An Bille Leasa Shóisialaigh, 2026
Social Welfare Bill 2026

Meabhrán Míniúcháin
Explanatory Memorandum

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Introduction

Main Provisions

This Bill is designed to give legislative effect to a range of Social Welfare measures announced in the Budget on 6 October 2026, including increases in weekly welfare rates of pensions, benefits and allowances, proportionate increases for qualified adults, and the increase in the employer's Pay Related Social Insurance (PRSI) employee earnings threshold in respect of employee gross wages, from €552 to €600 per week.

The Bill contains 13 sections, in two Parts, together with two Schedules.

Section 1 provides for the short title and construction.

Section 2 provides for definition of the relevant Act.

Employment contributions

Section 3 provides for the increase in the threshold at which the lower rate of employer social insurance contribution of 9.15 per cent (made up of 8.15% social insurance and 1% National Training Fund Levy) applies in respect of employee gross wages from €552 to €600 per week. This will ensure that employers with employees working full-time (39 hours) on the National Minimum Wage will continue to pay the lower rate when the increase in the National Minimum Wage comes into effect in January 2027.

Maternity benefit – new rate

Section 4 provides for a €10 increase in the weekly rate of maternity benefit from €299 to €309 from 4 January 2027.

Adoptive benefit – new rate

Section 5 provides for a €10 increase in the weekly rate of adoptive benefit from €299 to €309 from 4 January 2027.

Paternity benefit – new rate

Section 6 provides for a €10 increase in the weekly rate of paternity benefit from €299 to €309 from 4 January 2027.

Parent's benefit – new rate

Section 7 provides for a €10 increase in the weekly rate of parent's benefit from €299 to €309 from 4 January 2027.

Increase in rates of jobseeker's benefit and jobseeker's benefit (self-employed) relating to certain reckonable weekly earnings, certain weekly income, certain reckonable weekly income and certain periods

Section 8 provides for increases in the graduated rates of jobseeker's benefit (JB) and jobseeker's benefit for the self-employed (JBSE) from 31 December 2026. The rate payable depends on the claimant's average earnings in the governing contribution year. Where the average weekly earnings in that year are €300 per week or more, the full personal rate of JB/JBSE is payable. Where the average weekly earnings were less than €300 the rate payable is determined by reference to a graduated earnings band. This section provides for pro-rata increases to the graduated rates.

Reductions of rates and weekly amounts in certain circumstances

Section 9 provides for an increase in the reduction to the maximum rate of Jobseeker's Benefit, Jobseeker's Benefit (Self-employed) and Jobseeker's Allowance in cases of non-compliance with activation measure from €90 per week to €100, with pro-rata reductions for Supplementary Welfare Allowance and reduced rates.

Working family payment

Section 10 provides for a €30 increase in the weekly income thresholds of working family payment for all qualifying families from 1 January 2027. The working family payment is a weekly, tax-free payment designed to support employees with children who are on low pay.

Social insurance benefits – new rates

Section 11 and Schedule 1 provide for increases in the rates of social insurance payments including a €10 per week increase in the personal rate of benefit. It also provides for an increase in relation to qualified adults,qualified children, the living alone increase and the increase for living on a specified island, where relevant.

Rules as to calculation of means

Section 12 provides for an increase in the amount of income received from agri-environmental schemes that is disregarded in means assessments, for both Farm Assist and State Pension (Non-Contributory), from €5,000 to €7,500. In addition, it provides for an increase the amount of income received from seaweed harvesting that is disregarded in means assessments for the Jobseeker's Allowance and Farm Assist scheme from €1,270 to €2,500. It further provides for an increase in the earnings disregard for One-Parent Family Payment from €165 to €175 per week. This section comes into effect from 1 July 2027.

Social assistance payments – new rates

Section 13 and Schedule 2 provide for increases in the rates of means-tested payments including a €10 per week increase in the personal rate. It also provides for an increase in relation to qualified adults, qualified children, the living alone increase and the increase for living on a specified island, where relevant.

An Roinn Coimirce Sóisialaí,

Samhain, 2026.