mental health through the development of gender-sensitive services and supports.

## What did the National Women’s Council call for in Budget 2025?

- Accelerate progress towards a universal model of healthcare provision
- Continue the roll-out of the universal free contraception scheme beyond women aged 17-35 years
- Allocate ringfenced funding to develop the Assisted Human Reproduction Regulatory Authority and expand access to public tertiary infertility services, including IVF
- Invest in mental health so that all women and girls have access to gender-sensitive mental health services, with a particular focus on the establishment of a Mother and Baby Unit in 2025

## What’s actually in Budget 2025?

With Health repeatedly exceeding its allocation in recent years, a significant additional amount for existing-level-of-service funding for 2024/2025 was confirmed in the Summer Economic Statement, at €2.68bn. This brings the total Health allocation in Budget 2025 to €25.76bn. While many aspects of the health service are relevant to women, and the overall functioning of the service is vital, announced measures which will have a specific impact for women include:

- **HRT and IVF:** €35m, for free HRT for all women experiencing symptoms of the menopause, the provision of post-mastectomy products and the expansion of IVF
- **Mental health:** €16m in new development funding for suicide prevention, Traveller mental health, Child and Adolescent Mental Health Services (CAMHS), Counselling in Primary Care, and the implementation of *Sharing the Vision*, and several new beds in the National Forensic Mental Health Service. Other measures include new staff for multiple clinical programmes, including 4 new teams for the Adult ADHD programme, 2 for Eating Disorders, 2 for Early Intervention in Psychosis and 2 for Dual-Diagnosis
- **Older Persons Services:** €349m investment, including funding for 600,000 home support hours, extra nursing home places, and for the implementation of the National Dementia Strategy

## What’s the impact for women?

### Welcome measures – Hormone Replacement Therapy and IVF

There are several health measures in Budget 2025 that are very welcome, including that Hormone Replacement Therapy (HRT) will be free for all women experiencing menopause symptoms, from January 2025. This investment will fund the cost of HRT medicines, patches,



and devices. Currently, HRT is free for medical card holders, but women without a medical card currently face costs ranging from €30 to €70 a month. This is a significant reoccurring financial burden for women and does not consider the cost of going to a GP (which will remain), which can be upwards of €50 per visit. This investment in HRT recognises that no women should have to make a choice between their health and the costs of treatment or consultation. Free HRT will be a welcome initiative for menopausal women who could get relief from many symptoms, including hot flushes, mood swings, headaches, and joint pain, in addition to lowering the risk of long-term conditions like osteoporosis and heart disease.

The expansion of the publicly-funded IVF scheme which was introduced one year ago and has already seen over 1,200 couples avail of it, is very welcome. This scheme will now include Donor Assisted IVF, as currently couples who require a donor egg / sperm are unable to access publicly funded IVF because donor materials are not regulated. However, with the passing of the Assisted Human Reproduction Act this year and work on the establishment of the Assisted Human Reproduction Regulatory Authority (AHRRA) underway, it will be possible for couples requiring donor assistance to access the scheme during 2025. The scheme will also include couples with an existing child to access treatment. One element of the current criteria sets out that a couple accessing publicly funded IVF must have no living children together.

#### **Disappointing measures – women’s mental health & lack of focus on marginalised groups**

Investment in Mental Health increased by 10% in Budget 2025 compared to Budget 2024 (now €1.48b). However, this represents less than 6% of the total health budget, which is lower than the 10% NWC and other civil society organisations have called for. NWC was disappointed that there was no commitment to deliver on gender-sensitive mental health services, which is a recommendation within Sharing the Vision. This would ensure mental health services and staff are resourced through training, education, policies and systems to promote gender sensitivity, complemented by cultural humility and trauma informed practices.

There was also no dedicated funding announced for the Specialist Perinatal Mental Health Services or commitment to establish Ireland’s first Mother & Baby Unit. This means Ireland will continue to lack a critical piece of mental health infrastructure, and that new mothers with severe or complex mental health difficulties will not be able to receive inpatient support (where they need it) alongside their newborns.

