

BUDGET 2027

BUDGETING FOR A BETTER FUTURE



About NYCI

The National Youth Council of Ireland (NYCI) is the representative body for voluntary youth organisations in Ireland. Our member organisations work with, and for, up to 380,000 young people in every community in Ireland, with the support of 40,000 volunteers and 1,400 paid staff. NYCI functions to represent the interests of young people and youth organisations and our role as the National Representative Youth Work Organisation is recognised in legislation (Youth Work Act, 2001). The work of NYCI is based on principles of equality, social justice and equal participation for all. In achieving these aims, the NYCI seeks the emergence of a society in which young people are valued and supported to achieve their full potential.

youth.ie

OUR MEMBERS

Amnesty International

An Óige

AsIAm Ireland

BeLong To Youth Services

Blakestown & Mountview Youth Initiative

Boys Brigade

Catholic Guides of Ireland

Central Remedial Clinic

Cherry Orchard Integrated Youth Project

Church of Ireland Youth Department

Coláiste na bhFiann

Crosscare

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Friends of Africa

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Girls Brigade Ireland

Girls Friendly Society

ICTU Youth Committee

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Irish Association of Youth Orchestras

Irish Girl Guides

Irish Methodist Youth & Children's
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Irish Red Cross Youth

Irish Refugee Council

Irish Second-level Students' Union

Irish Traveller Movement

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Killinarden Community Council
Youth Project

Labour Youth

Localise Youth and Community Service Ltd

Macra na Feirme

Migrant Rights Centre Ireland

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Solas Project

Sphere 17 RYS

SpunOut.ie

St. Andrew's Talk About Youth Project

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Swan Youth Service

Tiglin

Traveller Visibility Group

Union of Students in Ireland

Voluntary Services International

West End Youth Centre

YMCA Dublin

YMCA Ireland

Young Fine Gael

Young Irish Film Makers

Young Social Innovators

Youth Theatre Ireland

Youth Work Ireland

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Introduction

Young people in Ireland today are engaged, capable and ambitious, and are navigating a period of rapid social, economic and technological change with creativity and resilience. They are contributing to their communities, workplaces and society in meaningful ways, and consistently show a strong desire to build secure, fulfilling lives at home.

With the right investment and supports, this generation has the potential to drive social progress, strengthen our economy and contribute to more inclusive and sustainable communities. Despite this potential, too many young people are encountering barriers that are structural rather than inevitable, and it is these barriers that *Budgeting for a Better Future* seeks to address.

NYCI is conscious of the breadth and diversity of challenges facing young people in Ireland. *Budgeting for a Better Future* concentrates on three of the most prolific areas of concern for young people now, and in their immediate futures, with respect to budgetary policy: cost of living, housing and education.

Housing is one of the biggest issues facing young people today. NYCI is particularly concerned for the over 2,000 18–24-year-olds who are in state provided emergency accommodation; and the other young people who are in very precarious housing situations, such as couch surfing and overcrowded accommodation. Budget 2027 must be ambitious in its resourcing to target youth homelessness.

Young people in Ireland aged 18–30 are facing acute financial pressures as the cost of living continues to rise. Previous research from the National Youth Council of Ireland¹ shows that 62% of young people are troubled by rising living costs, and 22% have even skipped meals due to financial strain. This financial strain is reflected in broader economic indicators, with over 4 in 5 people aged 18–24 report being negatively affected by the rising cost of living, and 3 in 5 are considering emigrating for a better quality of life.

Together, these data points paint a clear picture: the cost of living crisis is disproportionately impacting Irish young people, shaping their housing security, financial wellbeing, and longterm decisions about whether they can build their futures in Ireland. Budget 2027 must take deliberate action to address the costofliving crisis as it is being experienced by young people.



3 in 5

**are considering
emigrating for a
better quality of life.**



¹ National Youth Council of Ireland. (2024). 'State of our young nation: A report into the lives of Irish 18-29 year olds' [Online] Available from: <https://www.youth.ie/articles/launching-the-state-of-our-young-nation-a-report-into-the-lives-of-irish-18-29-year-olds/>

Finally, education offers a positive pathway for many young people. However, the cost of education often places a significant financial strain on young people and their families. Budget 2027 must introduce reductions in educational costs to address this.

NYCI MESSAGE FOR BUDGET 2027

NYCI calls on the Government to treat youth homelessness and cost of living pressures as a national priority and to deliver the structural reforms needed to give young people a genuine pathway to economic stability and independence. Young people are experiencing unprecedented levels of financial stress and housing insecurity at a time of economic, social and geopolitical uncertainty. Budget 2027 is a critical opportunity to put strong foundations in place, ensuring young people are supported not just to cope, but to build secure futures and contribute fully to society.

Crucially, addressing the challenges outlined in this document requires both targeted budgetary measures for young people and sustained investment in youth work as a core part of the response. Alongside investment in housing, cost of living and education, there must be equal recognition of the structures that support young people to navigate these realities. Youth work provides safe, inclusive spaces where young people can connect, build resilience, access trusted supports and develop the skills needed to participate fully in society.

Youth workers and volunteers play a vital, frontline role in supporting young people through instability, acting as trusted adults and advocates at critical points in their lives. This submission must therefore be read in conjunction with NYCI's Youth Work PreBudget Submission, which calls for a €27.3 million investment in youth work in 2027. These asks are mutually reinforcing; while Government policy must address the structural barriers facing young people, it is youth work that meets young people where they are, ensuring they are supported to engage, to cope, and to thrive.



