

DUNDALK CHAMBER OF COMMERCE

Budget 2027

MINISTER JACK CHAMBERS TD

DEPARTMENT OF PUBLIC EXPENDITURE

Summary of speech

October 2026

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01 Housing, Local Government and Heritage

Department Allocation

An allocation of 9.4 billion euro to the Department of Housing, Local Government and Heritage in 2027.

Social Housing Support

2.2 billion euro dedicated to supporting the social housing needs of 110,000 households through the Housing Assistance, Rental Accommodation, and Social Housing Current Expenditure Schemes.

Homelessness Support

Investment in emergency supports and targeted measures for families and individuals experiencing homelessness.

Capital Funding Breakdown

A 5.6 billion euro capital funding allocation which includes 3 billion euro to fund social housing delivery (12,250 new build social homes), 225 million euro for the Housing Infrastructure Investment Fund, and over 1 billion euro under the Starter Homes Programme via affordability supports and the Help to Buy Initiative.

Adaptation & Regeneration

Over 360 million euro allocated for specific housing needs such as adaptation grants and retrofitting, alongside 350 million euro for urban regeneration supported by the Towns and Cities Regeneration Investment Fund.

02 Social Protection

Department Allocation

An allocation of 30.9 billion euro for the Department of Social Protection, representing a 2 billion euro increase on the previous year.

Weekly Rates Increase

A 10 euro increase in weekly social welfare rates, benefiting approximately 1.6 million people including pensioners, jobseekers, carers, and disability scheme recipients.

Disability Payment

A new cost of disability payment of 500 euro to benefit nearly 240,000 people currently receiving long-term disability payments.

Carer's Allowance

The Carer's Allowance income disregard will increase to 1,150 euro for a single person and 2,300 euro for a couple.

Fuel & Living Alone Allowances

Weekly Fuel Allowance rate increased by 5 euro (a 13% increase) supporting over 470,000 households, single pensioner fuel allowance threshold raised from 534 euro to 641 euro per week, and Living Alone Allowance increased by 3 euro per week (14%) benefiting 260,000 recipients.

03 Families, Children, and Childcare

Child Support Payments

Weekly rates of Child Support Payment for children under and over 12 increased by 6 euro, bringing payments to 64 euro and 84 euro per week respectively.

Working Family Payment

Weekly income thresholds increased by 30 euro, benefiting almost 60,000 families.

Pension & Welfare Expansion

Funding to provide for an additional 27,000 people on pension schemes and 17,000 on illness, disability, and carer schemes in 2027, plus support for the future pensions of 835,000 workers through My Future Fund.

Childcare Cost Reductions

Maximum childcare fees paid by parents reduced from 735 euro to 550 euro per month for children up to senior infants, saving parents 2,220 euro per child per year.

Sector-Wide Childcare Measures

A 7.6 billion euro allocation to the Department of Children, Disability and Equality in 2027 that will reduce the maximum parental co-payment by over 30% across Budgets 2026 and 2027, support the childcare workforce, provide free preschool under ECEC for nearly 100,000 children, expand the Access and Inclusion Model (AIM) for about 1,000 children with disabilities under three, and grow Tusla's workforce and residential/foster care capacity.

04 Disability Services

Care Packages & Services

Provision of an additional 489 residential care packages next year and 1,500 new day service places.

Support Hours

Respite packages, home support, and personal assistance hours will increase by 191,000 hours.

Workforce Expansion

The disability services workforce will increase by 930 staff, bringing the total to 24,574 (a 9% increase over two budgets).

05 Education and Youth

Department Allocation

An allocation of 14.4 billion euro to the Department of Education and Youth in 2027.

Capitation Funding

A 17 million euro increase to capitation funding paid to schools to support running costs.

Per Pupil Funding

An increase of 68 euro to 342 euro per pupil at primary level (a 25% uplift) and an increase of 40 euro to 446 euro at post-primary (a 10% increase).

Targeted Programmes

An additional 2 million euro to support the DEIS Plus programme and 3 million euro for 100 additional Home School Community Liaison coordinators.

Special Education

A 56 million euro increase to support children and young people with special education needs, funding 2,339 additional SNAs (bringing the total to 28,000) and 1,353 additional teachers (bringing special education teachers to 24,000).

Transport and Capital

33 million euro in additional funding for school transport to bring 180,000 children to and from school daily, alongside 1.6 billion euro in capital funding to support school estate projects and special education accommodation.

06 Further and Higher Education, Research, Innovation and Science

Department Allocation

An allocation of 5.3 billion euro to the Department of Further and Higher Education, Research, Innovation and Science in 2027.

National Training Fund

A new three-year National Training Fund skills package totaling 360 million euro, with 150 million euro targeted at strengthening skills resilience for a future where AI is central to work.