There was a lack of focus on targeted measures for marginalised groups like Traveller women, Roma women, disabled women, and migrant women in Budget 2025. While the €35m investment in women’s health is welcome, bridging women’s health inequalities will require a targeted implementation of the 2024–2025 *Women’s Health Action Plan*. This would provide tailored and culturally appropriate supports so that all women have the same opportunities in experience and outcomes of our health services.

#### **What’s next?**

We need to sustain the good progress achieved to date and ensure the continued expansion of the Free Contraception Scheme, IVF and full implementation of the Women’s Health Action Plan, with a particular focus on the needs of marginalised women. The full implementation of the Independent Abortion Review is critical to addressing the ongoing barriers to abortion care, like criminalisation and the mandatory 3-day wait. There is also a fundamental need to deliver gender-sensitive mental health services, establish a Mother and Baby Unit, and ensure a key focus of the new Commission on Care is on the needs of older women.

# Violence Against Women

## What did the National Women's Council call for in Budget 2025?

Resource Cuan, the new Domestic, Sexual and Gender-Based Violence Agency, to provide appropriate, secure and multi-annual funding to frontline services supporting victim-survivors of DSGBV; and organisations working on advocacy, awareness and research, including the Observatory on Violence Against Women and Girls.

Fully resource implementation with clear budget lines for each pillar of the Third National Strategy on Domestic, Sexual and Gender-Based Violence, including free legal advice for victim-survivors; resourcing of physical court environments; and ensure comprehensive socio-economic supports, including emergency accommodation and access to long-term housing for victim-survivors of all forms of violence against women.

## What's actually in Budget 2025?

Increased funding for Cuan to €67m, including additional resources to support the implementation of the Zero Tolerance strategy, with funding for 80 additional refuge spaces.

€800k for Cuan will provide for research and data analytics to develop an impact-led approach for evidence and knowledge development to achieve effective DSGBV prevention, protection, prosecution, and policy co-ordination.

## What's the impact for women?

The €67m budget allocation to Cuan in 2025 is a significant increase compared to the 2024 allocation of €59m.<sup>4</sup> The additional funding for Cuan is welcome, however there is still a significant lack of clarity around the exact figures that have been allocated to tackle DSGBV. 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 elements of the Third National Strategy on Domestic, Sexual and Gender Based Violence span a number of 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 the lack of clarity in terms of multi-annual funding that is urgently needed by frontline services providing vital supports for victims-survivors to combat DSGBV.

The extent of violence against women in Irish society, the need for structural and cultural changes, as well as decades of under-investment, have seen, regrettably, an upward trend of DSGBV. Women's Aid reported that in 2023 they received the highest ever number of contacts to their national and regional support services in its almost 50 years of history. The Third National Strategy provides a strong blueprint for the elimination of violence against all women and girls in Ireland. The establishment of Cuan is critical to its full and effective delivery and clear, secured and sufficient funding is vital to ensure Zero Tolerance to VAW in Ireland.

<sup>4</sup> Department of Justice (2023) [Budget 2024](#)



### 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.

## Housing, Accommodation + Homelessness

### What did the National Women's Council call for in Budget 2025?

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

1. **Build more homes:** significantly increased funding for state provision of housing, focusing on the provision of social, cost-rental and affordable homes towards a target of ownership of at least 20% of total housing stock by Approved Housing bodies and Local Authorities
2. **Strengthen tenants' rights,** including:
  - Introduce a rent freeze and a new system of rent controls, while banning evictions to reduce numbers entering homelessness
  - Broaden and strengthen the remit of the Residential Tenancies Board, and increase spending on tenant protections and private rent inspections
  - Legislate to bring licensee arrangements under the Residential Tenancy Act
  - Creation of a new and specific named offence for 'Sex For Rent' to clearly target predatory 'landlords'
3. **Increase access to housing and accommodation for marginalised women,** including:
  - **Traveller and Roma women:** full resourcing of the National Traveller and Roma Inclusion Strategy
  - **Disabled women:** full resourcing of National Housing Strategy for Disabled People Implementation Plan
  - **Older women:** increase investment in housing supports for older people
  - **Victim-survivors of DSGBV:** resource an integrated gender-sensitive emergency accommodation response for victim-survivors
  - **Women leaving prison:** invest in measures to support the community reintegration of women leaving the criminal justice system
  - **Lone parents:** reconvene the Family Homeless Prevention sub-group as part of the National Homeless Action Committee and develop a family homelessness action plan