Over 4 in 5 people aged 18–24 negatively affected by the rising cost of living



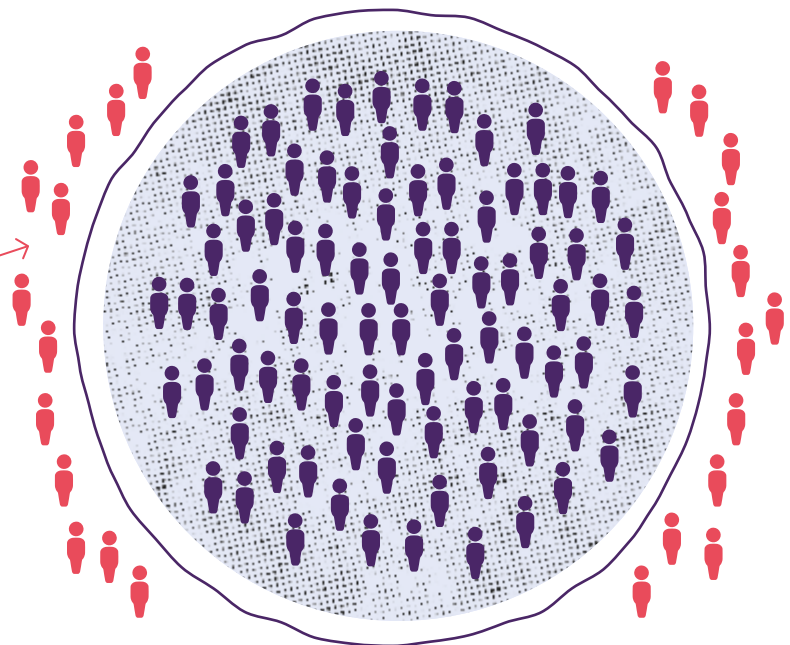
POLICY SPOTLIGHT: EU Anti-Poverty Strategy

EU Anti-poverty Strategy 2026: Why it matters for young people

The EU Anti-poverty Strategy sets out a clear ambition to reduce poverty by 2030 and eradicate it by 2050, grounded in the principle that everyone should be able to live with dignity.¹ Central to the Strategy is a recognition that poverty is shaped across the lifecourse, and that young people face particular risks at key transition points.

THE STRATEGY IDENTIFIES
YOUNG PEOPLE AS A PRIORITY
COHORT, NOTING THAT:

24%
of young people
are at risk of
poverty or
social exclusion



**Young people face greater exposure to low income
and insecurity than the general population**

Young people are more likely to experience financial insecurity, even when engaged in work or education.

¹ European Commission. (2026). EU Anti-Poverty Strategy. [online]
Available from: https://employment-social-affairs.ec.europa.eu/policies-and-activities/social-protection-social-inclusion/addressing-poverty-and-supporting-social-inclusion/eu-anti-poverty-strategy_en

WHY THIS MATTERS FOR BUDGET 2027



The EU Anti-poverty Strategy reinforces that:

- Youth poverty is structural, not temporary
- Income adequacy must be a policy priority
- Social protection systems must be fit for younger generations



For Ireland, this means:

- Recognising young people in income adequacy and social protection policy
- Investing in systems that support real financial security
- Ensuring that young people are not left behind in responses to the cost of living crisis

Evidence from the EU Anti-poverty Strategy demonstrates that income adequacy is central to preventing poverty, particularly for young people. However, current systems are often characterised by inadequate payment levels, gaps in coverage for young workers, and failure to keep pace with rising living costs. Addressing youth poverty therefore requires a structural response, ensuring that social protection systems are adequate, accessible and fair, and that entry into the labour market provides a genuine pathway to income security and independence.

PRIORITY 1 FOR BUDGET 2027

ADDRESS COST OF LIVING CRISIS FOR YOUNG PEOPLE

- Equalise jobseeker's allowance
- Abolish Sub-minimum rates of pay
- Provide free transport for those under 25
- Invest in youth employment measures



RATIONALE

Although some young people can achieve financial security, for many this is only possible through familial support, and system-wide approaches are needed to support young people who may not have help from their families. Indeed, in many households, young people are not receiving support but providing it, contributing directly to family incomes under costofliving pressure.

Ensuring income adequacy for young people is increasingly central to preventing poverty, enabling independence, and supporting full participation in society and the labour market. Evidence from the EU Anti-Poverty Strategy¹ demonstrates that poverty is not solely a function of unemployment, but is driven by a combination of low incomes, insecure work, high living costs, and gaps in social protection systems.

Because of Ireland's age profile, a large number of young people will be entering the workforce between 2026 and 2030. If entry-level opportunities do not expand, the risks include higher youth unemployment, downward pressure on wages and renewed emigration. This makes addressing youth costofliving pressures and income adequacy essential and underlines the importance of putting the right structures and supports in place now. This starts with the social protection system.

¹ European Commission. (2026). EU Anti-Poverty Strategy. [online]
Available from: https://employment-social-affairs.ec.europa.eu/policies-and-activities/social-protection-social-inclusion/addressing-poverty-and-supporting-social-inclusion/eu-anti-poverty-strategy_en

LOOKING AT YOUTH UNEMPLOYMENT THROUGH A YOUTH WORK LENS

Youth unemployment is not only an economic issue; it affects identity, confidence, social mobility and wellbeing. Youth work bridges the gap between young people's lived experiences and the demands of the labour market. Through mentoring, skills development, community projects and experiential learning, youth workers help young people discover pathways they may never have seen. Employment strategies should embed youth work as a partner that builds motivation, readiness and long-term engagement.

1.1 EQUALISE JOB-SEEKERS ALLOWANCE FOR THOSE UNDER 25

Estimated cost	€57.2 million ²
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The recently published *Roadmap to Social Inclusion 2026–2030* aims to reduce poverty and improve social cohesion, spanning key areas such as income adequacy, employment, housing, health, education, transport and childcare. Equalisation of Jobseeker's Allowance (JSA) rates for people under 25 is an important component of delivering on these aims; it would also ensure that Ireland's social protection system better reflects the social and economic realities facing young people today. Reform of Jobseeker's Allowance should be seen not simply as a technical adjustment, but as part of a broader commitment to income adequacy and intergenerational fairness.

