Vol. 1092
No. 1

Tuesday,
6 October
2026

DÍOSPÓIREACHTAÍ PARLAIMINTE
PARLIAMENTARY DEBATES

DÁIL ÉIREANN

TUAIRISC OIFIGIÚIL—Neamhcheartaithe
(OFFICIAL REPORT—Unrevised)

Financial Resolutions 2026 2
Budget Statement 2027 2
Allocation of Time: Motion 99
Financial Resolutions 2026 99
Financial Resolution No. 1: Income Tax 99
Financial Resolution No. 2: Capital Acquisitions Tax 107
Financial Resolution No. 3: Capital Gains Tax 115
Financial Resolution No. 4: Excise – Tobacco Products Tax 122
Financial Resolution No. 5 - Excise - Mineral Oil Tax 129
Financial Resolution No 6: Excise (Natural Gas Carbon Tax) 147
Financial Resolution No 7: Excise (Solid Fuel Carbon Tax) 148
Financial Resolution No. 8 - General 151
Education (Student and Parent Charter) Bill 2019 [Seanad]: Instruction to Committee 151
An Bille um an Aonú Leasú is Daichead ar an mBunreacht (Ceart chun Tithíochta), 2026: An Dara Céim (Atógáil) [Comhaltaí Príobháideacha] 152
Forty-first Amendment of the Constitution (Right to Housing) Bill 2026: Second Stage (Resumed) [Private Members] 152

DÁIL ÉIREANN

Dé Máirt, 6 Deireadh Fómhair 2026

Tuesday, 6 October 2026

Chuaigh an Ceann Comhairle i gceannas ar 1 p.m.

Paidir agus Machnamh.

Prayer and Reflection.

Financial Resolutions 2026

Budget Statement 2027

Tánaiste and Minister for Finance (Deputy Simon Harris): Introduction

It gives me great pleasure to join with the Minister, Deputy Chambers, and the Government in presenting budget 2027 to this House.

Today's budget is the second in this Government's term. No one budget can achieve all the things that a government wants but it can set us on a path, a trajectory, a way forward.

The path we are setting out here today is an optimistic one for Ireland. It is a path that brings us to a place in which work is rewarded, risk is repaid and investments in our future bear fruit for decades to come. It is a place in which the benefits of growth are widely shared, where everyone - regardless of their circumstances - can get ahead, improve their lot and provide for their families.

I want people at home to know that we have heard loud and clear the importance of a personal income tax package. People are working hard and are doing their best. They want Government to work with them, and we get that. It is so important that we have a strong economy but a strong economy can never be an end in itself. It is there to serve society. People need to feel the benefits of economic growth in their own daily lives and, indeed, in their pockets.

Uncertain times

As Members know, this budget is being delivered at a time of major global uncertainty. Three issues, in particular, informed my thinking over the past few months as we sat down to construct this budget. The first, and most obvious, is the volatility we continue to see in world energy markets. The conflict in Iran and the increase in energy prices that has brought is having a real impact on people's lives. That is why Government acted, with one of the largest support

packages in the European Union, and today we will do more. The second issue we face is the significant geopolitical uncertainty we have experienced over recent years. As a small open economy, Ireland is extremely vulnerable to shifts in the terms and patterns of global trade. Third, we cannot and must not ignore what is happening in global bond markets. Some of the biggest, most advanced countries in the world are experiencing a rise in borrowing costs that will significantly increase the cost of financing their debt, impeding their ability to do other things. Ireland is not immune from these challenges, and we must be mindful of the global economic headwinds.

Today's budget reflects this context. It balances today's needs with tomorrow's musts. It is fair to people who are working now while not forgetting about those who will do so in the future as well as those who have already made their contribution and retired, and it recognises that the future of our economy depends on our ability to invest and to continue to grow.

Economic Resilience

A remarkable aspect of the turbulence of recent years has been the resilience of the Irish economy. Ireland has one of the youngest populations in the European Union. We have one of the fastest growing economies. We have rising incomes, falling debt and full employment. While the difficulties of interpreting some Irish economic data are well known, there are some statistics that show, undeniably, the progress that this country continues to make. There are now over 2.8 million people working in Ireland, the highest level since records began. We have had four and a half years of full employment, the longest stretch ever. Wages have kept up too, rising by an average of 4.5% per year over the past four years.

Looking ahead, my Department is forecasting that we will add a further 53,000 jobs next year. These jobs will be added because our economy will continue to grow.

Modified domestic demand, MDD, the best measurement of the domestic economy, is set to grow by 3% next year. Since the pandemic, domestic demand in Ireland will have grown by 20% by the end of next year. These forecasts have all been endorsed by the Irish Fiscal Advisory Council.

In normal circumstances this would be a solid record of growth. In the context of wars, trade disputes and energy crises, it is quite simply phenomenal. Put simply, it is not unreasonable to say that Ireland has been and is an island of economic and political stability in a world of increasing and growing volatility.

Public finances

That stability is reflected in the public finances.

Today my Department has updated its fiscal forecasts. This year we expect to run a surplus of €6.7 billion. In 2027, we will again deliver a surplus of €9.5 billion.

People ask why we run surpluses. We do it so that we do not spend tax revenues that cannot be relied upon in the future on day-to-day spending. We do it so that we build up financial buffers, which can help us when a period of challenge arises, as has been the case with the current energy crisis when we were able to use some funding from the surplus to help people. We use the same tax revenues to also invest for the future we know is coming - for our ageing population, for the pensions and for the healthcare people will need in later life.

Now is the time to put money aside so that our children are not financially ruined paying for our own old age. Now is also the time to fund the infrastructure our growing country needs to thrive. That is why we will invest over a quarter of a trillion euro in infrastructure over the next ten years. It is why we will continue to run budgetary surpluses for the remainder of this Government's term in office. Today, I am informing this House that we are reinforcing this Government's commitment to the Future Ireland Fund by investing an extra €1 billion into the fund next year. This will be in addition to the planned transfer of around €4.8 billion already due to be made.

We must plan for a future in which the public finances will not always look like they do today, and we must build more resilience in a more shock-prone world. Today's budget is one of a series of budgets in which the Government intends to do just that; to make policy choices that back investment by private sector companies to deliver jobs; use fiscal and regulatory policy to support growth and to help hard working people and their families get ahead, not just get by.

Making hard work pay

These people are the backbone of our society. Whether they are in the public or private sector, getting up early or staying in work late, caring for their families and contributing to their communities, it is the tax revenue of hard-working people that pays to provide the services we need. Our tax system is one of the most progressive in the developed world. We should be proud of that fact. In our system, those who can pay more do so and the more you earn, the more you pay. That is the right kind of system to have. It ensures people on low wages do not pay too much. We should never lose sight of the fact a third of taxpayers pay no income tax at all.

It also helps to ensure Ireland remains a broadly equal country but we need to be careful that those in the middle are not forced to carry too much of the burden.

Income tax

It is those in the middle who can often feel the squeeze, earning too much to qualify for supports but too little not to notice the rising cost of living. In our view, there are too many people who feel like this. Too many people are working hard, earning good money on paper and feel like they are just about getting by. Through this and future budgets, we want to work with people to change this. That is why today we are announcing a personal income tax package of €1.3 billion. I am increasing the standard rate cut off point by €2,500 to €46,500, with proportionate increases for married couples and civil partners. I am increasing each of the main tax credits - the personal, employee and earned income credits - by €125, and I am increasing the home carer tax credit by €100. These changes will now mean someone earning €50,000 a year will pay over €700 less in income tax and USC next year. For a couple with two incomes earning €100,000 between them, it will mean €1,500 less in their tax bills. I am also increasing the entry threshold for the USC 3% band by €1,600, from €28,700 to €30,300. The increase takes account of the minimum wage changes which will be outlined in detail by my colleague, the Minister for Enterprise, Tourism and Employment.

I am also pleased to confirm that to support small and medium enterprises, SMEs, and to ease the PRSI impact on employers from an increase in the national minimum wage, the Minister for Social Protection will increase the employer PRSI threshold from €552 to €600

per week for 2027. This will represent a saving to businesses on employers PRSI of between €650 and €700 per employee below the new threshold, over the course of a year.

The programme for Government committed to changing the tax bands to prevent an increase in the real burden of income tax over time. That is the path we are on and we want to build on that in future budgets. We are doing so because work must always pay and those who want to work must have the opportunity.

There are more than 346,000 people with a disability in Ireland who are already in work. They are contributing to our economy, supporting their families and communities and making an enormous contribution to our country. However, there is a significant gap in participation. Behind it are people who want to work, people who want the opportunity to build careers and financial independence, and people whose talents Ireland cannot afford to leave on the sidelines. A more inclusive labour market is not just about fairness. It is about making sure everyone who can contribute has the opportunity to do so.

Over the course of the next year, we will work across Government to examine what further measures we can take to recognise the contribution of those who are already working while doing more to remove the barriers faced by those who want to enter or remain in employment.

Capital acquisition tax

Today, I am also making changes to the capital acquisition tax thresholds which apply to gifts and inheritances. These were last increased in 2024. I now intend to provide further increases to all thresholds. I am increasing the group A threshold from €400,000 to €420,000, the group B threshold from €40,000 to €44,000 and the group C threshold from €20,000 to €22,000.

Standard fund threshold

In relation to pensions taxation, I am revising the age-related valuation factors which apply to the standard fund threshold regime. These new valuation factors will come into effect on 1 January 2027, and details will be set out in the finance Bill.

Making money work hard

Investing for the future does not apply solely to the Government's plans for infrastructure spending, nor solely to the Future Ireland Fund. Irish people have a strong culture of saving, yet participation in investments remains very low. For many, investing can be complex, inaccessible or reserved for those with significant wealth or significant expertise. We as Government want to change that. Earlier this year, we announced that we would develop a new Irish investment account. We want to make investing simpler, clearer and more accessible to everyday people. We want to create an environment where people can put their money to work to build up their own financial resilience. We have undertaken extensive work on the design of this account. We have engaged closely with consumer representatives and financial services providers. We have also examined successful approaches in other countries and engaged with the European Commission as it advances the Savings and Investments Union.

Deposit and savings accounts will, of course, continue to be the right choice for many people and for many purposes, as will Ireland State savings which will continue to offer a suite of

savings and investment products, such as Government bonds, that are 100% guaranteed by the State.

Government's role is not to tell people how to manage their money; it is to ensure people have clear choices, information they can trust, a system they understand and a tax system that is fair and works - a tax system that strikes a balance between encouraging small-scale investment while ensuring those with greater means continue to make a fair contribution.

To achieve this balance for our new savings account, I will be providing a tax-free threshold of €50,000; a flat tax of 1% on the value of the account above that threshold; and a maximum contribution limit of €12,000 per annum and no minimum contribution. For example, if an account were to be valued at €2,000 above the threshold - in other words, €52,000 - the tax payable for that year would only be €20. That represents an exceptionally good option for people in this country. The contribution limit of €12,000 in combination with the tax-free threshold means it is extremely unlikely that any tax will be due in the first few years following the opening of an account, even where the maximum contribution is made.

Crucially, there will be no requirement for people to engage with Revenue when it comes to the normal administration of the account. That responsibility will fall to the provider. These accounts will operate outside the scope of the taxes which currently apply to different investment products. There will be no capital gains tax, dividend withholding tax, investment undertaking tax nor life assurance exit tax. The deemed disposal rule will not apply to investments held within the account. Those choosing to invest will have a broad range of options including shares, bonds, exchange traded funds, ETFs, and other funds. They will have the choice of a variety of service providers, including banks, investment firms and insurers. This range of choice will foster competition and help to reduce fees.

The investment account will also sit alongside our national financial literacy strategy, helping people to develop the knowledge and confidence to make informed decisions about saving and investing. Changing our investment culture will not take place overnight, nor should it, but I truly believe this can be a moment we will look back on and say this was the day we democratised the long-term gains from investment and ensured more benefits were felt by far more of our people. The account will open on 1 July 2027 and will be legislated for in the finance Bill.

Financial services

Moving on to the existing taxation regime for retail investment, as I have said many times, the introduction of the investment account does not replace the need to review and reform the broader framework. This year, I will take action to simplify the legislation underpinning it, providing clarity regarding how tax on investments such as ETFs operates.

In addition, I am pleased to announce a reduction in the rates of tax that apply to investors in Irish and equivalent offshore funds, and Irish and foreign life assurance products, including investment undertaking tax and life assurance exit tax, from 38% to 35% from 1 January 2027.

We will now intensively continue the work on the wider regime, including the rate of taxation, deemed disposal and the administrative burden facing investors, and I intend to make further progress on removing barriers to investment.

Helping with the cost of living in the here and now

Fundamentally, the tax changes I am announcing today and the introduction of the investment account are based on the reality that individuals and families are best placed to manage their own budgets. Lowering the tax burden frees up people to make their own choices, to do what is best for them in their own circumstances. That is not to say that Government cannot help. Of course we can and we are.

Sometimes that comes in the form of a temporary response to a moment of challenge, but the Government is also putting in place structural changes to help people in their everyday lives, like the income tax measures I have outlined. The Minister, Deputy Chambers, will shortly provide details on a range of expenditure measures. There are also tax policy measures beyond those that relate to personal income tax that can really make a difference to people's lives, reduce their cost of living and help raise their living standards.

Energy

The most acute area of pressure at the moment is energy. We have experienced two energy price shocks over the past five years. The increase in oil prices since February has had a damaging knock-on implication for every household and business in Ireland. That is why Government acted in successive ways to lower the price of petrol, diesel and the cost of bringing goods to shops up and down the length and breadth of this country. The measures have had a positive impact. Inflation is around 0.6% lower than it would have been had we not acted. Our approach during this crisis has always been to remain flexible. When dealing with a situation that is changing almost daily, Government intervention needs to stand ready to extend supports as necessary.