### What's actually in Budget 2025

Budget 2025 contains capital funding of €3.18bn for housing, and a current spend of €1.64bn.

**Capital spending** is due to be focused on new build social, affordable and cost-rental homes, as well as retrofitting support, remediation works, and support schemes such as Croí Cónaithe. The Help to Buy scheme is extended to the end of 2029.

**Current spending** is due to be focused on the Housing Assistance Payment (HAP), Rental Accommodation Scheme (RAS), delivery of homelessness measures and additional funding for the Residential Tenancies Board

#### Specific measures include:

- €23m for delivering Traveller community-specific accommodation
- €100m for grants to adapt the homes of older people and disabled people
- An increase in the Rent Tax Credit from €750 to €1,000

### What's the impact for women?

The housing, homelessness and accommodation crisis continues to have a devastating impact on women and families. Budget 2025 does not indicate the level of drastic and sweeping structural reform necessary to tackle a now decade-old crisis, and assist not just the 3,890 women and 4,419 children who are accessing emergency accommodation,<sup>5</sup> but all of those who are struggling to find a safe and secure home.

Particular groups of marginalised women are affected by crises in different ways: Traveller and Roma women, disabled women, migrant women, older women, victim-survivors of domestic, sexual and gender-based violence, and lone parents all face significant barriers to accessing secure, affordable and safe housing. Domestic abuse is a leading cause of homelessness for women and children.

For private renters, Budget 2025 is particularly disappointing. With no significant announcement of structural measures – such as a rent freeze or no-fault eviction moratorium – the primary focus is a minor increase in the Rent Tax Credit, which will do next to nothing for those in high-priced and insecure rental accommodation.

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 issues faced by women.

### 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.

Further, there should be a greater focus on the specific housing needs of and the necessary targeted support for particular groups of marginalised women, such as – but not limited to – those identified above.

<sup>5</sup> Department of Housing, Local Government and Heritage (2024) [Homelessness data – August 2024](#)

# Climate + Environment

With a number of large-scale capital infrastructure measures for tackling the issues of energy and transport poverty and smaller-scale measures supporting households and communities to be climate-resilient, Budget 2025 is a mixed bag. There are welcome measures, but greater, targeted, fair, and faster action will be needed in the years ahead.

## What did the National Women's Council call for in Budget 2025?

In Budget 2025, we called for all state climate and environment policies and investment to be gender, equality and poverty-proofed, as well as reform of state macro-economic frameworks (including budgetary processes) for greater focus on economic diversification towards non-emissions-intensive activities – with social infrastructure such as care and support work as a key example. Alongside this, we called for a number of specific measures, including but not limited to:

- **Transport:** prioritise and increase investment in safe, accessible public and active travel infrastructure, reducing the cost for people who struggle to access it, including: an integrated transport scheme for disabled people; expansion of the Free Travel Scheme; further implement zero cost travel for children and teenagers; and keep the School Transport Scheme free for the 2024/5 academic year
- **Energy:** increase investment in retrofitting schemes and measures, prioritising marginalised communities and those most affected by energy poverty; adopt targeted energy upgrades and SEAI grant measures for Traveller and Roma accommodation; expand and increase the Fuel Allowance

## What's actually in Budget 2025?

Budget 2025 contained a range of commitments to large-scale capital infrastructure development, including €750m for the national electricity grid and €1bn for non-domestic water infrastructure. Alongside this, there were a number of measures in transport and energy:

- **Public Transport:** extension of existing 20% public transport fare reduction to end 2025; extending free travel to under 9s; extend Free School Transport Scheme for 2024/2025
- **Energy and Energy Poverty:** reduction in VAT on heat pumps to reduced rate of 9%; increase in retrofitting funding to €469m; continue reduction in VAT for gas and electricity; 2 x €125 universal energy credits to be paid in Q4 2024

## What's the impact for women?

### Public transport supports are welcome, but need to be built upon

The extension of free travel to under-9s is very welcome, as well as the introduction of the Universal Companion Pass for those on the Free Travel Scheme and the extension of the reduced fares until the end of 2025. We would like to see expansion of free travel for further ages up to 16, making public transport more and more of an option for children and young people. However, there were opportunities for expansion of the Free Travel Scheme to more

targeted groups which were missed – in particular, for it to be expanded to international protection applicants and those fleeing domestic violence.<sup>6</sup>

Free or reduced public transport is only of use if you can avail of safe and accessible public transport. However, our public transport infrastructure continues to ignore the specific needs of women, particularly around safety, accessibility and “companion journeys” such as driving children to school. As we continue to build our public transport infrastructure, it is vital that research on women’s use of public transport must be expanded and taken into consideration to create fully inclusive public transport.

### **Energy supports should have been targeted**

The universal energy credits of €125 x 2 for every household in the country will cost the state €500m, yet much of the money will go to houses that don’t need the support – and for many others the support will not be enough to keep their houses warm this winter.

It is a significant missed opportunity towards further expansion and investment in the Fuel Allowance – although it has been extended both to those over 66 and to those on Carer’s Allowance, the cost of the first of those measures – €4.8m – just goes to show how much more an impact could have been had if the €500m had been targeted at those who need it. Expanding the Fuel Allowance to those on Working Family Payment and removing the wait-time for those on Jobseeker’s Allowance, alongside increasing both the rate and payable period would have better impacts for those who need it. Women are more likely to live in lower quality housing, and the households most affected by energy poverty are lone parents (predominantly women) in private rental accommodation.<sup>7</sup>

The additional investment in retrofitting is to be greatly welcomed, particularly that which is allocated to the Warmer Homes Scheme for fully funded upgrades for lower-income households. This must be built on in the future, for further homes and to reduce waiting times. Specific schemes to ensure Traveller and Roma accommodation have access to these upgrades is also necessary. Fossil fuel divestment and green energy security is essential to protect people from energy poverty long-term.

### **What’s next?**

There is great potential in the Government’s new Infrastructure, Climate and Nature Fund, but projects and investments made using this fund should be gender, equality and poverty-proofed. We look forward to the specific detail on how the €3.15 billion allocated for the years 2026 to 2030 will be spent, and urge Government to pursue spending on long-term projects and further funding on streams such as the Community Climate Action Programme that our Feminist Communities for Climate Justice project is funded by.

Our net-zero future will not promote gender equality unless Government funds and implements research on the gendered impact of transport, energy use and the climate crisis in all policy decisions. There can be no Just Transition or climate justice without gender equality.

<sup>6</sup> As is the case in Northern Ireland; NI Direct (2024) [Free Concessionary Bus and Rail Travel](#)

<sup>7</sup> Dukelow, F., Forde, C. and Busteed, E. (2024) [Feminist Climate Justice Report](#), p. 67

# Social Protection + Tax

For the third time in as many budgets, Budget 2025 includes a significant “once-off” cost-of-living package. While there are some permanent increases in social protection spending that are welcome, these are scattershot in application and the primary focus of Government’s approach has been to continue the reliance on temporary measures.