As of 31 March 2026, there are 12,176 young people in receipt of the reduced rate of €163.70 per week³. This reflects a significant increase of over 3,000 people (33%) compared to the same time last year⁴. These reduced rates apply to most jobseekers aged 18–24, who are generally paid substantially less than those aged 25 and over (€254 per week), unless they meet specific criteria such as living independently or having children, or are participating in education or training.

The increase in the number of young people receiving Jobseeker's Allowance is not occurring in isolation. It aligns with broader labour market trends, including higher rates of youth unemployment. Recent CSO data shows that the youth unemployment rate (15–24) stood at 9.8% in April 2026, more than double the adult unemployment rate of 4.1%.⁵ This reflects a well-established pattern internationally: young people consistently face higher unemployment risks due to lower levels of experience and weaker labour market attachment.

Evidence also demonstrates that periods of unemployment early in life can have long-lasting “scarring effects,” including lower lifetime earnings, poorer health outcomes, and increased risk of long-term exclusion from the labour market.⁶ The OECD has highlighted that improving labour market outcomes for young people is critical not only for individual wellbeing, but also for reducing inequality and supporting long-term economic growth⁷.

Although reduced Jobseekers Allowance rates do not apply to young people with dependent children or those living independently with housing supports, in practice many young people cannot access these criteria. Severe shortages in the private rental market⁸ mean that independent living is increasingly unattainable for young jobseekers, and it follows that unemployment and inadequate income support delay young people's ability to leave the family home and achieve financial independence.

² Parliamentary Question 26540/26 <https://www.oireachtas.ie/en/debates/question/2026-04-14/1926/>

³ Ibid

⁴ Parliamentary Question 25924/25 Social Welfare Rates – Tuesday, 20 May 2025 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

⁵ CSO, Monthly Unemployment April 2026 [Online]

Available from: <https://www.cso.ie/en/releasesandpublications/ep/p-mue/monthlyunemploymentapril2026/>

⁶ Beom Kim, K. (2025). When young workers are left behind: The economic cost of youth unemployment and underemployment. International Labour Organization Blog [Online] Available from:

<https://www.ilo.org/resource/article/when-young-workers-are-left-behind-economic-cost-youth-unemployment-and>

⁷ OECD/ILO (2015). Achieving Better Youth Employment Outcomes: Monitoring Policies and Progress in G20 Economies”, No. 2015/01, OECD Publishing <https://doi.org/10.1787/6b26c45b-en>.

⁸ Simon Communities in Ireland. (2026). Locked Out of the Market: Executive Summary, March 2026. [online]

Available from: <https://www.simon.ie/e-publication/locked-out-of-the-market-executive-summary-march-2026/>

More broadly, there is strong evidence that adequate jobseekers support plays a protective role in preventing poverty and material hardship. A systematic review of international studies found that unemployment income supports significantly reduce the risk of poverty and mitigate negative health and wellbeing impacts associated with job loss.⁹ Lower rates of support for young people therefore risk exacerbating poverty and inequality at a critical stage of the life course.

NYCI is particularly concerned that, within the context of rising youth unemployment and increasing cost of living pressures, the lower rate of Jobseekers Allowance risks pushing young people and their families further into poverty. It may also prolong dependency on the parental home, delay transitions to independent living, and further entrench social and economic exclusion.

Equalising Jobseekers Allowance rates for under-25s in Budget 2027 would represent a targeted, evidence-based measure to reduce poverty risk, support labour market participation, and promote greater social cohesion among young people in Ireland.

1.2 ABOLISH SUB-MINIMUM RATES OF PAY

Although not technically a budgetary issue, abolishing sub-minimum rates of pay would ease the cost of living burden on many young people, while generating revenue through increased taxation for the government.

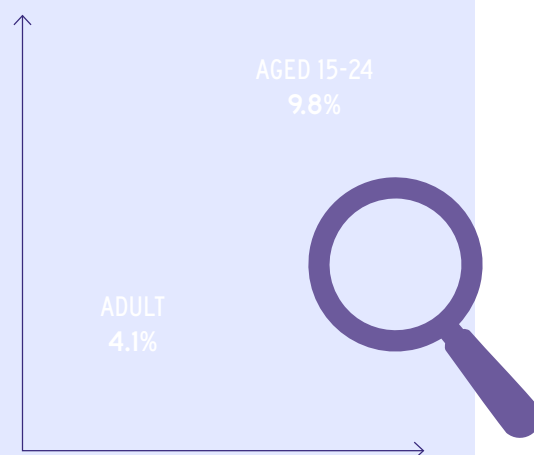
Recent research from the ESRI¹⁰ highlights a deeply worrying trend: employers are increasingly relying on subminimum youth rates to keep labour costs down, with the proportion of under20s paid less than the full minimum wage rising from under 20% in 2019 to 30% by 2025.

In 2023, Ireland was found to be in breach of its obligations under the Revised European Social Charter¹¹, relating to 'the right to a fair remuneration', because its sub-minimum youth rates could not ensure an adequate standard of living for young people. The EU Directive on Adequate Minimum Wages also stresses that the use of sub-minimum rates should be in pursuit of a legitimate aim and respect the principles of proportionality and non-discrimination.

The consequences and impact of sub-minimum wage rates on young people are real and significant. Sub-minimum wage rates based on age range are discriminatory and leave young workers open to exploitation. In the current context of rising cost of living pressures on young people and their families, and the growing difficulty in achieving even a minimum essential standard of living, this approach is increasingly untenable. It not only undermines income adequacy, but also reinforces inequality at a critical stage of young people's lives.