Carbon tax

The carbon tax is a fundamental response to the energy transition. The tax was due to raise around €1.3 billion this year and assist with measures such as residential retrofitting, fuel poverty interventions, and agri-environmental schemes. We are committed to using this tool to speed up the energy transition. However, the extraordinary circumstances we find ourselves in do call for extraordinary measures, so we must do more. We have to be honest. Even if the conflict in the Middle East was resolved today, we would still be dealing with the repercussions for oil prices and the knock-on impacts on prices across the board.

Home Heating Costs

In particular, as we come into winter, the increase in the price of home heating oil and natural gas represents a heavy burden for many families who have no easy alternatives. While no Government can fully absorb the impact of the Middle East conflict, we must act. Therefore, I want to be clear that carbon tax on home heating oil and gas is being reduced and will not increase again in the lifetime of this Government. I want to be clear that there will be no increase in any form of tax at the pump or in your home during this winter period. We are reducing the rate of carbon tax on both kerosene and natural gas. Rates on these products were scheduled to increase twice between now and May 2027, from €63.50 per tonne of CO2 today to €78.50 per tonne by 1 May 2027. Instead, they will both be reduced to where they were in 2023 to €48.50 per tonne. Importantly, to give certainty to households and businesses and to embed this real reduction in the cost of living and in doing business, we are announcing that these rates will be maintained for the lifetime of the Government. The decision not to proceed

with future increases on these products will ultimately result in the carbon tax rate being less than half of what was set out in the original trajectory.

Extension of Excise measures

Today I am also extending the temporary reduced fuel excise rates that are currently in place until November. The reductions will now remain fully in place until 28 February 2027. From that point we will begin a gradual and responsible restoration in four phases, with full restoration not occurring until 30 June 2027. This further alleviation is in addition to other measures such as the extension of the reduced National Oil Reserves Agency, NORA, levy until 31 December 2026; and the extension of the enhanced diesel rebate scheme until the end of the year. The extension of these measures will continue to lower inflation, reduce the cost of doing business and keep more money in people's pockets.

In line with the programme for Government commitment, my Department is also engaging with the European Commission to establish an even more favourable tax treatment for hydrotreated vegetable oil, HVO, to assist people transitioning to a greener alternative.

Energy transition

The changes I am introducing today do not in any way signal a weakening of our resolve to decarbonise the economy; it is quite the opposite. The two recent energy shocks have offered further proof, if any were needed, that we need to wean ourselves off fossil fuels. Our reliance on dirty, imported fossil fuels is damaging to our economy, raises the cost of living and puts the welfare of our society at the mercy of events over which we often have no control. This simply cannot continue. The energy transition is most often seen from the perspective of climate change. Recent summers and winters, both here in Ireland and across Europe, have shown how urgent this is.

It is not just about that. The energy transition is fundamental to our economic well-being, to our national security; to our competitiveness in an increasingly competitive world and to our overall standard of living. A strategic aim of this Government is to facilitate and speed up that transition but it must be done in a way that is fair to people who cannot shoulder all the costs. That is why, last year, the Government injected €1.5 billion into the ESB to help finance the investment needed to increase capacity and integrate renewable energy. A further €2 billion will be invested by EirGrid in the coming years to boost the resilience of the grid as we switch to renewables. The national energy affordability task force will publish its latest report shortly. The task force was charged with examining structural reforms needed to lower costs for households and businesses. As Members know, people are already responding and making changes where they can in their own lives. Today we are announcing further measures to assist with the transition.

Vehicle Registration Tax

Over recent years we have seen a fundamental shift in people's preferences when purchasing a new car. In the first eight months of this year, more than one in every four new private cars registered in Ireland was electric, which is higher than the European Union average. In August, the number of new electric cars was up 57% on the same period last year. Much of that change is down to supportive Government policy and today I am extending the VRT relief for electric vehicles for another two years until 31 December 2028. To further incentivise purchases of

low emission cars, I am also increasing VRT rates by 1% on more pollutant cars in bands 3 to 20.

Cycle to Work

We will initiate a review of the cycle to work scheme in 2027 to determine ways to boost take-up among all workers. The Minister for Transport will initiate a comprehensive review of the taxsaver scheme for commuters. Working patterns have changed and the scheme needs to reflect that. If a satisfactory new model can be developed, the same tax treatment as under the current scheme will apply.

Sustainable Aviation Fuel

We need to look at all opportunities to decarbonise. Sustainable aviation fuel, SAF, is expected to play a central role in decarbonisation of the aviation sector in the coming years, and there is potential for Ireland to become a hub for SAF production. The Government intends to commence a public consultation to identify barriers to SAF, including renewable energy and bio-feedstock production inputs, to investigate the potential role for support mechanisms in this area.

Microgeneration

I am increasing the income tax disregard for microgeneration income received by households that sell electricity back to the grid by €200 from €400 to €600.

Structural changes to help with planning for the future

I will now detail some further structural changes the Government is making in this budget to provide more permanent assistance to households and businesses with managing everyday costs and planning for the future.

Childcare

Investment in childcare and early years education is not only an investment in our children's future but an investment in the economy's resilience. Despite real progress over recent years the cost of childcare is still too high for many families. The Minister, Deputy Chambers, will shortly outline measures the Government intends to take in that space. Alongside that, I am enhancing the childcare services relief to increase the tax exemption by €5,000 to €20,000 to endeavour to increase supply and to remove the limit on the number of children that can be minded under the relief. This will provide greater flexibility to childminders to support the needs of parents and families.

Education

The cost of education has a big impact on many families, and as we continue to reduce the student contribution fee, I am aligning the disregard for the income tax relief for third level fees with the student contribution fee, which will provide a further saving to parents.

Housing

We have acknowledged that this budget is coming at a time the cost of living is looming large for our people. When it comes to the everyday cost of living and the longer-term, structural changes we want to make, high rents and high house prices are a key driver of high

costs. That is why housing has been this Government's number one priority. This year we will spend over €9 billion building new homes. In total, funding for housing under this Government and its predecessor has nearly quadrupled. We all continue to work to do more.

Rent -a-Room

The only long-term solution to the issues in the housing market is increased supply. One of our successful incentives to add supply is the rent-a-room scheme and we are building on that in this budget by increasing the tax-free threshold a homeowner can earn from €14,000 to €16,000. This is aimed at incentivising more people to rent out rooms.

Earlier this year, the Minister for Housing, Local Government and Heritage also introduced revised planning rules to make it easier for homeowners to add detached accommodation on the grounds of their homes. I am now also extending the rent-a-room income tax relief to include newly installed detached auxiliary dwellings between 32 sq. m and 45 sq. m. The change will apply retrospectively from 27 July last when the new planning rules came into force.

Rent Credit

We are fully aware that as we ramp up public and private investment and supply increases, prices and rents remain high. High rents are a key driver of the cost-of-living pressures and we want to help address that. The rent tax credit is now helping around 400,000 people with rent every year. Making good on the Government's commitment, this year we are increasing further the value of the credit by €150, bringing it up to €1,150 for single claimants and €2,300 for couples.

Help to Buy

We also want to provide further support to first-time buyers, so we are building on the successful help to buy scheme by increase the maximum refund a first-time buyer can claim by €5,000, to €35,000, with immediate effect. This ensures taxpayers can get more of their own money back while they are buying their first property.

Residential Zoned Land Tax

The residential zoned land tax was introduced in budget 2022 and came into effect on 1 February 2025. This tax is designed to increase the national stock of zoned and infrastructurally serviced land, and to deliver housing across the country. It is achieving these objectives. I am now providing another opportunity for landowners to avail of an exemption in 2027 if they seek to have their land rezoned to reflect the genuine economic activity being carried out and that exemption will be considered by local authorities.

Local Authority Borrowing

Local authorities are the key stakeholders in the delivery of social and affordable housing. They are also going to be key in delivering on other Government and national priorities such as infrastructure and urban regeneration. Citizens often see government in action at a local level, and we want to give more autonomy to local authorities to do what they are mandated to do. Therefore, from next year, I will permit local authorities to borrow more, and they will be allowed to spend some of their own resources, or borrow, an additional €200 million per annum.

The local authorities that have the means will now be able to invest more in capital projects that are consistent with Government priorities, making a positive impact in many communities.

Derelict Property Tax

Local Authorities also have a key role with regard to dereliction, which is a scourge in many of our towns and cities, and quite simply an unacceptable spectacle in the depths of a housing crisis. Last year, the Government announced that a new derelict property tax would be introduced, and I have been working with the Minister for housing on this. Legislation on this will now be included in this year's Finance Bill. This is a housing policy measure with a regeneration goal, and it will require local authorities and Revenue to work together as implementation partners. The tax will encourage property owners to redevelop their properties or sell them to someone who will. Local authorities will continue to have a central role with regard to the identification and registration of derelict properties. Work will commence on this in January, and preliminary registers of dereliction will be published on next September. The rate of tax will be 7% and Revenue will use its full range of powers to ensure high rates of compliance. Together with the changes I am making to allow local authorities to spend more, this tax will help revive many of our villages, towns and cities.

Culture and heritage

Local communities also depend on a vibrant cultural sector, and we want to continue to support them. Therefore, I have asked my officials, in conjunction with the Department of Culture, Communications and Sport, to commence a review of the tax treatment of theatre production costs and supports for the wider night-time economy. In a further measure related to culture and heritage, I am also increasing the annual threshold for tax relief on the donation of heritage items to Irish national collections from €8 million to €12 million.

Charities

Charities are also making a vital contribution for communities right across this country. From Bray to Bundoran, Donegal to Dungarvan and Carlow to Cavan, charities are doing so much in each of our communities, and we want to help them under the VAT compensation scheme. Under this scheme, they are entitled to claim a refund on a proportion of their VAT costs based on their level of non-public funding. In this budget, I am increasing the total annual capped fund from €10 million to €15 million.

Rural pubs

Rural pubs are at the heart of many local communities. They often provide a place where families, friends and neighbours can come together. Supporting the local pub helps keep an important part of rural life alive, while also supporting local jobs and the wider economy. They are also key small and medium businesses, hiring thousands of people cumulatively across this country, including many young people.

Today, I am announcing €15 million to keep our pub doors open. In the time ahead, we will work to develop a scheme that will help assist our rural pubs and will engage with that sector.

Supporting business

At this time of the year, the focus is often on how we distribute the fruits of economic growth, and all too often there is not enough consideration given to how that growth was

actually achieved in the first place. It is businesses and it is enterprises that generates those taxes that we then use to pay for public services. It is enterprise that drives productivity, growth, incomes and increases in living standards. It is the small business owner, the risk taker and the entrepreneurs that are the bedrock of the Irish economy. To encourage such entrepreneurship, to reward risk, and facilitate the scaling of home-grown Irish firms, we are reducing the standard rate of capital gains tax from 33% to 31%. I am confident that doing so will help business owners make the right decisions for them and the right decisions for their businesses, will release capital for reinvestment, and will help improve competitiveness in the Irish economy.

Reducing the cost of business

In line with a commitment given in the programme for Government, the cost of business advisory forum recently made a number of recommendations to the Government. The report recommends changes to the enhanced reporting requirements, which were introduced in 2024 and oblige employers to make certain reports to Revenue. I have listened to stakeholder feedback on this and I am announcing that we will provide for a change in reporting in the Finance Bill. From January, employers will be able to choose to continue to operate in real time in terms of those reports or instead make monthly returns. Further details will be included in budget publications.

Ireland's competitive and stable tax regime has long been an important part of our enterprise offering, working alongside a comprehensive system of grants and supports, but there is no room for complacency. We want to ensure we can make it easier for businesses to invest, to innovate and to grow, safeguarding and enhancing the competitiveness of our enterprise support regime. Therefore, we intend to undertake an holistic assessment of all the various grant schemes, enterprise tax incentives and business development programmes currently on offer. We want to enhance and improve our overall approach to supporting enterprise and encouraging the mobilisation of private capital investment, taking into account the European state aid framework that we operate in.

Ireland Strategic Investment Fund

To further support the growth of Irish companies, I am very pleased to announce today that the Ireland Strategic Investment Fund, ISIF, will launch a €1 billion investment programme aimed at creating the next generation of large Irish companies. This is ISIF's biggest ever investment in scaling and it will be a three-year programme running up to 2030. We want to create an environment in which Irish businesses remain rooted in Ireland but can scale up and grow internationally. In co-ordination with Enterprise Ireland, ISIF will invest through a range of channels to ensure that ambitious Irish businesses have enough capital to do just that.

Small business/start-up measures

I also want to encourage private investors to invest in Irish businesses and to take a chance on an Irish start-up. As trade patterns shift, it is more important than ever that we create a dynamic and innovative start-up culture in Ireland and that we help them attract funding and scale up. So today, and subject to the adoption of the new EU state aid general block exemption regulation, I am announcing the extension of the employment investment incentive; the start-up capital incentive; the start-up relief for entrepreneurs; and the relief for investment in

innovative enterprises, also known as the angel investor relief. I am also extending the corporation tax small company start-up relief.

Corporate tax

The Government is committed to making sure that our tax code remains competitive, supports investment and is aligned with international best practice. Therefore, I am making a number of amendments to our corporation tax regime.