## What did the National Women’s Council call for in Budget 2025?

We warned against the implementation of income tax cuts as has been seen in the last number of 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

In relation to social protection spending, we proposed a range of measures including:

- Increase base social protection rates by at least €20
- Benchmark social protection payments to the Minimum Essential Standard of Living<sup>8</sup>
- Introduce a Universal State Pension
- Pilot a Participation Income
- Reform and expand our family leave system
- Increase and reform a range of rates and thresholds, including but not limited to:
  - Increase for a Qualified Child – €6 for under 12s, €15 for over 12s
  - Abolish means-test for Carer’s Allowance, and in the interim raise disregard
  - Recurring cost-of-disability payment of €50 a week
  - Extend Living Alone Allowance + Household Benefits Package to lone parents

## What’s actually in Budget 2025?

- **Personal tax changes:** higher rate of income tax threshold raised by €2,000 to €44,000; reduce 4% USC band to 3% and raise threshold to meet new National Minimum Wage; increase personal tax credits by €100
- **Core permanent social protection changes:**
  - €12 increase in social protection/pension weekly rates along with proportionate increase for Qualified Adults, including:
    - State Pension (Contributory and Non-Contributory)
    - Jobseeker’s Allowance and Benefit
    - Disability Allowance
    - Carer’s Allowance and Benefit
  - €4/€8 rise in Child Support Payment (formerly Qualified Child Increase)

<sup>8</sup> Vincentian MESL Centre (2024) [MESL 2024 Report and Pre-Budget Submission](#)

- increase in Carer's Allowance income disregard to €625/€1,250, and Working Family Payment threshold by €60
- increase Domiciliary Care Allowance by €20
- increase Carer's Support Grant by €150
- Newborn Baby Grant – triple Child Benefit payment on birth
- Fuel Allowance extended to 66+ and include Care Allowance
- €15 increase to Maternity, Paternity, Parent's and Adoptive Benefit
- extension of Hot School Meals and Holiday Hunger Pilot
- **“Cost-of-Living Package” Temporary Expenditure:**
  - Christmas bonus double payment + October/Autumn bonus double payment
  - Two Child Benefit double payments (Nov 2024 and Dec 2024)
  - Lump sum payments (all Nov 2024):
    - €400 for those in receipt of Working Family Payment
    - €100 for Child Support Payment (formerly IQC)
    - €400 for Disability Allowance, Blind Pension, Invalidity Pension and Carer's Support Grant
    - €200 for Living Alone Allowance
    - €300 for those receiving Fuel Allowance
- **Other measures:**
  - Free schoolbooks extended to Leaving Certificate
  - Hot School Meals to be extended to every primary school
  - Holiday Hunger pilot scheme

### What's the impact for women?

#### **More than half of the value of the additional Social Protection Budget is temporary**

Although there are significant welcome individual elements, the social protection and tax changes in Budget 2025 lack a coherent and clear indication of tackling social inequalities and supporting women.

First, there is a huge emphasis on the impact of immediate (Q4 2024) temporary lump sum social protection supports, rather than on planned and secure permanent increases. Of the additional €2.6bn for the Department of Social Protection in Budget 2025, €1.092bn is for temporary expenditure (alongside an additional €500m in temporary expenditure on energy credits). That is total temporary expenditure in Q4 2024 of more than €1.5bn – supports which may be present going into winter 2024, but of which there is no guarantee will be present in 12 months' time.

In the context of the rapid rise in inflation and the onset of the cost-of-living crisis in 2022, the introduction of temporary supports made sense to support people through winter. However, the crisis is no longer a temporary one yet the solutions being used are still temporary.

Income security is a huge issue for those on low incomes, and while the lump sum payments may be helpful in the immediate, they do not assist with ongoing household budgeting. And they cannot be planned for past this time next year – there is no guarantee a new Government will implement a “fourth-off” round of payments, whereas permanent increases would be much less likely to be reversed by an incoming Government of any description.



One particularly disappointing aspect of this is the lack of recognition in particular of the cost-of-disability, outside of a temporary payment lump sum for the Disability Allowance. This entirely misrecognises the costs of disability as temporary, despite the Indecon Report's clear findings of the ongoing additional costs faced by disabled people.<sup>9</sup>

In Budget 2026 and beyond, Government cannot rely on temporary spending, but should refocus on permanent increases to rates, to ensure security while working towards adequacy.