Creating a social and economic environment that provides young people with income adequacy is central to promoting their inclusion. In keeping with NYCI's call for age segregation to be ended in the social welfare system, it is imperative to end it in how Ireland's National Minimum Wage is structured, as per the recommendation of the Low Pay Commission.

CSO data shows that the youth unemployment rate (15–24) stood at 9.8% in April 2026, more than double the adult unemployment rate of 4.1%.”



9 Emilie Renahy, Christiane Mitchell, Agnes Molnar, Carles Muntaner, Edwin Ng, Fariyah Ali, Patricia O'Campo (2018)#. Connections between unemployment insurance, poverty and health: a systematic review, *European Journal of Public Health*, Volume 28, Issue 2, April 2018, Pages 269–275, <https://doi.org/10.1093/eurpub/ckx235>

10 Redmond, P., Kelly, L., and Creaton, H. (2026). The impact of a minimum wage increase on employment: Evidence from Ireland, ESRI Research Series 228, Dublin: ESRI, <https://doi.org/10.26504/rs228>

11 European Social Charter. (2022). European Committee of Social Rights Conclusions

1.3 PROVIDE FREE PUBLIC TRANSPORT FOR THOSE UNDER 25

ESTIMATED	€77-85m ¹²
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People generally cannot reduce how much they travel for essential reasons, so instead they absorb rising travel costs. For young people, travel is essential for education, work and social connection, meaning higher costs directly squeeze already limited incomes. As a result, travel costs remain punitive for many young people and contribute significantly to costofliving pressures.

Recent volatility in global energy prices strengthens the case for providing free public transport for young people. Rising fuel prices disproportionately affect those less well off. NYCI is concerned that young people may reduce their travel for social reasons due to cost, and this can heighten risks of social isolation and loneliness. Free public transport could alleviate this.

Free public transport for young people is not just about saving money; it's about investing in the future. It encourages independence, facilitates access to education and employment opportunities, and promotes social inclusion. It can be a lifeline for those from lower-income backgrounds, levelling the playing field and providing equal opportunities for all.

While there have been reductions in public transport costs in recent years, costs are still significant. Free public transport would provide immediate financial relief during the ongoing costofliving crisis. In Dublin, the weekly fare cap for Young Adult Leap Card users is €12, meaning individuals currently spend up to €624 per year on public transport. Young people living within the Dublin commuter zone could pay up to €1,400 a year in public transport costs¹³. Public transport cost is also particular issue for rural youth¹⁴. Eliminating this cost would make a meaningful difference and free up this amount to pay for other essentials.

International examples demonstrate that such schemes are feasible. Luxembourg became the first country in the world to introduce nationwide free public transport in March 2020, abolishing fares on all domestic buses, trams and most trains for both residents and visitors. Scotland's free bus travel scheme for under22s was launched in January 2022. Young people have made over 250 million free journeys since its introduction, dramatically expanding youth mobility and reducing travel costs.

This proposal is not even new to Ireland; in 2019 the NTA's "kids go free campaign" allowed children and young people up to the age of 19 to avail of free public transport for up to a month during the summer. The project explicitly recognised "the role [rural public transport] plays in improving people's quality of life and tackling social exclusion in rural areas."¹⁵

These examples show that fare free public transport is achievable with political commitment. Such a measure in Ireland would support social inclusion, climate action, and economic fairness for young people, while aligning with broader goals of reducing car dependency and improving public wellbeing.

1.4 INVEST IN YOUTH EMPLOYMENT MEASURES

Employment supports for young people must move beyond short-term activation and be firmly oriented towards stable, decent and sustainable employment. As the next iteration of *Pathways to Work* is developed, there is a critical opportunity to ensure that youth employment measures are not siloed within activation policy alone, but are aligned across Government, including education, skills, enterprise, housing and youth policy, to address the structural barriers young people face to independent living and social inclusion.

At EU level, the European Youth Guarantee (EYG) remains the principal instrument for supporting young people into employment, education or training, guaranteeing an offer within four months of becoming unemployed or leaving education. While Ireland has implemented the EYG primarily through national activation measures, the ambition of the Youth Guarantee must be strengthened to ensure it genuinely supports young people into secure and quality employment, rather than cycling them through shortterm or precarious options.

¹² Parliamentary Question 26546/26

¹³ SEE: <https://www.transportforireland.ie/fares/new-fare-zones/>

¹⁴ Department of Rural and Community Development (DRCD) and Department of Children, Equality, Disability, Integration and Youth (DCEDIY) (2024). National Rural Youth Assembly 2023: Civic Participation of Young People in Rural Ireland – Summary Report. [Online] Available from: <https://comhairlenanog.ie/wp-content/uploads/2024/09/Rural-Youth-Assembly-2023-1-LR.pdf>

¹⁵ <https://www.nationaltransport.ie/news/kids-go-free-from-monday-1-july-sunday-28-july-with-valid-child-leap-card>

In this context, Ireland should actively support the allocation of adequate funding for the reinforced Youth Guarantee in the next EU Multiannual Financial Framework (MFF), including the continued earmarking of EU funds and their application across all Member States. With Ireland holding the Presidency of the Council of the EU in the second half of 2026, the Government will play a central role in shaping negotiations on the MFF 2028–2034 and future EU funding regulations. This presents a strategic opportunity to champion youth employment as a core EU priority.

Effective youth employment policy also depends on robust monitoring and followup. There is a clear need to strengthen systems for tracking the implementation of the Youth Guarantee, particularly in relation to the quality and sustainability of outcomes. Followup data, while more challenging to collect, is essential to understanding whether young people are progressing into stable employment with adequate income, rather than falling back into unemployment or insecurity. Without this, it is not possible to assess the real impact of public investment.