R&D

The R&D tax credit has been a cornerstone of our corporation tax policy since its introduction in 2004, providing consistent support for cutting-edge scientific and technological research for over two decades. Building on the enhancements of recent years, and in line with the programme of work set out in the R&D compass, I am making several further improvements to this important regime, including: increasing the existing limits on scope for subcontracting to third level institutions and third parties, from 15% to 20%, and from €100,000 to €200,000; increasing the first-year payment threshold from €87,500 to €105,000 to provide cash flow support to smaller R&D projects; introducing a new enhancement in respect of qualifying R&D wage costs; providing that if a clinical trial is regulated, this fact may be used to satisfy the science test to reduce administrative burden and recognise R&D work undertaken by Irish companies as part of global trials; and providing for a simplification measure to improve recognition of the R&D tax credit for preliminary tax purposes.

Knowledge Development Box

Recognising the importance of creating intellectual property in Ireland, I am also extending the knowledge development box, KDB, regime by a further five years. There have been significant changes in the international tax environment since the knowledge development box was first introduced. Accordingly, I am also providing for a limited option for existing claimant companies to opt out of the KDB regime in respect of all qualifying assets.

Ireland's interest regime

As part of the ongoing review of Ireland's taxation regime for interest, I will also be advancing several targeted amendments in the upcoming Finance Bill to simplify the existing provisions governing interest relief on borrowings taken out for certain lending and investment activities.

Changes to Preliminary Corporation Tax

I am also providing for amendments to preliminary corporation tax rules, to reduce uncertainty, improve flexibility and reduce the administrative burden for companies. The amendments include increasing the threshold up to which a company is considered to be a small company for the purposes of preliminary tax payments.

Pillar Two

In January, the OECD inclusive framework agreed the pillar two side-by-side package. It will provide certainty to the business community and avoid further fragmentation of the international tax architecture. I will be publishing legislation to implement that package also in the finance Bill.

Withholding Tax

Following announcement in last year's budget speech, a joint Department of Finance and Revenue public consultation on the proposed reform and expansion of withholding tax was conducted. Today, I am announcing that I will reform professional services withholding tax by introducing "personalised deduction rates" in place of flat withholding at 20%. This will be subject to commencement order to facilitate engagement with stakeholders.

Agriculture

When we talk about supporting businesses, we can never forget our most indigenous industry which is critical to Ireland's national economy - agriculture. Family farms are the glue that bonds rural communities together. They represent a system of food production that is safe, reliable and sustainable. Last year, farm incomes rose by 49% with particularly strong growth in the beef sector. Recent Governments have never been slow to recognise the importance of this sector to Irish society and this year will be no different. The Commission on Generational Renewal in Farming was established to help address the urgent challenge of Ireland's ageing farming population. It published its report with a number of recommendations last year. I am happy to announce that in response to one of those recommendations, regarding succession farm partnerships, I am removing the three-year holding period for applications made from 1 January 2027 onwards. I am also increasing the associated tax credit that is available for five years, from €5,000 to €10,000, for all succession farm partnerships registered from 1 January 2027.

Unfortunately, and sadly, there are still too many accidents and injuries on family farms. I want to make sure that farmers are not discouraged from making their farms safer by the cost of safety equipment. Therefore, I am extending the accelerated wear and tear allowance for farm safety equipment by three years to 31 December 2029. I am also adding 12 further items to the already extensive range of equipment covered by it. Today, I am also reducing the rate of VAT on respiratory vaccines for livestock from 23% to 9%. Finally, the farmers flat rate addition is being increased from 4.5% to 4.8% in 2027. This will provide for full compensation for flat-rate farmers for their VAT input costs.

Fisheries

It is, of course, important to support our fishers. I want to acknowledge the interim report of the independent chair of the Food Vision 2030 seafood group, which highlights the importance of the seafood sector to sustaining businesses in rural coastal communities. The report recommends a number of measures in relation to current taxation, succession and the acquisition and disposal of fishing and aquaculture business. I and my officials will work with the Minister for Agriculture, Food and the Marine, and the Minister of State with responsibility for fisheries, and his officials in progressing proposals for consideration.

Public sector delivery

Those of us who work as public representatives, and those of us who work in the public service more broadly, have a responsibility to continue to ensure public services are delivered in the most cost-effective and efficient way possible. In my own area of responsibility, I have seen how Revenue has utilised new technologies to deliver better services at lower cost. This sort of innovation is not only what our citizens expect but what they deserve and demand.

Increased efficiency, improved productivity, better value for money - these things free us up to do things that public servants would want to do, to work on the things they joined the public service to work on, to drive innovation, improve living standards and compete in a more competitive world.

For example, in the healthcare sector, the Department of Enterprise, Tourism and Employment, working closely with the Department of Health, will soon complete a new national life sciences strategy. At the heart of this must be a more strategic framework for medicines and health technology that supports a more predictable, sustainable and forward-looking approach to how Ireland plans for, invests in, and delivers access to medicines and health technologies. I look forward to working with ministerial colleagues across Government to progress this important agenda.

Revenue raisers

I will now outline the further revenue-raising measures in this budget alongside the VRT changes I have already set out.

Tobacco

Smoking continues to kill so many Irish people every year. It is important that we continue to discourage and dissuade people, particularly younger people from smoking. I am, therefore, increasing the excise duty on a pack of 20 cigarettes by €1, with a *pro rata* increase on other tobacco products. I am also increasing the duty on e-liquid products by 20 cent per millilitre.

Bank Levy

Although our recovery has been extraordinary, the scars of the financial crisis remain, particularly in the housing and construction sectors. It is, therefore, appropriate that the banking sector continues to play its part. I am extending the bank levy for a further year, with a target yield of €200 million.

Future of the economy

I began this address by saying that the path we want to set out today is an optimistic one for Ireland. It is an optimism that is founded on belief in this country to continue to make the extraordinary progress we have made over recent decades. The choices we made to get where we are today proved the right ones. Ireland can meet the challenges we face, geopolitical shifts, competitive pressures, demographic changes and many others but we can only meet them if we continue to make the right and responsible choices. We know we need to diversify our industrial base and scale Irish firms, and we will. We know we need to invest the increases we have seen in corporation tax, rather than rely upon them, and we are. We know that the only conceivable future is one powered by clean, Irish energy. The path we have set out over the past year, including through the medium-term plan and this budget, recognises these facts. In this and future budgets, we will remain firmly on that path. We will continue to invest heavily in our physical infrastructure with transformative and once-in-a-generation projects. We will continue to target budget surpluses to guard against the downturns that may come, and to make sure we never mortgage our children's future. We will continue to capitalise our sovereign wealth fund, the Future Ireland Fund, so that we plan to meet the demographic change, not that might come but that we know is coming.

Conclusion

I have acknowledged that we are presenting budget 2027 at a time of uncertainty. There is uncertainty in energy markets, in global bond markets, and a broad uncertainty in geopolitical relations that we have not seen in a generation. As a Government, we are responding to those uncertainties by building up our national resilience; by anchoring our tax policy so that we can give people some certainty on the direction of travel; by giving people more of their own money, so they can make their own choices; by offering them a chance to invest in their own future; by freeing up businesses to invest and grow; by using the resources of the State to improve and expand critical infrastructure; and by intervening in a measured way to ensure that a short-term energy crisis does not impede our longer-term goals. We do not build resilience by being reckless. We do it by setting out a path that is ambitious, yes, but also achievable. It is a path centred around people, that rewards hard work, risk-taking and innovation and that recognises that the State and the Government cannot do it all but must do what it can to help people in the here and now, and to plan for the future. Through this budget and the remaining years of this Government, we intend to do just that. That is why I commend budget 2027 to the Dáil.

Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation (Deputy Jack Chambers): Réamhrá

Agus an Tánaiste agus mé féin ag cur buiséad 2027 i láthair don Teach, déanann muid é sin ó bhonn láidir. Ní féidir an bonn láidir sin a thomhas trí staitisticí eacnamaíocha amháin, áfach. Tá sé le fáil i gcumas agus in uaillmhian ár ndaoine óga, sa neart atá inár gcuid pobal ar fud na tíre agus i sochaí a bhfuil athrú thar na bearta tagtha uirthi ach ina mothaítear go láidir fós gur cheart seasamh le chéile agus aire a thabhairt dá chéile.

As the Tánaiste and I present budget 2027, we do so from a position of strength. This strength stems from the hard work and dedication of the Irish people. It resides in the talent and ambition of our youth, in the spirit of communities across our country, and in a society that has undergone extraordinary change while retaining a deep sense of connection and care for one another. As the saying goes, ar scáth a chéile a mhaireann na daoine; we live in the shelter of one another. That spirit of connection comes from the progress we have made as a country. At full employment and with strong public finances, our economy continues to grow. That growth has given us both the means and the opportunity to confront the challenges facing our people, strengthen our country and invest with confidence in its future but prosperity is not an end in itself. It brings with it choices, and with those choices comes responsibility.

As a Government, our responsibility is to ensure that the growth we experience today is translated into lasting improvements in people's lives, greater resilience in our economy and a stronger country for the generations that follow us. The budget I am announcing today with the Tánaiste represents a scale of investment in our public services and infrastructure not seen before in our State, but the level of our spending cannot, in itself, be the measure of our success. That success must be measured differently - in the homes that are built, in hospital waiting lists that are reduced, in childcare places created, in infrastructure delivered and, ultimately, in whether people at home can see and feel a difference in their daily lives. That is the true measure of our success - not the scale of the resources we allocate, but the difference those resources make for our citizens, our communities and our country.

Budget 2027 targets resources where they can have the greatest impact, supporting families under pressure, helping workers with the cost of living and investing in the services and infrastructure on which our future depends. However, budget 2027 is not just an exercise in allocation. It is also an exercise in reform, simplifying how the State works, improving how public services are delivered and shifting our focus from simply building a bigger State to building a better one. We have seen significant growth in the size, resources and reach of our public services in recent years. Our task now is to ensure that this increased capacity translates into services that are more responsive, efficient and capable of delivering for our people.

Fiscal responsibility and public service reform are two sides of the same obligation - to use our position of strength wisely. When times are good, Governments have a responsibility to build resilience rather than assume that favourable conditions will continue indefinitely. As former Taoiseach Seán Lemass once observed, "We know by theory and experience that we cannot insulate ourselves from the effects of economic decline in other states." Internationally, we are facing the most fractured and uncertain geopolitical environment that many of us have experienced in our lifetimes. While Ireland has successfully absorbed or mitigated many of the worst effects of this instability, we have not been insulated from it. Its consequences are visible at the pumps, on supermarket shelves, in household bills and in the costs faced by businesses right across our economy.

At home, the concentration of corporation tax receipts among a relatively small number of firms remains a significant vulnerability for our public finances. Taking those revenues for granted, and continuing to increase permanent expenditure commitments with them, would be akin to writing cheques today that we may not be able to pay tomorrow.

Expenditure Strategy

That is why the Government is taking a responsible approach to managing our public finances, moderating current expenditure growth next year to 6%, down from over 8% in recent years. This will see an extra €7.1 billion allocated in 2027, bringing the total level of gross public expenditure to €125.6 billion. We will support investment in our public services and infrastructure, but we will do so at a pace that is sustainable and with a greater focus on what that investment delivers. We need to ensure that today's commitments can be honoured tomorrow. To achieve this, we must fundamentally reset how we allocate resources and how we build a better State.

Creating Value for Money for the Future

Over the past year, I have introduced stronger expenditure controls, greater scrutiny of how staff resources are deployed and a renewed emphasis on accelerating infrastructure delivery. Reform can never be an occasional exercise or a response to emerging pressures. It must sit at the heart of everything we do. Through the accelerating infrastructure task force, we have made great strides on infrastructure reform this year. I believe that we can emulate this when it comes to day-to-day spending. Therefore, it is my intention to establish a new public spending efficiency task force whose mandate will be to extensively scrutinise day-to-day public spending. It will identify areas across public spending where there is scope to drive greater efficiencies and it will recommend specific actions that can deliver better services and greater value for money. I have asked my officials to establish this task force, with terms of reference to be finalised and work to commence within three months. This will inform the

approach to budget 2028 and subsequent budgets over the lifetime of this Government to drive better efficiency, economy and delivery in all day-to-day spending. The work of the task force will be geared towards building a better State, a goal that is also driving my approach in infrastructure delivery.

Delivering Critical Infrastructure

On this day last year, I made a commitment to tackle the barriers that were delaying critical infrastructure projects across our country. Since then, we have embarked on an unprecedented programme of change, and it is working. This year alone, we have: fast-tracked nationally significant projects through the Critical Infrastructure Act; cut months from project timelines through reformed approval processes; backed decision makers across the public service with a clearer approach to risk; and taken steps to reduce the number of legal cases that can hold up critical projects for years.

The reforms we are delivering at pace are moving us quickly in the right direction, but we must not become complacent. In 2027, I intend to build on the work of the task force, identifying the next steps needed to drive accelerated infrastructure delivery. Success will be measured by how quickly we can translate the €275.4 billion committed through the national development plan into real projects - the water, energy and transport infrastructure we need to deliver more housing and tackle homelessness. Next year, I am allocating €20.3 billion for capital investment, an increase of €1.1 billion on 2026.

Transport

A key focus of this investment will be on transport, a sector that has had a challenging year. Conscious of the pressures being faced, particularly by road haulage and commercial passenger transport operators, the Government is extending the road transport support scheme for two months this year. This will cost an estimated €73 million. To further support the transport sector in 2027, I am allocating €5.5 billion to the Department of Transport. This will enable: a record level of investment to maintain and enhance public transport networks and support the roll-out of new and expanded services across the country, including rural transport improvements; the launch of the vehicle adaptation scheme, helping people with mobility needs to access adapted vehicles; support for the Irish Coast Guard's search and rescue service; and regional airport connectivity.