Student Contribution Fee Reduction

A permanent reduction of 150 euro to the student contribution fee to ease cost-of-living pressures and widen higher education participation.

Grants & Supports

Enhanced and new student contribution fee grants for families with more than one child attending higher education, alongside a 4.5% increase in SUSI maintenance grant rates starting in January, benefiting over 150,000 students and their families.

07 Apprenticeships, Higher Education, and Digitalisation

Apprenticeships

Funding to expand apprenticeship delivery, moving closer to the Government's target of 12,500 annual registrations by 2030.

Health Professions

Funding for over 1,420 additional higher education places in key health and social care professions.

Capital Projects (NDP)

A 925 million euro capital allocation to fund key National Development Plan (NDP) projects, including continued support for the INSPIRE research infrastructure programme for Taighde Éireann and Public Private Partnership Projects for university campus facilities in Waterford, Carlow, Limerick, Galway, and Letterkenny.

Digitalisation & AI in the Public Service

17 million euro provided to the Digital Transformation Fund in 2027, alongside ongoing investment of 9 million euro in government digital infrastructure, bringing total planned investment to 26 million euro next year.

08 Health Services and Mental Health

Department Allocation

The Department of Health will receive an additional 1.6 billion euro in current expenditure in 2027.

Workforce & Home Support

An increase in the HSE pay budget to support frontline and community workforce growth within agreed pay budgets, plus an additional 1.8 million Home Support hours helping older people remain at home and leave hospital.

Care Reforms & Expansions

Reform of GP services (including better access to out-of-hours services across the six health regions), better access to dental and orthodontic care for children, and expansions in free contraception eligibility for people aged up to 37.

Mental Health Investment

A record level of investment delivering increased resourcing for early intervention, crisis supports, and new ADHD pathways in CAMHS, 33,000 extra hours of free counselling for men, young people, and the LGBTQ+ community, and investment in targeted suicide prevention initiatives for the Traveller community.

09 Health Infrastructure & Justice, Home Affairs and Migration

Health Infrastructure (NDP)

1.7 billion euro allocated for health infrastructure projects in 2027, including progressing the relocation of the National Maternity Hospital, expanding the Surgical Hub Network and Elective Treatment Centres in Cork, Galway, and Dublin, providing acute, community, mental health, and residential beds, and supporting virtual consultations.

Department Allocation

A 5.9 billion euro allocation for the Department of Justice, Home Affairs and Migration.

Gardaí Recruitment

Funding to recruit up to 1,000 trainee Gardaí, bringing the total force to over 15,000 next year.

Justice & Safety Initiatives

5.3 million euro additional funding for Domestic, Sexual and Gender Based Violence initiatives (including CUAN), 77 million euro for the Irish Prisons Service, 13.5 million euro for the Courts Service, over 11.5 million euro for Youth Justice initiatives, and 7.5 million euro for the National Cyber Security Centre.

10 Defence and Foreign Affairs

Defence Department Package

A package of 1.6 billion euro for the Department of Defence in 2027 (an increase of almost 9%).

Defence Forces Capacity

Supports an intake of 850 new Permanent Defence Force members next year, equipment increases for the Air Corps and Naval Service, National Preparedness and Resilience funding, IT investment for digital transformation and the Joint Cyber Operations Unit, and healthcare services.

NDP Defence Funding

340 million euro of NDP funding to support new helicopters, the Military Radar Programme, targeted investment in maritime surveillance and cybersecurity, and the modernization of military installations.

Foreign Affairs & Trade

Funding of 1.3 billion euro for the Department of Foreign Affairs and Trade for 2027, which includes 855 million euro for International Cooperation to provide life-saving humanitarian assistance through the Irish Aid programme.

11 Enterprise, Tourism and Employment

State Conditions & Strategy

The State aims to create conditions for success by simplifying and rebalancing regulation for domestic and foreign enterprises, and delivering targeted financial supports to help new and existing businesses grow.

Department Allocation

An allocation of 1.4 billion euro to the Department of Enterprise, Tourism and Employment in 2027.

Key Business Initiatives

3 million euro for Enterprise Ireland to establish Startup Ireland as a national entrepreneurship initiative, IDA progress across Next Generation Sites and Regional Investment, and funding to provide the National Artificial Intelligence Office with a strong foundation to implement the AI Act.

Tourism & Loans

Investment to expand high-value overseas tourism, extend the tourism season, increase regional visitor numbers, and provide the Growth and Sustainability Loan Scheme.

Space Programme

29.6 million euro provided to the European Space Agency programme to help Irish companies secure high-value international contracts.

12 Agriculture, Food and the Marine

Sector Importance

The agri-food sector supports almost 160,000 jobs and serves as the heartbeat of rural communities.