Public employment services play a crucial role in delivering youth employment supports, but they must be adequately resourced and trained to do so effectively. Too often, systems under pressure to meet numerical targets focus on those closest to the labour market, rather than those facing the greatest barriers. This approach is counterproductive. Public resources should prioritise young people at risk of poverty and social exclusion, including those experiencing intersecting barriers related to disability, ethnicity, care experience, housing insecurity or mental health.

To support this shift, investment is needed to:

- reinforce the capacity and training of public employment services,
- support more personalised and integrated service models, and
- strengthen coordination across Departments and agencies

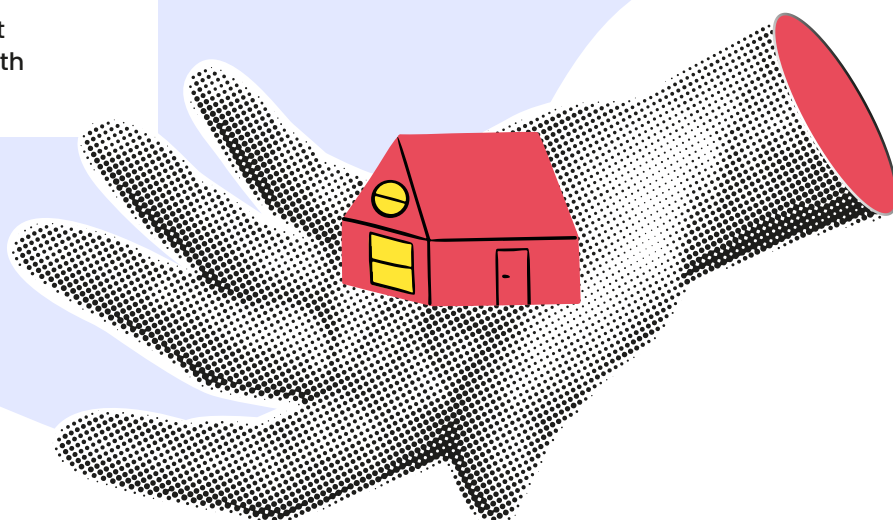
Looking ahead, the Youth Guarantee should be a driving force for promoting decent work, not merely a safety net. This requires adequate funding, meaningful involvement of youth organisations at all stages of design and delivery, binding quality standards for offers made to young people, and a longterm commitment to making the Youth Guarantee a permanent and effective instrument.

Ultimately, employment measures for young people must be designed to enable income adequacy, independence and participation in society. By embedding youth employment supports within a joinedup, crossgovernment approach, and by leveraging both national and EU funding, Budget 2027 can play a pivotal role in laying the foundations for young people to contribute fully to economic, social and democratic life.

PRIORITY 2 FOR BUDGET 2027

Adequately invest in measures to prevent and support exits from youth homelessness

- Expand the SHY project
- Expand family mediation services
- Introduce the *Upstream* pilot project to identify risk of youth homelessness early



RATIONALE

Youth homelessness is a serious and underaddressed problem, fuelled by a lack of affordable and social housing, economic pressures and the rising cost of living. Without support or access to appropriate accommodation, young people are falling through the gaps and are at risk of chronic or prolonged homelessness. Furthermore, without secure, affordable housing, young people's capacity to pursue education, employment and wellbeing is significantly constrained.

Approximately 17% of people in state provided emergency accommodation are between the ages of 18–24. In March 2026, that was just over 2,100 young people¹⁶, an increase from 1,798 in March 2025¹⁷.

Youth homelessness can be driven by different causes than for the general population. For example, care leavers and breakdown of familial relationships are two significant drivers. Furthermore, developmental needs require age-appropriate interventions.

¹⁶ Department of Housing, Local Government and Heritage (2026) Monthly Homeless Report – March 2026. Available at: https://assets.gov.ie/static/documents/6bc665a7/Monthly_Homelessness_Report_March_2026.pdf

¹⁷ Department of Housing, Local Government and Heritage (2025) Monthly Homeless Report: March 2025. Available at: https://assets.gov.ie/static/documents/Homeless_Report_March_2025.pdf

LOOKING AT HOUSING POLICY THROUGH A YOUTH WORK LENS

The housing crisis shapes every part of young people's lives: their independence, mental health, study, relationships, community participation and future planning. Youth workers see the impact up close— be it overcrowding, insecurity, family stress, delayed life transitions. Youth work offers stability and advocacy during these periods of uncertainty, helping young people navigate complex systems and maintain social and emotional supports. Housing policy must recognise the human impact behind the statistics and the essential role youth work plays in supporting young people through instability.

2.1 EXPAND THE SHY PROJECT

The Supported Housing for Youth (SHY) project has been a successful youth homelessness response. Participants receive tailored supports to sustain their tenancy and access education, training, or employment. The programme is time-limited, with the goal of enabling independent living in long-term accommodation. An independent evaluation of the pilot is currently underway and will conclude mid-2026. This evaluation will inform the roll-out of SHY across the country. NYCI is calling for additional resourcing in Budget 2027 to expand the number of young people that can benefit from SHY housing.

2.2 EXPAND FAMILY MEDIATION SERVICES

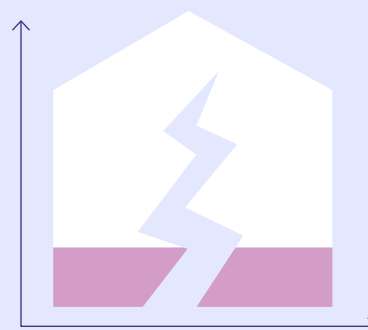
Youth Family Mediation is an evidence-based early intervention model that reduces pressure on emergency accommodation, the care system, and other statutory services. An evaluation of the Youth Family Mediation Service¹⁸, published in April 2025, highlighted its impact in preventing youth homelessness and entry into care, stabilising placements, repairing family relationships, and improving overall family functioning.