Through the national development plan, €4.2 billion will: provide for additional investment in DART+, BusConnects and the Cork area commuter rail programmes; support major road projects such as the Adare bypass, the Galway ring road and the M28 Cork to Ringaskiddy; and sustain maintenance of the existing transport network.

The Government is also allocating an additional €6 billion in Exchequer resources for the period 2027 to 2030 to progress MetroLink, a project of unprecedented scale in our country. Now at detailed tender phase, MetroLink is a project that will be delivered and it will transform our capital city, reducing congestion and journey times for hundreds of thousands of commuters. It will also enable up to 120,000 more homes to be built.

Climate, Energy and Environment

Investing in our energy infrastructure is also key to housing delivery. Secure, sustainable and affordable sources of energy have never been more important for our country, and to

support progress on our ambitions, I am allocating €1.3 billion for the Department of Climate, Energy and the Environment in 2027. This provides for a record capital allocation of €654.5 million for Sustainable Energy Authority of Ireland, SEAI, residential and community energy upgrade schemes. This will deliver more solar PV and a package of enhanced renewable energy and retrofit grants, including a boiler scrappage scheme to support permanent reductions to the cost of living.

A total of €170 million will be allocated to climate action and the environment. This will include €25 million for the EU just transition programme in the midlands, ensuring that these communities are supported through our energy transition.

Finally, an overall allocation of €155 million will further develop our circular economy, including €47 million to tackle waste contamination sites, making our localities cleaner and protecting nature and our natural resources.

Water

Water is another critical natural resource and a building block of future growth. To support its significant programme of investment and to accelerate the delivery of new and existing water infrastructure, I am allocating €2.3 billion to Uisce Éireann in 2027. This includes €1.5 billion in capital funding: to build capacity and increase the resilience and sustainability of our water supply; for new water and wastewater connections, enabling the delivery of new homes; and to deliver upgrades to wastewater treatment infrastructure, improving water quality, protecting the environment and enhancing compliance with regulatory standards.

2 o'clock

This investment will progress over 400 projects in counties right across Ireland next year, including the eastern and midlands region water supply project, the greater Dublin drainage scheme and wastewater treatment plant upgrades in Limerick and Waterford.

Housing, Local Government and Heritage

The shortage of housing is the single greatest challenge facing young people and families today. A lack of supply is contributing to homelessness, driving up costs and impeding our young people from experiencing the independence that comes from owning their home. To fully address this challenge, we need to make it easier to build the houses our growing country needs. In the coming year, the Government will continue to accelerate reforms to remove the barriers standing in the way of progress, with a supply-side focus. To support the Department of Housing, Local Government and Heritage in 2027, I am allocating €9.4 billion. This includes €2.2 billion to continue to support the social housing needs of 110,000 households through the housing assistance, rental accommodation and social housing current expenditure schemes as well as invest in emergency supports for those facing homelessness, with targeted supports for families in that position.

I am allocating the Department €5.6 billion in capital funding. This includes €3 billion to fund social housing delivery, including 11,250 new-build social homes; €225 million will be allocated to the housing infrastructure investment fund; under the starter homes programme, over €1 billion will be allocated to deliver thousands of starter homes through a range of affordability supports, alongside the help to buy initiative; over €360 million is being allocated to address specific housing needs, including adaptation grants for homes and the retrofitting of

additional social homes; and €350 million is being allocated to support regeneration of urban areas. The towns and cities regeneration investment fund will support a programme of investment in every local authority in the State.

Investing in Public Services and Our People

The Government is acutely aware of the pressures many people and their families are facing in our country and today's budget will help to ease that pressure. While we cannot insulate against every price rise, we can deliver a meaningful and progressive package of supports for households that seeks to address cost-of-living pressures and protects the most vulnerable in our society.

Social Protection

Our social protection system is a key part of achieving this. Next year, I am allocating €30.9 billion to the Department of Social Protection, which is a €2 billion increase on this year. It will provide for a €10 increase in weekly social welfare rates, which more than offsets projected inflation next year and will benefit around 1.6 million people, including pensioners, jobseekers, carers and disability scheme recipients. I am providing for a new cost of disability payment of €500, which will benefit almost 240,000 people currently in receipt of long-term disability payments. The carer's allowance income disregard will increase to €1,150 for a single person and €2,300 for a couple.

To support households with their energy costs, I am increasing the weekly fuel allowance rate by €5 - an increase of 13% - supporting support more than 470,000 households. I will increase the income threshold for the fuel allowance for single pensioners from €534 to €641 per week, and I am also increasing the living alone allowance rate by €3 per week, or 14%, benefitting 260,000 recipients.

To support families and children, I am increasing the weekly rates of child support payment for children under and above the age of 12 by €6. This will bring the payments to €64 and €84 per week, respectively. The working family payment weekly income threshold will increase by €30, benefiting almost 60,000 families.

Alongside these measures, this funding will provide for an additional 27,000 people on pension schemes and an additional 17,000 recipients on illness, disability and carer's schemes in 2027. We will support the future pensions of 835,000 workers as part of My Future Fund.

Children, Disability and Equality

Making progress to reduce child poverty is a key priority for the Government. This budget takes decisive steps to move us farther along that path. Reducing childcare costs is a meaningful way of making progress. It will make it more affordable for families to raise their children and support people to participate in the workforce. For this reason, I am reducing the maximum childcare fees paid by parents from €735 to €550 per month for children up to senior infants. This will save parents €2,220 per child per year. Taken together, the childcare measures in budgets 2026 and 2027 will reduce the maximum parental co-payment by more than 30%, keeping us firmly on the path towards achieving our programme for Government commitment on childcare costs.

The €7.6 billion allocation to the Department of Children, Disability and Equality will also support the childcare workforce to grow, strengthening capacity across the sector; ensure that almost 100,000 children can avail of free preschool under the early childhood care and education, ECCE, programme; expand the access and inclusion model, providing additional support for approximately 1,000 children with disabilities under the age of three; provide further residential and foster care placements through Tusla, ensuring greater capacity to support children who need care; and grow Tusla's workforce by 322 staff to a total workforce of 6,257.

Disability

The Government is fully committed to advancing the rights and improving the lives of people with disabilities. To make progress, a further 489 residential care packages will be provided next year, as well as 1,500 new day service places. The provision of respite packages will increase, and home support and personal assistance hours will also increase by 191,000 hours. The disability services workforce will be increased by 930, bringing the total workforce to 24,574, which represents a 9% increase over the past two budgets. Further developing capacity in this sector will support people with disabilities and their inclusion in everyday life in our country.

Education and Youth

It is also vital that every student is supported to reach their full potential and that our education system is inclusive of all students. To support this, I am allocating €14.4 billion to the Department of Education and Youth in 2027. This will provide for an increase of €17 million to the capitation funding paid to support schools' in terms of their running costs. Per pupil, this will mean an increase of €68 to €342 at primary level - a 25% uplift - and an increase of €42 to €446 at post-primary level, an increase of 10%. An additional €2 million will support the DEIS plus programme and €3 million of funding is being provided for an additional 100 home school community liaison co-ordinators to improve outcomes for children at risk of educational disadvantage.

I am providing a €56 million increase in the allocation to support children and young people with special education needs in mainstream, special classes and special schools. This will fund 2,339 additional special needs assistants, SNAs, in 2027, bringing the total number of SNAs to 28,000, and an additional 1,353 teachers, increasing the total numbers of teachers in the area of special education to 24,000. Additional funding of €33 million for school transport will bring 180,000 children to and from school every day. Capital funding of €1.6 billion will support continued progress on projects across the school estate, including additional accommodation and modernisation for special education. A second tranche of projects under a climate action summer works programme will also be advanced.

Further and Higher Education, Research, Innovation and Science

The frontier of technological innovation is moving at an unprecedented pace. The development and diffusion of AI is not just a new trend; it is a paradigm shift that will have profound implications for our economy and society. As a country, we are well placed to take advantage of the opportunities that AI offers but only if we equip our people with the skills of the future. To deliver on this, I am allocating €5.3 billion to the Department of Further and Higher Education, Research, Innovation and Science in 2027. This will fund a new three-year

National Training Fund skills package with a total investment of €360 million, €150 million of which will be targeted at strengthening skills resilience across the economy, including the skills we need to adapt to a future where AI is central to work.

I am also conscious of the pressure many families face in supporting their children through third level education. To ease cost-of-living pressures on families and widen participation in higher education, I am introducing a permanent reduction to the student contribution fee of €150. I will also provide for enhanced and new student contribution fee grants for families with more than one child attending higher education, as well as an increase in SUSI maintenance grant rates by 4.5% from January.

Overall, these measures will benefit over 150,000 students and their families.

Additional funding will also be provided to expand apprenticeship delivery, moving us closer towards the Government's target of 12,500 annual registrations by 2030; and for over 1,420 additional higher education places in key health and social care professions.

A €925 million capital allocation will fund key NDP projects, including continued support for INSPIRE, Ireland's research infrastructure programme and for Taighde Éireann, to attract international talent and drive excellence in research, as well as support for public private partnership projects to improve and expand university campus facilities, including in Waterford, Carlow, Limerick, Galway and Letterkenny. This investment in education and research will drive scientific discovery and innovation, which is a cornerstone of our digitalisation agenda.

Digitalisation and AI in the Public Service

In the public service in particular, our ambition must be to go beyond using new technology to make old processes faster. We must use it to redesign services around the citizen to make public services better and easier to access. To support this, I am providing €17 million to the digital transformation fund in 2027, alongside ongoing investment of €9 million in Government digital infrastructure, bringing total planned investment to €26 million next year. This funding will support the delivery of simpler, more connected and more accessible public services for people, families and businesses across the country.

There is perhaps no area where the combination of investment, reform and technology has greater potential to improve people's lives than in our health service.

Health

Life expectancy in Ireland has never been higher, and our health system is among the highest funded in Europe, on a *per capita* basis. In the past decade, annual investment in health has increased by over €13 billion and in that time, the health workforce has grown by over 30%. It is crucial that our investment in health, alongside productivity and reform, translates into better outcomes for patients.

To support this, the Department of Health will receive an additional €1.6 billion in current expenditure in 2027. This will provide for: an increase in the HSE pay budget, to support front line and community workforce growth within agreed pay budgets; an additional 1.8 million home-support hours helping older people remain at home and to leave hospital; reform of GP services, including better access to GP out-of-hours services across the six health regions; better

access to dental and orthodontic care for children; and expansions in access to free contraception, providing eligibility to people aged up to 37.

Budget 2027 provides for a record level of investment in mental health, 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 LGBTQI+ community; and investment in targeted suicide prevention initiatives to support the Traveller community.

The NDP will fund €1.7 billion in health infrastructure projects in 2027, including: progressing the relocation of the National Maternity Hospital; expanding the surgical hub network and progressing elective treatment centres in Cork, Galway and Dublin; providing additional acute, community, mental health and residential beds; and supporting virtual consultations, secure digital systems and the technology needed to deliver more care digitally. Investment in public healthcare strengthens our communities and protects the most vulnerable in society.

The same is true when it comes to security and defence.

Protecting our communities and our State

Justice, Home Affairs and Migration

Everyone who lives in our country deserves to feel safe in their homes and communities. Our gardaí play such a critical role in this and to support the force in 2027, funding will be allocated to recruit up to 1,000 trainee gardaí, bringing our force to over 15,000 next year. A €5.9 billion allocation for the Department of Justice, Home Affairs and Migration will also provide: an additional €5.3 million for domestic, sexual and gender-based violence initiatives, including additional funding for Cuan; an additional €77 million for the Irish Prison Service to respond to demand; an increase of €13.5 million for the Courts Service to continue investment in modernisation and service delivery; over €11.5 million of additional funding will be provided for youth justice initiatives; and an additional €7.5 million will go to the National Cyber Security Centre.

Defence

Alongside investment in justice, we will continue to strengthen our capacity to protect the State and respond to a more uncertain international environment. This is why I am announcing a package of €1.6 billion for the Department of Defence for 2027. This increase of 9% will support: an intake of 850 new Permanent Defence Force members next year; increases for Air Corps and Naval Service equipment; national preparedness and resilience funding; IT investment for digital transformation and the joint cyber operations unit; and healthcare and medical services for the Defence Forces.

Some €340 million of NDP funding will support: the delivery of new helicopters and the military radar programme; targeted investment in capabilities, including maritime surveillance and cybersecurity; and the modernisation and upgrade of military installations throughout the country.

Foreign Affairs and Trade and Shared Island

Our security is shaped by our engagement with the wider world, especially at a time when Ireland holds the Presidency of the Council of the European Union. Overseas development funding is a crucial part of our global contribution and that is why I am announcing funding of €1.3 billion for the Department of Foreign Affairs and Trade for 2027. This will include: €855 million for international co-operation to provide life-saving humanitarian assistance through the Irish Aid programme; further support for the emigrant support programme; additional investment in trade diversification and sports diplomacy; and support for the reconciliation fund to further support peace on the island of Ireland.

Our Shared Island

The progress we have made to secure peace on this island can act as a beacon of hope in an increasingly fractured world but we know too well that we cannot take this for granted. We must continue to invest in building connection and progress that is mutually beneficial. The shared island initiative offers us this opportunity by delivering major investment that will benefit the whole island. In 2027, I am allocating €200 million to the shared island fund to support: the completion of the iconic Narrow Water Bridge, linking the Cooley Peninsula with the Mourne Mountains; and the commencement of a new teaching building at Ulster University; and phase three of the Ulster Canal restoration. We will also invest in major new infrastructure in ports to support offshore renewable energy both North and South, as well as upgrades to rail infrastructure between Dublin, Belfast and Derry, in line with the All-Island Strategic Rail Review. The shared island initiative will deepen connections between people across the island and offer new opportunities for enterprise.