### **Child poverty and lone parents**

Despite repeated statements before both this Budget and Budget 2024 by Government about a need for focus on child poverty, Budget 2025 is not nearly as ambitious as it could be in implementing measures for tackling child poverty. Although there is a welcome increase in the Child Support Payment (formerly the Increase for a Qualified Child) – and it is doubly welcome that the costs of older children are recognised by a higher payment – it is far below the increases of €6 for under 12s and €15 for called for by the National Women's Council, anti-poverty organisations, children's rights organisations and others. Other welcome measures include the free schoolbooks up to Leaving Certificate, and both the extension of the Hot Schools Meals programme to all primary schools and the Holiday Hunger pilot.

However, as mentioned above a large proportion of the focus is on temporary supports. Double Child Benefit payments and a further Child Support Payment lump sum will be welcomed by many families going into the winter, but will not provide any form of security against increased costs. Temporary supports are, almost by definition, not the key to tackling long-term, inter-generational, systemic poverty. Budget 2025 does go farther than last year's Budget (which had only a flat €4 increase to the Child Support Payment/Increase for a Qualified Child) but there is a long way to go to really tackle child poverty.

Targeted supports for lone parents – 86% of whom are women – are mostly absent from Budget 2025. The welcome increase to the rate of Maternity, Paternity, Parent's and Adoptive Benefit missed an opportunity to extend the full benefit of these schemes to lone parents – so that a lone parent has access on the same basis as a couple. Similarly, the focus on universal energy credits rather than a targeted increase and expansion of the Fuel Allowance is a missed opportunity to further support lone parents. Lone parents renting private accommodation are the group most impacted by energy poverty.<sup>10</sup> And while the increase in the threshold for the Working Family Payment will assist some one parent families, those who do not qualify because of not being in paid employment will again be left behind.

### **Tax cuts don't help women as much as investment in public services does**

In contrast to the focus on temporary social protection supports, the personal income tax changes are permanent, and will benefit higher earners most. This will provide a significant windfall for the richest in society, who are disproportionately men – while a person on the new minimum wage will see an increase in after-tax pay of around €34.44 from the changes to income tax and the USC, a person earning more than €71,000 will see an increase of around €859.06. While taking these changes in isolation gives an incomplete picture of the full impact of the Budget, it does show that these personal income tax cuts benefit those on higher

<sup>9</sup> Department of Social Protection (2021) [Cost of Disability in Ireland – Research Report](#)

<sup>10</sup> Dukelow, F., Forde, C. and Busteed, E. (2024) [Feminist Climate Justice Report](#), p. 67

incomes. With a gender pay gap of 9.6%,<sup>11</sup> and a Working Pattern Pay Gap<sup>12</sup> of close to 30%, women are substantially less likely to be part of that higher earning group – and therefore these measures, in isolation, do not advance gender equality. Nearly half of women in 2019 earned less than €20,000 before social transfers,<sup>13</sup> and these tax changes will do next to nothing for those women.

Income inequalities create further inequalities that reverberate through our society – for example, Ireland’s gender pension gap stands at 35%.<sup>14</sup> As women are more likely to be in low paid, part-time jobs on precarious contracts, and are more likely to take time out of paid employment because of caring and supporting responsibilities, they are less likely to be eligible for the full State Pension (Contributory), less likely to be covered by occupational or private pension schemes, and more reliant upon the means-tested State Pension (Non-Contributory).<sup>15</sup> While recent schemes such as HomeCaring Periods, Homemaker’s Scheme and the Long-Term Carer’s Pension are welcome, they don’t always cover the full complexity of women’s lives – moving to a Universal State Pension, guaranteeing adequate income for all at pension age, is the best way to support women and those who encounter barriers to the labour market, including disabled people, carers and supporters, lone parents, Travellers and Roma. €12 increase in the State Pension in Budget 2025 is not enough to guarantee adequacy.