The evaluation further demonstrated the service's cost effectiveness, noting that the annual cost of a Focus Ireland mediator (€81,000) is significantly lower than the average annual cost of a child in residential care (€322,921.60).

To prevent youth homelessness at scale, the evaluation recommends a significant national expansion of the service. Greater investment would allow more families to benefit from this proven intervention, supporting young people to remain safely at home and avoid entry into care. Mediation has also been identified as a key support for LGBTQ+ young people who are at risk of homelessness as a result of family breakdown.¹⁹

Family mediation should be expanded to include provision for 18–26-year-olds living at home who are at risk of homelessness due to relationship breakdown. As young people transition into adulthood, a range of pressures can contribute to conflict at home and increase vulnerability to homelessness.

“Approximately 17% of people in state provided emergency accommodation are between the ages of 18–24. In March 2026, that was just over 2,100 young people, an increase from 1,798 in March 2025.”



18 Sheridan, S. (2025). Evaluation of Focus Ireland Youth Family Mediation Service Dublin: Focus Ireland. [Online] Available from: <https://www.focusireland.ie/wp-content/uploads/2025/07/Youth-Family-Mediation-Report.pdf>

19 Quilty, A. and Norris, M. (2020). A qualitative study of LGBTQI+ youth homelessness in Ireland. Focus Ireland. [Online] Available from: [LGBTQI-Youth-Homelessness-Report_FINAL-VERSION.pdf](#)

Studies²⁰ have highlighted the heightened risk faced by young parents, where family conflict can arise as multiple generations navigate living together in a single household. The Dublin Region Homeless Executive (DRHE) analysis of youth homelessness in 2023²¹ found that relationship breakdown with a parent was the most commonly cited reason for young one parent and two parent families entering emergency accommodation. In these cases, mediation can help stabilise relationships and support young parents and their children to remain safely in the family home while they secure independent accommodation.

Budget 2027 must resource scaling of Youth Family Mediation nationally and developing an additional mediation service for 18- 26-year-olds, with sufficient resourcing to meet identified demand and reduce entries into homelessness and state care.

2.3 INTRODUCE THE UPSTREAM PILOT PROJECT TO IDENTIFY RISK OF YOUTH HOMELESSNESS EARLY

Upstream is an early intervention initiative that works through schools to get to the heart of how youth homelessness systems need to be designed. The aim is to identify young people at risk of homelessness long before they reach crisis point or are threatened by homelessness. The school-based initiative asks pupils to complete a survey, which allows for identification of known risk factors for homelessness at an early stage, at which point those with responsibility can intervene accordingly.

It has been introduced in other areas such as Australia and Wales. NYC1 believe that the Irish government should consider if a similar model would work in an Irish context to address youth homelessness and provide the necessary resourcing for a pilot project in Budget 2027.



Family mediation should be expanded to include provision for 18- 26-year-olds living at home who are at risk of homelessness due to relationship breakdown."



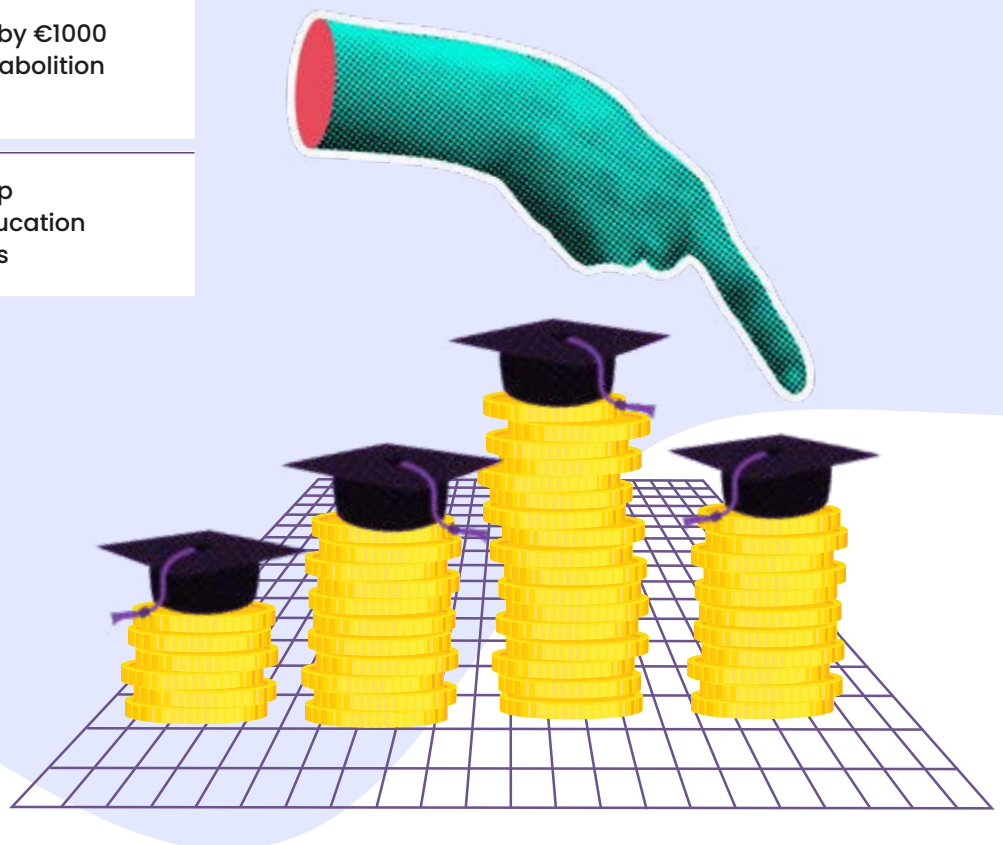
20 Sharon Lambert, Sarah O'Connor et al (2018) Young Families in the Homeless Crisis [Online] Available from: <https://www.focusireland.ie/wp-content/uploads/2021/09/Lambert-et-al-2018-Young-Families-in-the-Homeless-Crisis-Full-Report-1.pdf>.