Strengthening growth, enterprise and Ireland's global position.

Enterprise, Tourism and Employment

Enterprise flourishes in our country when the courage, determination and vision of our entrepreneurs, SMEs and family businesses is matched by a State that can enable and support the right conditions for success. First, we can simplify and rebalance regulation to make it easier for domestic and foreign-owned enterprises to do business here. Second, we can deliver targeted financial supports to new and existing businesses, so that they can continue to grow and support record levels of employment in our country. To support these goals, the Department of Enterprise, Tourism and Employment will receive €1.4 billion in 2027. Some €3 million will enable Enterprise Ireland to establish Startup Ireland as a national entrepreneurship initiative and single-entry point for founders. IDA Ireland will progress initiatives across next-generation sites and regional investment. Funding will provide the national artificial intelligence office with a strong foundation to implement the AI Act. We will invest to expand high-value overseas tourism, extend the tourism season and increase regional visitor numbers. The growth and sustainability loan scheme will assist Irish companies in accessing finance to develop their businesses. Some €29.6 million is being provided to the European Space Agency programme. This will support Irish companies in securing additional high-value international contracts, delivering strong economic returns for Ireland.

Agriculture, Food and the Marine

For decades now, our agriculture sector has been delivering for Ireland. A key component of our modern economy, it is the heartbeat of every corner of Ireland, supporting almost 160,000 jobs. I am conscious of the pressures that farmers are facing when it comes to fuel

costs. Therefore, the fuel income support scheme for farmers and agricultural contractors and related horticulture and fisheries schemes are being extended to cover a further five-month period this year, at a cost of €31.2 million. Government will continue to support the agriculture sector in 2027 and to do so I am allocating €2.3 billion to the Department of Agriculture, Food and the Marine.

Deputy Michael Fitzmaurice: That is less than last year.

Deputy Jack Chambers: This will provide: an extra €21.6 million for water quality and biodiversity European innovation partnerships, to improve water quality on farms and support farmers; €22 million for the national sheep welfare scheme; €8.4 million for animal health and welfare policies, including horse and greyhound welfare measures and the animal welfare strategy; a €4 million increase for the straw incorporation measure, to support the tillage sector and the environment; €31 million for a new fertiliser scheme, to be launched in 2026, to support farmers in responding to higher fertiliser costs; and an additional €20 million for the fisheries sector, following the recommendations of the Berkery report.

Not only is Ireland's agrifood sector supporting jobs and exports but it is also the driving force of our rural communities.

Supporting vibrant communities and culture

Rural and Community Development and the Gaeltacht

Our farmers, food producers and coastal communities play a vital role in sustaining regional economies and supporting growth across the country. The success of these sectors has always depended on the strength of the communities behind them. In 2027, the Department of Rural and Community Development and the Gaeltacht will receive €628 million. Of this, €208 million will support rural development, €8 million will support local job creation, social inclusion and environmental projects through the LEADER programme, €5 million for the community services programme will provide more local services and employment opportunities, €2 million will help small community and voluntary groups, particularly those serving disadvantaged communities, cuirfear €161 milliún ar fáil chun tacú le pobal na Gaeltachta, chun an Ghaeilge a neartú agus chun seirbhísí agus naisc iompair do phobail na n-oileán a fheabhsú, agus cabhróidh €1 milliún breise le tuilleadh daoine i bpobal na Gaeltachta a gcuid scileanna Gaeilge a fhorbairt agus a choinneáil, while an additional €1.5 million will support vital transport links for offshore islands.

In 2027, the NDP will support the development of the pier at Inis Oírr in County Galway, forbairt ar ionad Gaeilge nua ar Shráid Fhearchair i mBaile Átha Cliath, agus athfhorbairt choláiste samhraidh Choláiste Lurgan i nGaeltacht Chonamara. Together, these measures will strengthen rural communities' amenities, support the Gaeltacht and help preserve and promote the unique cultural heritage that enriches our country.

Culture, Communications and Sport

Communities are sustained by the institutions, traditions and activities that bring people together. Our artists and media help define who we are as a people. They preserve our heritage and showcase Ireland's creativity and talent at home and abroad. From local clubs to national

level, sport has a unique ability to unite. Those of us lucky enough to be in Croke Park and, indeed, the whole country, will never forget how they felt in those final seconds as the clock ticked down on Mayo's 75 year wait for All-Ireland glory this summer. We are a country that understands the immeasurable contribution sport makes to our shared sense of belonging. That is why in 2027, the Department of Culture, Communications and Sport will receive a package of €1.3 billion. There will be €121 million in current funding for Sport Ireland, which will support sports participation and player development, including €4 million in funding to the League of Ireland football academies, a €1 million increase in funding to the Gaelic Players Association to support intercounty players, €1 million is ring-fenced for the hurling and camogie academy initiative, additional support is provided for high-performance in the build up to the LA Olympics, and almost €22 million will support Ireland's hosting of the 2027 Ryder Cup and preparations for the 2028 European Football Championship.

For culture and the arts €34 million will provide a full year of income support for artists, helping them remain in creative work. Record funding for the Arts Council will support artists, arts centres, festivals and initiatives such as Culture Night and creative schools. Almost €89 million will support our national cultural institutions, which welcome more than 4 million visitors each year. Funding will also be provided for the Fleadh Ceoil, which will return to Belfast in 2027.

For communication and media, €15 million will support the post office network and the services it provides to communities, and funding will support the introduction of a new public warning system so emergency alerts can be sent directly to mobile phones during major incidents.

Through the national development plan work will progress on the national velodrome and badminton centre and the national cricket centre at the National Sports Campus. Investment will continue the redevelopment of the Crawford Art Gallery in Cork and the National Concert Hall discovery centre.

Whether it is through sport, culture, stronger communities, public services or modern infrastructure, the purpose of public investment is the same: to improve people's lives. The choices we have made in budget 2027 reflect our determination as a Government to ensure that public investment delivers real benefits for people.

A Budget for our People

Taken together, the budget I am announcing with the Tánaiste today is a progressive one. It is a budget for working families. For the second-year running, Government has reduced the cost of childcare in a meaningful way, easing the pressure on parents, and giving them the opportunity to return to work. It also takes further steps to permanently reduce the contribution families pay towards third-level education. This means that a married couple with one child in full-time childcare, both working and with a combined net income of €95,000, can expect to see a gain of over €3,500 next year, a 3.7% increase, because of the decisions we have taken today.

This budget protects lower paid workers. A single person with a minimum wage job and a net income of €26,000 will see a 5% increase in their income next year because of the increase in the minimum wage and the tax changes made. This budget protects the most vulnerable in our society, reducing income inequality and the at-risk-of-poverty rate. Households with the

lowest incomes will see an increase of almost 4%. The incomes of lone-parent households, pensioner households and people with a disability will all see an increase because of the decisions we are taking today. I am confident that the measures we are committing to today, together with the tax changes announced by the Tánaiste, will make a real difference in people's lives and in their pockets and improve how public services are delivered.

Public Service Pay

None of the ambition I have set out today can be achieved without the people who deliver our public services. The State is and will continue to be a good employer. The Government wants to constructively work with workers' representatives to secure a new public service agreement that is fair to public servants, fair to taxpayers and sustainable for our economy. As I have already set out, budget 2027 is one that protects living standards in what are uncertain times. Government, unions and representative associations must now focus on delivering an agreement without further delay.

The most recent public service pay agreement made important progress on protecting the living standards of public servants and it is Government's intention that any successor agreement should make further progress for public servants across our country. Industrial action in the public service has been ongoing for almost a week now and while I understand the strength of feeling, every effort should be made to avoid disruption of services to the public.

I have made today a significant provision in the package for public service pay. This demonstrates my seriousness and, indeed, the seriousness of Government, in our desire to reach a new agreement that responds to the issues that have been raised. I would now call on ICTU and other associations to match this intent by re-engaging as a matter of urgency and standing down the ongoing industrial action.

Closing Remarks Focail Scoir

Bhí tráthanna sa saol nuair a b'éigean d'Éirinn féachaint níos faide ná na dúshláin a bhí díreach amach romhainn agus cinneadh a dhéanamh faoin gcineál tír a bhí ag teastáil uainn. There have been moments in our history when Ireland has had to look beyond the immediate challenges before us to decide what kind of country we wanted to become. The generation of Lemass recognised that Ireland could not secure its future simply by managing the structures it had inherited. They questioned assumptions, removed barriers, opened our economy and prepared Ireland for a future that was only beginning to emerge. Today, in very different circumstances, that responsibility falls to us.

We are fortunate to live through a period of remarkable prosperity but prosperity is not, in itself, a purpose. Previous generations were challenged to create prosperity. Our generation will be judged by what we do with it, not simply by how much money was available to us, and not simply by how much we spent, but by what we built, what we changed and the positive difference we made. We have an opportunity to turn today's prosperity into something more enduring, in the homes and infrastructure of a growing country, better and more responsive public services, a productive and competitive economy, and public finances strong enough to withstand the challenges that will inevitably come.

We cannot know precisely what Ireland will look like in 20 or 30 years but we can decide whether we enter that future prepared. That is the purpose of budget 2027. It is to protect

people today, to build the foundations of tomorrow, and to reform our State so that it is ready for the future. Is annamh a fhaigheann muid deis mar seo: is é sin forás náisiúnta fadtéarmach a dhéanamh de thréimhse leanúnach den rath. If we use this moment wisely, the prosperity of this generation can become the foundation for the success of the next. I commend this budget to the House.

Deputy Pearse Doherty: Amharcfaidh oibrithe agus teaghlaigh ar an cháinaisnéis seo agus cuirfidh siad ceist shimplí amháin orthu féin: cén difear a dhéanfaidh sé seo i mo shaol i ndáiríre? An mbeidh sé níos fusa dom na billí a íoc? An mbeidh an cíos níos inacmhainne? An mbeidh mé ábalta an teach a choinneáil te an geimhreadh seo? An mbeidh seans ag mo pháistí teach dá gcuid féin a cheannach? Ar ndóigh, do go leor daoine amuigh ansin, is é an freagra a bheas acu ná "Ní bheidh". Is féidir cur síos a dhéanamh ar an cháinaisnéis seo i gcúig fhocal – "Imithe sula bhfaigheann tú é". Beidh na bearta cáinaisnéise seo imithe nuair a bheidh daoine ag plé leis na billí leictreachais, an cíos, an taisteal agus iad ag na pumpaí peitril agus na cuntair sna siopaí. Tá sé soiléir nach dtuigeann an Rialtas an brú atá ar oibrithe agus teaghlaigh mar níl aon phacáiste sa cháinaisnéis seo le dul i ngleic leis na costais mhaireachtála. Bhí ceannaireacht de dhíth ar na daoine. Bhí fíorghníomh de dhíth orthu ach, ina áit sin, fuair siad tuilleadh den rud céanna arís.

Workers and families will look at this budget and ask one simple question: am I any better off? They will not mean in a Government press release, but in real life. When the bills are paid, when the month is over, that is the real test, and this budget fails it completely.

Deputy Matt Carthy: Hear, hear.

Deputy Pearse Doherty: Budgets are about choices: who is put first and who gets left behind. Time and time again, this Government leaves ordinary Irish people behind: those who keep Ireland moving, those who work hard and are trying to build a life for themselves here at home. The Government is hell-bent on making life harder with the choices it makes. With its leaks all weekend, this Government has talked about giving €750 back to workers in a tax break. The Minister, though, knows fine well that the majority of Irish workers will not get a sniff of that €750, because the majority of Irish workers do not earn enough money to avail of that tax break in relation to the bands.

Deputy Mairéad Farrell: Hear, hear.

Deputy Pearse Doherty: The majority of Irish workers, over 1.5 million, who the Government has left abandoned in this budget, will get less than €250 in a tax break. That is an insult. The Minister, then, has the cheek to stand here and say that this is a budget for workers. It is nothing of the sort.

Deputies: Hear, hear.

Deputy Pearse Doherty: It is less than €5 a week at a time when people have seen price increase after price increase over the past year. That is the reality behind the Government's

spin. Workers and families are looking at what they will actually have left, and that is where this budget completely fails the test.

In fact, it can be summed up in five simple words: gone before you get it. Tá sé imithe sula bhfaigheann daoine é. People do not live on budget day headlines. They live on what is left in their bank accounts at the end of the month. It is clear that the Government just does not get it. None of the Cabinet understands the pressure and scale of the pressure that ordinary families are under. If Ministers did, we would see the Minister for Finance announce a cost-of-living package that would take immediate effect. Instead, what he presented is less than €250 for the majority of workers as a serious answer to the cost-of-living pressure that workers and families are facing.

The same test applies to pensioners. An increase of an extra €10 weekly was announced for the pension, but the Minister knows as well as I know that prices are rising higher than that and that inflation at the minute is 3.9% in this State. Pensioners are going to be worse off in real life as a result of the Government's choices. Tá pinsinéirí dul a bheith fágtha níos boichte san fhíorshaol. The Government knows this. It knows that pensioners were already under pressure. It knew that prices were rising, yet the budget still leaves them worse off. It has deliberately chosen to make their lives harder. This is the reality.

All of this is about choices. It is about the choice to give workers a miserly tax reduction that will be wiped out by the next single household bill, the choice to leave pensioners worse off as prices rise and the choice to do nothing that will actually cut the cost of living and make life more affordable for workers and families. That is the central feature in the budget that the Minister has announced today. He is completely and utterly detached from the real lives of families and workers right across the State. People are asking simple, basic questions. Does my money stretch further? Can I pay the bills without worrying? An féidir liom na billí a íoc gan a bheith imníoch fúthu? Do I have anything left at the end of the month? For too many people, the answer after the Minister took to his feet is a simple "No".