Fuel Costs Support

The Fuel Income Support Scheme for farmers, agricultural contractors, and related horticulture and fisheries schemes is extended for a further five months this year at a cost of 31.2 million euro.

Department Allocation

An allocation of 2.3 billion euro to the Department of Agriculture, Food and the Marine in 2027.

Key Agricultural Funding Allocations

21.6 million euro extra for Water Quality and Biodiversity European Innovation Partnerships, 22 million euro for the National Sheep Welfare Scheme, 8.4 million euro for animal health and welfare policies (including horse and greyhound welfare and Animal Welfare Strategy), a 4 million euro increase for the Straw Incorporation Measure, 31 million euro for a new Fertiliser Scheme, and an additional 20 million euro for the fisheries sector following the Berkery Report.

13 Rural and Community Development and the Gaeltacht

Department Allocation

An allocation of 628 million euro for the Department of Rural and Community Development and the Gaeltacht in 2027.

Breakdown of Rural & Community Funds

208 million euro dedicated to rural development, 11 million euro for LEADER, 5 million euro for the Community Services Programme, and 2 million euro to help small community and voluntary groups in disadvantaged areas.

Gaeltacht & Island Support

161 million euro to support Gaeltacht communities, strengthen the Irish language, and improve island transport services, backed by 1 million euro extra to develop/maintain Irish language skills and 1.5 million euro additional funding for offshore island transport links.

NDP Development Projects

Support for the pier at Inis Oír in County Galway, a new Irish language centre on Harcourt Street in Dublin, and the redevelopment of Choláiste Lurgan summer college in the Conamara Gaeltacht.

14 Culture, Communications and Sport

Department Allocation

A package of 1.3 billion euro for the Department of Culture, Communications and Sport in 2027.

Sport Ireland Current Funding (121 million euro)

4 million euro for League of Ireland football academies, a 1 million euro increase for the Gaelic Players Association, 1 million euro ring-fenced for the Hurling and Camogie Academy initiative, high-performance support for the LA Olympics, and almost 22 million euro to support hosting the 2027 Ryder Cup and preparations for the 2028 European Football Championship.

Culture and the Arts

34.4 million euro for a full year of income support for artists, record funding for the Arts Council, almost 89 million euro to support national cultural institutions (drawing over 4 million visitors annually), and funding for the Fleadh Cheoil returning to Belfast in 2027.

Communication, Media & Global Relations

15 million euro to support the post office network and community services, alongside continued support for the Emigrant Support Programme, trade diversification, sports diplomacy, and the Reconciliation Fund.

15 Our Shared Island

Shared Island Fund Allocation

An allocation of 200 million euro to the Shared Island Fund in 2027.

Major Infrastructure Projects

Completion of the Narrow Water Bridge linking the Cooley Peninsula with the Mourne Mountains, commencement of a new teaching building at Ulster University and phase three of the Ulster Canal restoration, major port infrastructure investment for Offshore Renewable Energy, and rail upgrades between Dublin, Belfast, and Derry.

16 Public Infrastructure and Sports Investments

Emergency Warning System

Funding allocated to introduce a public warning system to send emergency alerts directly to mobile phones during major incidents.

NDP Sports & Cultural Projects

Work progressing on the National Velodrome and Badminton Centre, the National Cricket Centre at the National Sports Campus, and the redevelopment of the Crawford Art Gallery in Cork and the National Concert Hall Discovery Centre.

Core Objective

The purpose of public investment is to improve people's lives through modern infrastructure, public services, strong communities, culture, and sport.

17 Impact on Working Families and Lower-Paid Workers

Progressive Focus

Budget 2027 is a progressive package designed explicitly to support working families.

Cost Reductions

Continues to lower childcare costs for the second consecutive year and permanently reduces third-level education contribution fees.

Household Financial Gain Example

A married couple with one child in full-time childcare, both working with a combined net income of 95,000 euro, will see a gain of over 3,500 euro next year (a 3.7% increase).

Minimum Wage Protection

A single worker on a minimum wage job with a net income of 26,000 euro will see a 5% increase in their income next year due to minimum wage adjustments.

18 Vulnerable Households and Public Service Pay

Protecting the Vulnerable

The budget focuses on reducing income inequality and lowering the at-risk-of-poverty rate.

Targeted Income Increases

Households with the lowest incomes will see an increase of almost 4%, with specific income boosts for lone-parent households, pensioner households, and people with disabilities.

Public Service Pay Provisions

Significant provisions have been made for public service pay to demonstrate the Government's seriousness in reaching a fair, sustainable agreement.

Industrial Action Appeal

The Minister calls on ICTU and representative associations to stand down ongoing industrial action and re-engage urgently to avoid further disruption.