21 Maphosa, P. (2024) Youth homelessness trends: Overview Year 2023. Dublin Region Homeless Executive

PRIORITY 3 FOR BUDGET 2027

Reduce Education Costs

- Permanently reduce fees by €1000 with a long-term plan for abolition of contribution charges
- Abolish the apprenticeship registration fee for the education phases of apprenticeships



RATIONALE

Access to third level education should not depend on a young person's ability to absorb rising living costs. When considering the cost of education in Ireland, we must move beyond narrow debates about fees alone and better reflect the realities facing students today. The true cost of participation in education includes not only tuition and charges, but the everyday expenses that make learning possible including transport, materials, accommodation, food and digital access.

These costs also risk exacerbating inequality of outcomes: a student who can afford to live nearby third level education, who does not need to work to afford fees, will have greater time to study and enjoy all that third level education has to offer; in comparison to young people whose economic situation requires them to work longer hours in order to afford fees and other costs.

In today's economy, education, training and skills development, whether through further education, apprenticeships, trades or higher education, are central to securing stable employment and longterm opportunity. NYCI believe we must address the financial barriers for current and future students. These barriers can drastically limit the opportunities available and, for some, these concerns may put them off pursuing third level education altogether. Rising education costs not only constrain third level and further education participation but also narrow career pathways and exacerbate intergenerational and socio-economic inequality.

FORMAL EDUCATION & YOUTH WORK

Education is central to young people's development, participation and future opportunities—but access to it is not experienced equally. Rising costs, financial strain and structural barriers continue to shape how young people engage with education, from school through to further and higher education and apprenticeships. Youth workers see first-hand how these pressures affect attendance, progression, confidence and wellbeing. Youth work complements formal education by creating supportive, informal learning spaces where young people can build skills, confidence and critical thinking. Education policy must recognise that learning extends beyond the classroom and invest in youth work

3.1 PERMANENTLY REDUCE STUDENT CONTRIBUTION FEES BY €1000 EURO WITH A LONGER-TERM PLAN FOR ABOLITION OF CONTRIBUTION CHARGES

ESTIMATED COST	~€105.7 million ²²
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The Government has recognised that “fair and equal access to quality further and higher education regardless of socio-economic status, ability or geographical location” must be a cornerstone of its approach to higher education²³.

Student contribution fees not only impact and influence young people but also bears influence on their families. A 2023 survey found that for almost all student groups their monthly expenditure exceeds income, and as such these groups are highly reliant upon external support from their family or partners to fill this gap²⁴. A 2025 survey found that parents of third level students estimated it costs them €9,293 to send their child to third level education. Although the cost per child for those living at home is €6,145, if a young person is in student or rented accommodation, the costs are likely to be much higher. Nearly half of all parents surveyed think their child is under financial strain in college.²⁵

NYCI is calling for Budget 2027 to build on the announcement in Budget 2026, and reduce college fees by a further €1,000, with a further commitment to ending third level fees over the next three years. This would build on the €500 permanent reduction announced in Budget 2026 and bring yearly fees to €1,500 in the short term, reducing cost of living pressures on students and their families. In the longer term, this would remove financial barriers to further and higher education and allow better financial planning for future students and their families.

Under the Free Fees Initiative (FFI), the State provides funding toward the tuition fee costs of eligible undergraduate higher education students (over 148,000 students in 2024/25) with students paying the additional student contribution fee of €2,500. A permanent reduction of third level student contribution of €500 was a welcome and necessary measure of Budget 2026. From January 2026, yearly fees were set at €2,500.

However, since 2022, the levels of student contribution have fluctuated year-to-year, and reductions in the most part have been ‘once-off’, causing stress and an inability to financially plan.

22 Department of Further and Higher Education, Research, Innovation and Science (2025) Funding the Future: Annual Options Paper on Reducing the Cost of Education[Online]
Available from: https://assets.gov.ie/static/documents/cf68a0db/Funding_the_Future_-_Annual_Options_Paper_on_Reducing_the_Cost_of_Education2.pdf.

23 Government of Ireland (2025) Programme for Government 2025 - Securing Ireland's Future [Online]
Available from: <https://assets.gov.ie/static/documents/programme-for-government-securing-irelands-future.pdf>

24 Higher Education Authority (2023) EUROSTUDENT VIII Report: The Social and Living Conditions of Higher Education Students in Ireland 2022–2023. Available at: <https://hea.ie/assets/uploads/2023/04/Eurostudent-8-Final-Report.pdf>

25 Zurich Life Assurance plc (2025) The Cost of College Education in Ireland 2025 [Online]
Available from: <https://www.zurich.ie/savings-and-investments/education-costs/college/> (accessed 14 May 2026).

TABLE 1: STUDENT CONTRIBUTION FEES 2022-2026

Budget	Academic year	Reduction	Cost
Budget 2023	2022-2023	€1,000	€2,000
Budget 2024	2023-2024	€1,000	€2,000
Budget 2025	2024-2025	€1,000	€2,000
Budget 2026	2026	€500	€2,500

Despite the permanent reduction, the student contribution fee for the 2026 academic year is higher than in each of the previous three years. Previously, reductions in the fee were explicitly justified as a response to costofliving pressures and the need to support students financially²⁶. There is no evidence that these pressures have eased; nevertheless, the fee in comparative terms has increased.