Sinn Féin set out a different approach. We told the Minister what was needed, and we told him that with real leadership and action we could put workers and families first. We showed him that with the right choices, he could have made a real difference. This included a cost-of-living package aimed at making life more affordable, abolishing the universal social charge, USC, for every worker on the first €40,000 that they earn and €400 in energy credits. These are measures aimed directly at the pressures households are facing today because that pressure is real and it is happening right now. The test for this budget was whether it puts workers and families first, protects pensioners from rising prices, and responds to the cost-of-living crisis people are living with right now. On tax, it fails the test. On pensions, it fails the test. On the cost of living, it fails the test. That failure runs right through the budget.

The Tánaiste said that the economy is growing, and yes, it is. The economy, however, has to serve the people of Ireland’s interests. For the headline figures to mean anything, people need to see it in their real lives day to day. That is why this budget is such a missed opportunity. Nowhere can this be summed up better than when we look at the spiralling costs of energy, including fuel. We are heading into the winter and hundreds of thousands of households are already struggling to keep the lights and heat on. More than 300,000 households, a record number in this State, are behind on their electricity bills. One in four households cannot pay their gas bills. Families desperately needed this Government to act for them. They desperately

needed this Government to have their back. Sinn Féin called on the Government to return the energy credits and to give households €400 off their energy bills. It refused. We called on it to tackle the excessive standing charges. There has been no action. We called on the Government to ensure that data centres pay their fair share of network costs and stop asking ordinary Irish households to pick up that tab. Again, there has been no action.

While workers and families struggle, there is no windfall tax on the enormous profits being made by energy companies ripping their customers off over and over again, and that shows the priorities of this Government.

Deputy Matt Carthy: Hear, hear.

Deputy Pearse Doherty: Households are being told to tighten their belts, while companies are making extraordinary profits and being left untouched by Fine Gael and Fianna Fáil. That, a chairde, is a political choice. The Government is deciding to take a side, and it is very clear which side it is on. Ireland should not be the country where families face the highest electricity bills in Europe while energy companies pocket bumper profits. Bhí sé de dhíth ar theaghlaigh go ngníomhódh an Rialtas. D'iarr Sinn Féin ar an Rialtas na creidmheasa fuinnimh a thabhairt ar ais, ach dhiúltaigh sé. D'iarr muid go ndéanfadh sé beart faoi na táillí seasta iomarcacha ach níl dada sa cháinaisnéis seo faoi sin.

The same failure can be seen in relation to fuel. A fill of home heating oil, and I have told the Minister many times, is now over €700 dearer than it was at the start of the year. For many families, that money simply is not there. They do not have it. What is his response? It is less than €50 of a reduction on the cost of a refill. That is an insult. It is nowhere near the scale of the crisis. He knows the price of kerosene went up €45 the day before las and he has come back with a €50 reduction in the cost of home heating oil, despite the fact that he knows that with the stroke of a pen he could do four times that. He has it within his gift. Sinn Féin has been calling for the past six months on he Minister to get rid of carbon tax on home heating oil as these prices skyrocketed. He refused to do this time and time again. If he did, it would deliver up to €200 per house at this point in time. He dismissed that proposal time and time again because he said it was the carbon tax. Instead, we got months of delays and what is not even a half measure today.

The Government then says: "But we are protecting people with fuel allowance" It boasts about an extra €5 on the fuel allowance. It is far too low for a start. Let us dig deeper behind the Minister's spin in relation to this. The situation is actually worse. He has calculated the fuel allowance on the basis of 28 weeks. The fuel allowance season this year is 32 weeks. Does the Minister know what that means for a family? Even with this €5 increase, they are going to be €12 worse off. Now, that is some brass neck from the Government on this. It has shortened the fuel allowance season by four weeks and then pretended it is actually bailing out people by increasing the amount by €5.

They are worse off.

Ansin, tá na pumpaí peitreal againn. Is é an praghas ar pheitreal ná €2.20 i go leor áiteanna ar fud an Stáit agus tá an Rialtas ag súil le moladh mór ó dhaoine nach bhfuil sé dul a dhéanamh rudaí níos deacaire agus na praghsanna a chur suas. Caithfidh tiománaithe a gcarranna a úsáid

le dul ag obair agus na páistí a fhágáil ag an scoil. Ba chóir don Rialtas praghsanna a ghearradh tuilleadh ag na pumpaí. When we look at the prices at the pumps, we see that this has been a burning issue for people, forcing the Government into action only when people had to rise up and protest because the Government refused to understand and refused to listen to the pressure ordinary people were under. Many forecourts are now charging €2.20 for a litre of diesel, yet the Minister for Finance is expecting a pat on the back for not putting up the prices any further and telling people that there will be no further taxes this winter. He does not tell them that he is actually going to put the price up in December because he is reintroducing the National Oil Reserves Agency, NORA, levy. He will then start to increase it incrementally from the start of February through four different increases. If the Minister understood the pressure people were under, he would be standing up today saying the Government understood that motorists, particularly in rural areas, needed their cars. They need the car to go to work, to drop the kids to school and to go to the hospital appointment. The Minister would also say the Government understood the pressure people were under and the fact that the surpluses in the State were the result of their collective efforts, and that that was why the Government would have their backs and reduce further the prices of petrol and diesel, as well as those of home heating oil and green diesel, but it refuses because it simply does not get it.

For hundreds of thousands of people, driving is not optional. Delaying planned increases is simply not good enough. People needed the prices brought down, and the Minister should have cut the price of diesel and petrol by 10 cent. He should have supported our farming community by reducing the price of green diesel by the maximum amount, another 17 cent. His Department has acknowledged time and again that reductions in fuel prices help reduce inflation because, when diesel prices rise, transport and business costs and food prices rise, and eventually that bill lands with workers and families.

Behind today's crisis is also a deeper failure. For years now, we have heard grand announcements about renewable energy. If we look behind the curtain and look at the reality, we see that not a single offshore wind project has been delivered. A country that should be a renewable energy powerhouse, creating jobs, strengthening our energy security and bringing down bills, is lagging so far behind. Where is the ambition in this year's budget? It is simply not there. Sinn Féin called for the Government to introduce three quarters of a billion euro in additional investment in renewable energy, but it has not been done. Instead, after years of Fine Gael and Fianna Fáil promises, ordinary households continue to remain exposed to extraordinary energy costs. Workers and families are the ones who have to pick up the tab for the Government's failure.

The Government has been talking non-stop about workers in this budget. The spin machine has gone into overdrive and the headlines in the newspapers are that every worker is getting €750. We know that that simply is not true. After the Government abandoned those very same workers last year, what it has come forward with this year is an insult. The Minister has stated clearly in his documents that the majority of workers will get just above €200 of a tax break. That is an insult. The Minister tries to tell them, talking straight, that this is a worker's budget. How can it be a worker's budget if the Government understands the pressure they are under? How can the Minister genuinely turn around to any workers who have been struggling, getting up early and working on construction sites, in our shops, in retail or on the factory floor and tell them that the majority of workers – 1.5 million of them – get a tax break of just about €200? It is an absolute insult. In the middle of a cost-of-living crisis, the Government has chosen to

leave them short-changed. Last year, it told them to wait. This year, it is giving them the crumbs off the table. It is an insult in the face of relentless price increase after price increase.

Let me refer to the question many of them will ask, having heard the message from the Minister. I will ask it on behalf of the 1.5 million workers whose value the Government thinks is just a €200 tax break. Did they too not get up early in the morning? Did they too not work hard? Do they too not deserve a break? Does the Minister genuinely believe that €200 cuts it for them? We are talking about people who keep this country moving and who work every single day to try to do their best. The Government could have done more for them and it was possible to do it. The best way to have done so was by abolishing the USC on the first €40,000 that every worker earned in this State. That would put €733 on average into the pockets of workers. It is the best way to make sure that workers feel the benefits in their payslips.

There is also an area in this budget where the Government has been completely and utterly lacking, and that is housing. The urgency in relation to this crisis is nowhere to be seen in this housing budget. We are in a housing emergency, a crisis that is reshaping how an entire generation lives. Young people remain in childhood bedrooms because they cannot afford to leave. Couples with good jobs cannot afford to buy a home any more. People are postponing having children because they have nowhere secure they can call home to raise them. Families are handing over huge amounts of their income every single month in extortionate rents. Teachers and nurses cannot afford homes near where they work. First-time buyers are now typically approaching the age of 40 before they can buy a home. That is probably the biggest indictment of the Government's failure in terms of policy. Think about that for a minute.

The Taoiseach: That is not true.

Deputy Pearse Doherty: After years of paying rent, saving and watching house prices climb faster and faster, they still do not have the deposits they need. They have had years of being told that they have to put their lives on hold. That demanded a massive response from the Government, a massive amount of understanding, a bold intervention, a budget that said "Enough", a budget that would allow us to build homes at scale, a budget that understood where people are at, a budget that said we were going to make home ownership affordable again, a budget that would protect renters, a budget that would bring vacant and derelict houses back into use, and a budget that would treat housing as a basic need rather than an investment opportunity. What did we get from Fianna Fáil and Fine Gael? We got no increased funding for building homes. None. Not a bit. In the middle of a housing emergency, this is not a budget designed to turn the housing crisis around.

The Taoiseach: That is not true.

Deputy Pearse Doherty: After years of failure, the Government still clings to the broken model: more tax breaks, more subsidies, more incentives and more public money for developers, institutional investors and corporate landlords. Let us look at the Government's record.

The Taoiseach: Eleven thousand social houses-----

Deputy Pearse Doherty: The Taoiseach should look at his record.

The Taoiseach: I am looking at it.

Deputy Pearse Doherty: Let us look at it.

The Taoiseach: It is much better. Then thousand seven hundred-----

Deputy Pearse Doherty: How does the Taoiseach like this for a record? House prices are soaring under his leadership. That is a fact. Rents are soaring under his leadership. That is a fact.

A Deputy: Deputy Doherty is wrong again.

Deputy Pearse Doherty: Mortgage burdens have grown. That is another fact. Homelessness has risen. Does the Taoiseach accept that as a fact? Home ownership has moved further beyond the reach of working people. Homes are places — this is what the Taoiseach does not get — where people should be able to live, raise their families and grow old together. The Government has turned homes into commodities. It has allowed institutional investors and speculators to come in and make profits off the misery and hardship of ordinary Irish people. The Government has taken the wrong side. Fianna Fáil and Fine Gael have tried it time and again, the thinking being that the crisis will be solved by giving more tax breaks to speculators, bailing out the bankers and helping the landlords. The crisis is getting worse. The Taoiseach needs to understand this and should have acted in this budget to get it right.

What has the Government done instead? It has given renters a miserly €150 increase in the renter's tax credit. Does it know how much rents are increasing by? Does it know what it did last year in the budget by allowing landlords to increase rents? The increase is gone before renters even get it. The Government's refusal to ban rent increases means it knows absolutely that the money goes straight into the pockets of landlords. That is exactly what is happening here.

Sinn Féin proposed real protections but the Government is on the wrong side. We wanted to see it double the renter's tax relief to €2,000. We wanted to see it ban rent increases, build social and affordable homes at scale, take hard-hitting action on vacancy and dereliction, treble investment in maintaining and improving our council homes, and support our small and medium-sized builders to get family homes built at scale. One can reshape a housing system around workers and families or it can do what the Government has done, namely, shape it around vulture funds, corporate landlords and large developers. The consequences of its choices are there for everyone to see.

There are more than 5,000 children homeless in this State today, in one of the wealthiest countries in the world.

Five thousand of our children are homeless. No one should have to grow up in a hotel room and call it home. No parent should have to tell their children they cannot have their mates over because they do not have a roof over their heads, but that is the reality Fine Gael and Fianna

Fáil have created in this Ireland of 2026 and it has been for many years. This crisis can absolutely be solved, but it requires urgency, scale, political will and the courage to break from the housing model that has failed ordinary people.

The same question about the Government's priorities runs through social protection. As I said, €10 on the pension and social welfare payments goes nowhere near far enough. People will be worse off and the problem is that those around the Cabinet table know that. They absolutely know that people will now struggle because of the choices they have made. We needed to see an increase of €15, which Sinn Féin called for. Pensioners living alone should have been given €20, which Sinn Féin called for, and people on disability allowance should have seen their payment increase by €25. They also needed immediate lump sums because the cost-of-living crisis is happening right now. Sinn Féin called for a cost-of-living package to be delivered this year, a €300 lump sum for social welfare recipients and pensioners, but again, the Government refused this. It will now force people to wait until next year.

Deputy Timmy Dooley: And another Northern Bank raid to fund it.

Deputy Pearse Doherty: Timmy, when you go back to Clare, you will force people who are earning a fraction of what you earn-----

Deputy Timmy Dooley: The same-----

Deputy Pearse Doherty: Many of your constituents would love to be in your situation, where they do not have to worry about how to heat their homes or put food on the table. The Government is telling people they are getting €10, which does not even keep up with the cost of rises in prices. Yesterday, hundreds of households had their electricity prices go up and 1 million will in the next week, yet you want to shout over me when I am standing up for and have the backs of ordinary people, who you are leaving high and dry. Maybe you should have a bit of respect and listen to what is being said.

Deputies: Hear, hear.

Deputy Pearse Doherty: What should have been delivered is a real, meaningful cost-of-living package. Some of the Government TDs do not like to hear this truth. They like to believe the spin they live under in their little bubble. One in five children in this State is currently living in poverty - one in five children. Simon Harris spoke about surpluses of €9.5 billion. That means nothing to parents or children living in poverty. Poverty means children are growing up in homes where the money runs out before the end of the week. That is the reality. It means they are growing up in homes that are cold and they are missing out because their parents cannot provide what other families take for granted. What should have been done in this budget is targeted measures like the ones Sinn Féin put forward, including a targeted child benefit measure to tackle child poverty. Again, the Government has abandoned those families.