It is also hard to argue for the benefit of personal income tax cuts when the Government and its fiscal watchdogs like the IFAC consistently warn about the volatility of the current revenue structure and our exposure to a small number of multi-nationals. Weakening the overall tax base at a time when we should be broadening it is unwise, and leads to less revenue to invest in public services, particularly as women are more reliant on public services.

### **Permanent increases welcome, but only further highlights the need for structural reform**

Some of the core changes are to be welcomed for women, including: the increase in the base social protection rates; the increase in the Child Support Payment rates (and that it is differentiated to reflect the added cost of older children); the increase of the Working Family Payment threshold; and the Carer’s Allowance income disregard increase as well as its link to the Fuel Allowance.

However, the scattershot nature of these increases shows clearly the issue: there is no clear, coherent, multi-annual, evidence-based approach to social protection increases. The balancing of a Budget every year is a delicate balance for any Government and social protection is only one part of it, but the current system is opaque and often pits particular groups against others.

For Budget 2024 and Budget 2025, an input for benchmarking of the State Pension was submitted to Government for consideration.<sup>16</sup> The Department is currently working on developing a similar system for working-age payments. Having a clear, transparent analysis of all rates/thresholds/disregards across social protection (and associated thresholds in other

<sup>11</sup> CSO (2023) [Structure of Earnings Survey](#), Table 3.1

<sup>12</sup> *Part-time mean hourly pay for women compared to full-time mean hourly pay for men*; calculated from CSO (2023) [Structure of Earnings Survey](#), Table 3.1

<sup>13</sup> Central Statistics Office (2020) [Women and Men in Ireland 2019](#)

<sup>14</sup> ESRI (2019) [Gender, pensions and income in retirement](#)

<sup>15</sup> National Women’s Council of Ireland (2021) [Submission to the Commission on Pensions](#)

<sup>16</sup> This is a calculation done by the Department which recommends a particular increase in the State Pension rate based on keeping pace cost inflation/wage inflation over the past year. In Budget 2025, the increase likely outpaced last year’s inflation/wage growth – however, that was not the case in years previous, where it has fallen behind. The content of the input itself has not been released with the Budget.

Departments such as the Medical Card and the National Childcare Scheme targeted subsidy) along with associated costs would be a vitally important consideration for any future Government decisions on the Budget, and should be developed by the Department as part of the Budget process. This would give a clear idea of what is required for all payments to “stand still” against cost and wage inflation – and would provide a strong argument for broad increases, upon which targeted changes based on Government priorities could be built. Legislative benchmarking, where increases are automatically locked in by legislation based on cost/wage inflation calculations, would provide an even stronger protection for those reliant on the social protection system.

Regardless, this Budget has once again demonstrated the inadequacies of the current system of social protection budgeting for evidence-based rate changes. The current system – deeply political, opaque and unpredictable – must be reformed.

### **Overall impact for women**

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 – resulting in significant gender gaps in income, wealth, pensions, and access to supports.

Budget 2025’s tax and social protection changes are unlikely to bridge those gaps. While some groups will do better than others, the scattershot approach to social protection ensures that many will continue to be left behind, and the focus on income tax cuts will only hurt the state’s ability to provide universal public services.

The question Government should be asking is not whether low- and no-income households “do slightly better” in the moment relative to their existing income, but whether this Budget has the vision and the ambition to create the social structures to tackle poverty and inequality, including gender inequality, in 2025 and the years ahead. For women and gender equality, the answer in relation to Budget 2025 is an emphatic no.

### **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 community, cultural and social contribution continues to leave many women behind. Further, our system still treats many women as “qualified” or “dependents” – ending this form of forced dependency is absolutely vital.

Our social protection system must be seen as a vital public service, one that seeks to guarantee a secure and adequate income for all women, of all ages and backgrounds, based on clear and transparent evidence-based structures. Significant structural reform is needed.

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