Regardless of the positive impact of the Free Fee's initiative, the cost of education is still significant for many students and their families; and the student contribution is a significant part of that. Within the wider context of continued cost of living pressures for young people, NYCI is calling for the student contribution to be reduced to €1,500 in Budget 2027 to reduce these pressures and ensure more equitable access to higher education.

3.2 ABOLISH THE APPRENTICESHIP REGISTRATION FEE FOR THE EDUCATION PHASES OF APPRENTICESHIPS

ESTIMATED COST	~€15m ²⁷
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While there are no fees for undertaking a national apprenticeship programme, a student contribution fee is paid by apprentices when attending Higher Education Institutions. Budget 2026 lowered the student contribution by 17% for apprentices attending Higher Education, impacting around 14,000 apprentices. Of the 25 craft apprenticeship programmes, 23 draw the same student contribution of €830. For consortia-led apprenticeships, the rate of contribution ranges from €463–€2,739²⁸.

These costs affect learners across subjects, as well as those pursuing apprenticeships and trades, where travel, tools, equipment and time spent off site can create significant financial pressure.

Furthermore, apprentices are an important part of the workforce who deliver real value for their employers. Over 80% of employers said they were moderately to extremely satisfied with the contribution apprentices make to their company.²⁹ However, despite the work they do, apprentices are one of the few groups of workers (regardless of age) who can be paid less than the minimum wage.

The typical construction apprentice will earn just €7.67 an hour for their first year as an apprentice³⁰.

26 Department of Further and Higher Education, Research, Innovation and Science (2024) Ministers Harris and Collins announce significant cost of education package with investment in third level education and research. [Online] Available at: <https://www.gov.ie/en/department-of-further-and-higher-education-research-innovation-and-science/press-releases/ministers-harris-and-collins-announce-significant-cost-of-education-package-with-investment-in-third-level-education-and-research>

27 Parliamentary Question 26542/26 [Online] Available from: <https://www.oireachtas.ie/en/debates/question/2026-04-14/3478/>

28 Parliamentary Question 26541/26 Apprenticeship Programmes – Tuesday, 14 Apr 2026 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

29 Generation Apprenticeship (2023) Findings from the 2023 national survey of apprenticeship employers [Online] Available from: https://content.apprenticeship.ie/t/83224/x/a1f830e934/employersurveyreport2023_final.pdf

30 See: Construction-Rates-2025-2026.pdf

This places apprentices and their families under enormous financial strain, particularly for the 16% of apprentices who have caring responsibilities³¹. Apprentices and their families are expected to bear poverty wages while also saving to pay student fees. These fees can total up to €1,660 over the course of a craft apprenticeship³². Furthermore, these fees are not eligible for the student grant scheme³³, leaving apprentices from low-income backgrounds or with parental responsibilities facing significant barriers to accessing apprenticeship education.

This forces many apprentices to consider leaving their education or not starting at all. A recent report from the National Apprenticeship Office found that over 20% of apprentices are considering dropping out due to financial pressures³⁴.

Given these challenges, it is unsurprising that Ireland faces a shortage in skilled construction workers³⁵. While the government has laid out ambitious targets for 12,500 apprentices a year by 2030³⁶, this will only be achieved if the financial barriers to access are addressed.

Taken together, it is clear that the current system places apprentices in a uniquely disadvantaged position, combining low pay, additional educational costs, and limited access to financial supports. This undermines both income adequacy and access to apprenticeship pathways, while also weakening efforts to address national skills shortages. NYCI calls on Government to abolish the apprenticeship registration fee for the education phases of apprenticeships in Budget 2027.

“ Since 2022, the levels of student contribution have fluctuated year-to-year, and reductions in the most part have been ‘once-off’, causing stress and an inability to financially plan.

31 National Apprenticeship Office (2025) National Survey of Apprentices 2024-2025. [Online]
Available from: [2025-04-25-national-survey-of-apprentices-2024-2025-infographic-slide-deck.pdf](https://www.nao.ie/2025-04-25-national-survey-of-apprentices-2024-2025-infographic-slide-deck.pdf)

32 Minister James Lawless (2026) Apprenticeship Programmes (PQ 26542/26) [Online]
Available from: <https://www.oireachtas.ie/en/debates/question/2026-04-14/3479/?highlight%5B0%5D=26542>

33 See: <https://www.citizensinformation.ie/en/education/further-education-and-training/apprenticeships/#0698c9:-:text=or%20more%20apprentices.-,Apprenticeship%20fees,-Generally%2C%20an%20apprentice>

34 National Apprenticeship Office (2025) National Survey of Apprentices 2024-2025. [Online]
Available from: chrome-extension://efaidnbmnnnibpcajpcgclcfefindmkaj/https://content.apprenticeship.ie/t/83224/x/fb3920f91b/nationalsurveyofapprentices_24september2025final.pdf

35 Joint Committee on Infrastructure and National Development Plan Delivery (2025) Report No. 1. [Online]
Available from: https://data.oireachtas.ie/ie/oireachtas/committee/dail/34/joint_committee_on_infrastructure_and_national_development_plan_delivery/reports/2025/2025-07-16_report-no-1_en.pdf

36 Department of Housing, Local Government and Heritage (2025) Meeting the Demand for Construction and MMC Skills. [Online]
Available from: <https://www.gov.ie/en/department-of-housing-local-government-and-heritage/publications/meeting-the-demand-for-construction-and-mmc-skills/>



National Youth Council of Ireland
3 Montague Street, Dublin 2, D02 V327

youth.ie
info@nyci.ie

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