Let us look at the issue of disability, because nowhere is the gap between political promises and lived reality clearer than it is for people with disabilities and their families. If I were to

roll back the clock and listen to budget announcement after budget announcement and the spin that came out of the Government, I would believe the Government is fantastic when it comes to the issue of disability. Then we see the lived reality. Anyone travelling past the Dáil any day of the week last year was more likely than not to see children with disabilities in wheelchairs and their parents outside protesting. Families have travelled across the State to protest, campaign and plead for things their children should already have as a right, such as assessments, therapies, school places, SNAs, respite or basic support. Parents who are already carrying enormous responsibilities are forced to become campaigners, chase Departments, and protest and fight for every single little thing they should have as a right. That is the reality. It is the lived experience of their lives. They should not have to stand outside the Dáil begging for the basic rights of their children. Ar son gach uile rud, ní ceart go mbeadh orthu é sin a dhéanamh. Ní ceart go bhfuil orthu seasamh taobh amuigh den Dáil ag impí bunchearta a bpáistí.

Today, the Government continues to break the law over and over again because 23,000 children are waiting for an assessment of need beyond the statutory timeframe. Children are waiting on average for more than two years. That is two years without therapies, two years without adequate intervention, and two years without the support that could transform the life and development of the child. They are years the Government cannot give back to any child or parent. Unfortunately, what this budget has guaranteed is that again we will see more parents and children protesting outside the gates of Leinster House. We needed serious investment in disabilities. For example, the Government has not provided the funding necessary to recruit the large numbers of special needs assistants it floats. In February, €19 million was provided for 500 SNAs so how can €29 million pay for 2,339 of them today, as was claimed?

Last year, the Government left people with disabilities €1,400 worse off. What this budget offers does not even come close to undoing that damage. People with disabilities and disability organisations have repeatedly said that living with a disability comes with a permanent additional cost, including for heating, transport, equipment, care and medical costs. People with disabilities face additional costs to live an equal life whether they are in or outside employment and the Government has limited support to those dependent on social welfare and has delayed the long-promised new scheme to 2028. That is simply not good enough.

The lack of ambition continues with childcare. Where is the €200 per month childcare promised before the election? It started as a Sinn Féin proposal. Then Simon Harris adopted it. That is good, but he should deliver it. The reported capping of childcare costs at €550 is a far cry from the €200 that was promised. The Government could deliver €200 per month childcare today just by implementing the proposal the Department of Finance put to him, which is to ask the vulture funds to pay tax on the extortionate rent they charge for apartments in this city and elsewhere.

Deputies: Hear, hear.

Deputy Pearse Doherty: That would pay to bring childcare costs down to €10 per day and we would still have a few million euro left. They are the political choices I would make, but the Tánaiste has decided to protect the vulture funds and let families wait a bit longer before we bring in real affordable childcare. Sinn Féin has also made clear that it is not just about affordability. Spaces need to be available and that is why we argued that the Government

needed to create an additional 10,000 spaces, increase the pay for childcare workers and double capital expenditure to expand capacity.

College fees should also be affordable. This is another promise Fine Gael made. Students have rightly been demanding action at third level and they were promised lower fees.

Deputy Simon Harris: In the North, they are going up.

Deputy Pearse Doherty: When you promised lower fees, Simon, what were they?

Deputy Simon Harris: They were lower than in the North.

Deputy Pearse Doherty: What were the fees you promised? When you promised lower fees, Simon, fees were €2,000. Today they are €2,500. Next year, you plan for them to be €2,350.

The Taoiseach: That is not true.

Deputy Pearse Doherty: In anyone's books, that is not going down, Simon. That is going up.

Deputy Simon Harris: They are lower than in the North.

Deputy Pearse Doherty: I know you are good at spin, but that is the reality.

The Taoiseach: You are not bad yourself at the bit of spin.

Deputy Pearse Doherty: The health service presents another brutal reality for workers and families. People pay their taxes, their GPs and their dentists. They pay for their medicines, scans and private treatments over and over again. They pay for private health insurance because they believe the public system is not fit for purpose. Yet again, the Government has underfunded health in this budget. That is clear and we will pick up on that further.

Budgets are all about priorities, who gets protected, who is asked to contribute, what the Government treats as urgent and who is told yet again to wait. Workers are still facing high prices, renters are still facing record rents and families have some of the highest energy costs in Europe. Children with disabilities are still waiting for their assessments and therapies, parents and patients are still waiting for care and more than 5,000 children are still waiting for a home. These are the realities against which the budget needs to be judged, not by the press conference, spin, a glossy booklet or a ministerial soundbite. People will judge this in their homes and real lives, at their kitchen tables and in their bank accounts when the bills are paid. Sinn Féin set out different priorities: affordable energy, affordable homes, protection for renters, a pathway to home ownership, adequate support for people with disabilities, affordable and accessible childcare, a public health service that can be depended upon and a greater contribution from banks, corporate investment, energy companies and those making extraordinary profits off the backs of ordinary Irish people.

Politics is ultimately about choices. A government can accept record rents or it can bring them down. It can tolerate children growing up homeless or build the homes their families need.

3 o'clock

It can allow energy companies to make bumper profits while families sit in cold homes or it can intervene and stand up for people. It can force the parents of children with disabilities to fight for basic supports or it can build the services that treat those children with dignity. Workers and families have spent long enough carrying the consequences of the Government's bad choices. It has been a case of one more price hike, one more rent hike, one more electricity bill and one more year waiting for a home. People were entitled to more from this budget. They were entitled to a government that understood the pressure they are under and that was prepared to act with urgency and that was prepared to take on the powerful interests rather than asking ordinary families to carry more. That is the simple test in this year's budget. It was a simple test but the Government has failed it. It was a question of whether somebody who puts in a week's work can afford a decent life. Can pensioners heat their homes? Can young people see a pathway to owning a home? Can a renter have security? Can a child with a disability get support without their family having to fight for it? Can somebody who gets really sick rely on our public services? That is what matters. That is what budget day should be about. Fine Gael and Fianna Fáil have made the wrong choices and workers and families will live with the consequences. In Sinn Féin, we believe this country can make different choices. We believe ordinary people deserve much better than what the Government has delivered here today.

Deputy Mairéad Farrell: This time last year, the Ministers and all Government TDs chose to make people's lives harder. They chose to abandon working people and the ripple effect of that decision led to a year of discontent. People literally took to the streets because they could not take it any more. This discontent shows no signs of abating, with the people who provide our most necessary public services and who keep this State ticking, engaging in industrial action. Why? It is because this State has never been so rich while its people feel so poor. Let us think about that. Working hard should allow people to build good lives for themselves. It should allow them a roof over their heads, a future for their children and a bit of money left at the end of the week so they are not just about scraping by. It should allow them a decent life. However, none of that is a reality under Fianna Fáil and Fine Gael.

This week, I have heard many people refer to budget week as Christmas for politicos. If that is the case, it is the Scrooges of Christmas who sit before us here today. It does not make sense. We are a wealthy country with a budget of about €125 billion being announced today. Where has the money gone? Let us follow the money because there is money for some. If you make €5 billion in profit, like our banks, you may be all right. However, if you are among the majority of workers, who earn less than €44,000, this budget is not for you. If you are a vulture fund, ten welcome, this budget is for you. However, if you are working hard, paying sky-high rents and cannot afford a decent life, there is really nothing to see here today.

Since fuel prices shot up at the start of the year, Sinn Féin did the one thing the Government has repeatedly failed to do. We listened to people. We listened to the workers, families and businesses within our communities who are desperately struggling with the price of fuel. Right now, they are telling us that prices are putting them under pressure. Workers' pay cheques no

longer stretch as far. The price of filling the car has gone way up. Hard-pressed families are unable to afford diesel for their tractors and businesses cannot absorb the endless increases in the cost of fuel. The prices we are seeing on the forecourts were unacceptable in April and they remain unacceptable now. It is not enough to just extend excise cuts. The prices on forecourts today demand a further reduction. We are telling the Government to reduce the cost of petrol and diesel by a further 10 cent per litre at the pumps.

The budget needed to put workers and families first. It needed to deal with the here and now. It needed to recognise the extent of the impact of the cost of living and to bring in measures to alleviate it. A cost-of-living package was needed but that need was ignored. We needed a cost-of-living package that meets people where they are and that acknowledges that grocery prices are far too high. The Government could have done something about it. It could have cut the price of groceries by giving 1 million households €500 to spend on getting food on the table. Instead, it has made the choice to do nothing.

The Tánaiste has branded this a budget for workers or for people who work hard, but this is no budget for retail workers, care assistants, SNAs or any other hard-working people who earn less than €44,000. In fact, the majority of workers do not pay the higher rate of income tax and will not get a single cent extra as a result of these income tax band changes. The budget does not even give those workers a chance to get by, never mind get ahead. If this was a budget for workers, it would include extensive tax cuts for all workers. It would provide tax relief for every single worker by abolishing the USC on the first €40,000 of income.

That should ring alarm bells but alarm bells absolutely need to start ringing in Government with regard to our young people. Our future lies in the hands of our young people and they are telling us that they do not see a future here at home. They are telling us that they are considering emigrating in their droves. Seven out of ten young people believe they would have a better quality of life abroad. There can be no worse indictment of a government than that. Youth employment is increasing and is predicted to rise further. Young people are worried about housing, the cost of living and jobs.

I will read a quote for the Ministers. I think it is worth listening to.

I wanted to abolish college fees.

[...]

I'm now committing to getting rid of the student registration fee.

Deputy Simon Harris: I am.

Deputy Mairéad Farrell: The Tánaiste said those words.

Deputy Simon Harris: They are coming down.

Deputy Mairéad Farrell: On 21 November 2024, eight days before the last general election, he told TikTok viewers that. He then asked people to vote Fine Gael so that he could get on with that plan. They were great words. What happened?

Deputy Simon Harris: They were reduced today.

Deputy Mairéad Farrell: Was it a game of "Simon says but Simon does not do"? Was it just pre-election rhetoric and a promise he knew well he would not keep?

Deputy Simon Harris: They are coming down, Mairéad.

Deputy Mairéad Farrell: In the first budget after that, with Fine Gael in government, the Government increased fees by €500.

Deputy Simon Harris: We did not.

Deputy Mairéad Farrell: The Tánaiste went back on his word.

Deputy Simon Harris: That is not true.

Deputy Mairéad Farrell: The Tánaiste and all of those on the other side of the Chamber may shrug their shoulders, laugh-----

Deputy Simon Harris: No one is laughing.

Deputy Mairéad Farrell: -----and say "That is okay. These things happen", but it matters. Being straight and direct with people matters. Making a difference in young people's lives matters. If young people want to go to third level education, they should have that choice. It should not be based on where they live, what their parents do, their background or anything like that. People should have the right to choose their future. It should not be up to a finance Minister, a public expenditure Minister or a budget to stop them from doing that.

Deputy Simon Harris: Or a First Minister.

Deputy Mairéad Farrell: The Tánaiste is now the Minister for Finance. This is his first budget in that role. He has power and influence, yet with the first chance he has had, he has abandoned his promise. He has abandoned our young people. A €150 decrease in student fees still leaves those fees higher than when the Tánaiste made that promise. Does he know what else his higher? Rents, the cost of groceries and youth unemployment, which are all key factors in determining whether a young person can go to college. Student fees must finally be abolished. Sinn Féin would immediately, today-----

Deputy Simon Harris: Does that apply in the North as well?

Deputy Mairéad Farrell: -----cut fees in half and fully abolish them by September of next year.

Deputy Simon Harris: What about in the North?

Deputy Mairéad Farrell: I cannot hear the Minister because I am speaking and it is my speaking time.

Deputy Simon Harris: Is the abolishment for the whole island?

Deputy Mairéad Farrell: This is the decisive action our young people need. They need a clear and stable future, not broken election promises and gimmicks.

The Minister talks about working hard. Our greatest resource is our young people. That includes our young people who want to build a better future for themselves and for every one of us, which is to be commended. Critical to our future are the hands that will build that future. Our tradespeople are known across the world for their skills and hard work but too many apprentices have told me that they do not feel valued here at home. Delays are now synonymous with our apprenticeship system. I will raise the case of one young apprentice who was due to begin his off-the-job training in January 2025. This was cancelled and he was told he would have to wait an indefinite period of time to access this training. He has now finally received notice and is set to begin training 22 months after he was originally supposed to start. That is not good enough. That is not the way our young people should be treated. I was really struck by the words of one young apprentice who contacted me.

He said:

> It is not just one trade either. Apprentices across all trades in Ireland have been dealing with issues like this for years and this is only one of many problems. There is also the accommodation crisis, apprentices being sent to the opposite side of the country for training who have little or no choice over their training centre, long waiting lists and plenty more that rarely gets talked about. On top of that, many apprentices are expected to survive the first two years on low wages while trying to cope with the rising cost of living, rent, transport, fuel and everyday expenses. The reality is that many apprentices face challenges that people outside of the system never see and it is time these issues get the attention they deserve.

Guess what? Those are the people who get up early in the morning, work a hard day and build the infrastructure and the housing our communities so desperately need. They need to be treated with the respect they deserve. Apprenticeship fees must be abolished and they must be abolished now. We must double the travel and accommodation allowance for apprentices and increase capacity in our system. It would not be tolerated for a law degree or medical degree to take two years longer than what a student signed up for and that should no longer be tolerated for our apprenticeships.

Deputies: Hear, hear.

Deputy Mairéad Farrell: Our apprentices will build the housing we need. Housing is the biggest social crisis facing our society today. Tens of thousands of working people are unable to put a roof over their heads. Tens of thousands of families are paying rip off rents and sky-high mortgages. Tens of thousands of people are languishing on council housing waiting lists and 17,885 people, including 5,830 children trapped in emergency homeless accommodation.

There is an entire generation locked out of affordable homes, trapped in their parents' box bedroom or forced to emigrate. Nowhere is this Government's failures more clearly demonstrated than in housing.

What did we get from the budget today? Did we get increased investment to deliver more homes? Did we get new policy initiatives to reduce homelessness? Did we get real relief for hard-pressed renters? No, no and no. The lack of secure housing impacts on every facet of a person's life and now it is impacting on every generation of our people. Spiralling numbers of children trapped in homelessness has been accepted by the Government as a new reality. That cannot be normalised. Now, we see pensioner homelessness skyrocketing. Homeless support groups have called pensions the new face of homelessness and they are right. That cannot be accepted. A generation that is now moving from the workforce into receiving their pension is trying navigate an insecure housing market with sky-high rents and the Government's response is a €10 increase in the pension? Something does not add up. The one guarantee the Government can give is that the housing crisis it has created through its failed policies will not discriminate by age.

Let us look at what this budget says. This is not a budget to fix housing. This is a budget that will make the crisis worse. Budget 2027 could have been the start of a real effort to fix housing. It could have been a housing budget with ambition and determination. Instead, it is just a rehash of what came before it, which means rising rents and housing prices. Today should have been about putting the housing needs of workers and families first but once again, Fianna Fáil and Fine Gael have sided with the vulture funds, corporate landlords and big developers.

Unfortunately, the housing crisis is not separate from domestic abuse. It shapes every decision a victim and survivor makes. It can keep someone in danger for longer and it can leave women and children in emergency accommodation with no clear way forward. Some return to an abusive partner not because they want to but because the system has offered them no real alternative. For those who leave, the cost is often enormous. Women tell us of being moved to another part of the county, forced to take their children out of school and give up their jobs, losing the very supports that help them recover. Some have been placed in local authority housing only to find themselves living within sight of the person they fled. Others move between the spare rooms and sofas of friends and family, carrying a constant feeling of being a burden but these women are not a burden. They are making extraordinary decisions under impossible pressure and doing whatever it takes to keep themselves and their children safe. That strength deserves a system that matches it. No one should have to choose between abuse and homelessness.

Deputies: Hear, hear.

Deputy Mairéad Farrell: One of the most shocking developments that came out of the budget last year was the decision to leave people with disabilities €1,400 worse off. It was absolutely shameful. We know people with disabilities face unavoidable additional costs just to live equally and this needs to be addressed; not by half measures, like the insulting €500 annual lump sum not delivered until January but by a new and permanent cost-of-disability payment scheme separate to income replacement supports for those unable to work due to disability. It should be available to every person with a disability who incurs additional costs, whether they are in employment or not and whether they are dependent on social welfare

income supports or not. It should be a regular payment paid at rates that actually reflects the costs people incur. The Government had the opportunity to rectify that this year and finally introduce a proper cost-of-disability payment; it chose not to.

The Government promised parity of esteem between mental and physical health but there is no commitment to deliver the funding and resources necessary to make that a reality. Real parity means 24-7 mental health accident and emergency units, where no one is turned away or told to wait until the morning to access crisis intervention services. It also means giving mental health support services access to secure, long-term funding that they need to support those who rely on them. Eating disorders have the highest mortality rate of any mental health illness and we only have three in-patient beds, meaning this critical care is a postcode lottery. I raised this with the Ministers previously. I expect them to listen and I expect them to act. Women who suffer with endometriosis have been failed for generations. Women have come together to demand more. They demand world-class endometriosis care here at home. Today could have been a turning point. The Government should have announced €20 million to deliver endometriosis services in this State, finally ending this injustice and delivering care for every woman who needs it.

What hides behind these glossy pages in this book is a budget that has been utterly butchered. The Minister, Deputy Chambers, has taken a knife to our public services and slashed essential spending across nearly every Department. These are not cuts to additional measures Ministers have sought. These are cuts to the existing allocations our public services rely on. No Department has been dragged across the chopping board more than the Department of Health. The Minister cut €170 million off its base allocation to fund the education levy. It is a completely impossible ask, given that this year, the HSE is running hundreds of millions of euro over its allocated budget. The Government has managed to create a situation where core services are underfunded but hundreds of millions of euro in waste and inefficiency is driving a massive overspend. This is a result of Fianna Fáil and Fine Gael Governments who have failed, year after year, to budget for our health service.

Cuts through underfunding are already in motion and we can see their disastrous impacts already. In Galway, there are dozens of newly qualified nurses and midwives without job offers, despite significant vacancies. This is a real impact of the supposed efficiency and reform proposal. What an absolute disgrace. It is breathtaking inefficiency. It makes no sense to train nurses and midwives, have vacancies in our hospitals and community services and then leave graduates who want to work in public health services waiting for contracts. They have been loud about this. The Ministers know about this. Separately in Cork, the CEO of Cork University Hospital has already warned the Government that the HSE spending and recruitment freezes would increase the risk to patient safety. Let us make no mistake about this. These cruel cuts will directly impact patients who will be damned to more uncertainty, longer waiting lists and greater safety risks.

The Government should be working towards an accessible, affordable model of healthcare that establishes the capacity needed to look after our population. In practice, this means a long-term plan for our health service and taking immediate action this year. That includes 80,000 new medical cards, 400 additional acute hospital beds and ramping up investment in GP, primary care, community services, ambulances, mental health and children's care. The budget again fails to set out a sustainable model of health funding that provides certainty around

staffing and service delivery, builds capacity in hospitals and crucially, reduces the cost of healthcare for workers and families.

Deputy Pearse Doherty: Hear, hear.

Deputy Mairéad Farrell: I could not let today pass without talking about the public pay deal, or the lack thereof.

The Government talks about a budget for people who get up early every morning and work hard. Give me a break. It is willing to go without negotiating a pay deal with the hard-working people who get up early and go to work in our public services. It is outrageous that the State generates billions of euro in surpluses and at the same time the Government is condemning our nurses, teachers, gardaí and all other public sector workers to becoming poorer. Their wages are being entirely eroded by the cost of living. The Minister can shake his head but it is the truth. This year alone, public sector wages will have decreased when compared to inflation. These hard-working people have been pushed to take industrial action by the Government and by the Minister, Deputy Chambers, as he refused to sit down with the unions to discuss pay. What absolute arrogance. Let it not be forgotten that the first thing that this self-serving Government voted for was a bumper €16 million pay rise for those on the Government Front Bench, yet the Minister has the brass neck to deny our nurses, teachers and gardaí a fair pay deal. It is truly one rule for the Government and another rule for everybody else.

Ba chóir go mbeadh an Ghaeltacht mar chroílár fís chultúrtha, oidhreachta agus teanga an Rialtais ach ní hé sin mar atá. Tá géarchéim eiseach inár gceantair Ghaeltachta mar gheall ar an nganntanas tithíochta do theaghlaigh óga a theastaíonn uathu an chéad ghlúin eile a thógáil le Gaeilge sa Ghaeltacht. Faoi láthair, ní féidir teach a thógáil, a cheannacht nó a fháil ar cíos sa nGaeltacht. Caithfear é sin a athrú. Teastaíonn plean uaillmhianach tithíochta inár nGaeltachtaí agus ar ár n-oileáin amach ón gcósta. Teastaíonn tithíocht shóisialta, tithe ar phraghas réasúnta agus deiseanna tithe a thógáil. Tá buninfreastruchtúr lárnach ag teastáil dó sin. Ní féidir le daoine saol a thógáil nuair nach bhfuil sé sin ann. Níl sé sách maith go n-imíonn an leictreachas, an t-uisce agus an signal fóin chomh luath is atá stoirm ann. Cén plean atá ag an Rialtas le dul i ngleic leis sin? Géarchéim atá ann munar féidir leat glaoch ar 999 théis stoirm. Tá todhchaí na Gaeltachta i mbaol dá bharr, agus má táimid dáiríre faoin nGaeltacht a chaomhnú caithfidh an Rialtas dul i ngleic leis an ngéarchéim seo.

Teastaíonn acmhainní, infheistíocht agus toil pholaitiúil. Ón méid atá feicthe agam, níl an toil pholaitiúil ann. Teastaíonn ciste infreastruchtúir don Ghaeltacht. Caithfimid an maoiniú cuí a thabhairt d'Údarás na Gaeltachta chun déileáil le cúrsaí infreastruchtúir chomh maith. Caithfear scéim labhairt na Gaeilge a thabhairt ar ais, áit a bhfaigheann teaghlaigh €500 do gach páiste. Caithfear na meáin Ghaeilge a mhaoiniú i gceart freisin. Is meáin iad seo a tháinig chun tosaigh trí ghluaiseacht chearta shibhialta na Gaeltachta nuair a bhí an t-éileamh ann cearta daonna a thabhairt do mhuintir na Gaeltachta, agus seasann muid leis an éileamh sin. An rud a theastaíonn ó mhuintir na Gaeltachta ná a bheith in ann fanacht ina gceantair dhúchasacha féin, áit ina bhfuil siad in ann baile a bheith acu, páistí a bheith acu agus a gclann a thógáil. Ba chóir don Rialtas tacú leo.

In an increasingly unstable world, self-sufficiency and what we can deliver at home is becoming more and more important. Food security is a critical component of that. This budget

needs to help farmers and so does the multi-annual financial framework. We need the Government to be a strong voice for farming both here and at an EU level. We need a stand-alone CAP that is separate from the proposed national partnership plans and that retains its current two-pillar structure, and CAP cannot be cut. There is already talk of a 22% cut in CAP and just last week, some EU countries came together seeking for it to be cut further. At the start of the Irish Presidency of the EU, the Government said it would use the Presidency to deliver a strong CAP for farmers. Only now, we are in a worse position that before it started. Make that make sense.

Generation renewal needs to become an action rather than a slogan. Every year, young farmers tell us that the future of farming for the next generation is becoming increasingly difficult. Today's announcement on generational renewal will do little to attract young farmers to take on farming as a career. It will not help young farmers to get access to land. It will not help young farmers get established. In our alternative budget, we propose an installation aid establishment payment of €10,000 per farmer.

Irish farmers are feeling the effects of the fuel crisis, with the price of green diesel skyrocketing. The Minister should do what we called for in our alternative budget, which was to reduce the price of green diesel at the pump.

There is something that we can all agree on. We live on an incredible island, an island that has been through hard times and good times, but has always pulled through because the Irish people are resilient. Our coastal communities epitomise the resilience of the Irish people. Storms have become a more regular occurrence for any of us who live in the west and we know the damage the changes in weather can bring with storms battering through the night, loss of power, loss of telecommunications and loss of livelihoods. No one knows that like our fishing communities and our fishermen. Most people do not live in coastal communities but they have a grá for them. The Irish people would not want the decline of these communities. If we do not intervene now, we will lose a massive part of our heritage. As the Minister knows, inshore fishermen are already struggling with fuel and baits. Their cost to go out to sea has increased massively while, at the same time, they are not getting a fair price for their produce. The change in climate is having a serious impact on their work, the number of days that they cannot go out fishing due to storms and the loss of income as a result. They need compensation in order to survive. We do not want them to go out in storms and risk their lives and there is a solution for this. That is an inshore fisheries stabilisation and climate adaptation scheme, which gives inshore fishermen a basic income to ensure the survival of this core component of what our island has to offer. This is the first time that our fishermen are coming forward and saying they need our support, and we should listen. Sinn Féin is saying we will support them. We are saying that we will help them to stay out on the water because we know that they are of inherent value to the Irish people.

Climate change is no longer a challenge for the future. It is one of the greatest challenges we face today. Our climate is changing in front of our eyes. Last winter, we saw some of the worst flooding in my lifetime, which put families out of their homes in Enniscorthy and caused turmoil on our roads and railways only to be followed by the hottest summer ever on record where farmers had to cope with the havoc caused by drought. "Ireland must stop reacting to individual events and instead start preparing systemically for a climate of greater extremes" these are not my words but the words of the Climate Change Advisory Council. The

Government has failed to prepare and as a result, continues to fail to respond to extreme weather events. This budget should be packed with funding and resources directed at protecting the most-at-risk people, infrastructure and communities from our changing climate but instead of being supported, they continue to be stranded by the Government and left alone to build resilience against weather extremes without the support they urgently need.

The budget cements the haphazard approach of Fianna Fáil and Fine Gael when it comes to transport policy. There is no vision, no plan and no funding for building public transit at scale. For years, the Government has been hiking the price of petrol to get drivers out of their cars and into public transport. Now, unbelievably, the bright minds of Government are hiking the price of public transport. Working people and families are being squeezed from all sides. The Government's transport plan does not connect Ireland; it divides Ireland into those who can afford to travel and those who cannot. People who use public transport want services that are convenient, more reliable and faster. People who do not have access to public transport services want an expanded network that meets the needs of rural Ireland. This budget delivers on none of those things. It deepens the transport deficit between rural and urban communities while making transport more expensive for all.

A better Ireland is possible. There is a different way of doing things, a way that finally puts families and workers first, that values our people and that supports them to flourish. While this has been clearly lost on those sitting across from me, that hope and vision is not lost on me. That is the reason that I and those sitting beside and behind me are here and work every day to create that new Ireland, a united Ireland, an Ireland that delivers for its people, an Ireland that gives people access to healthcare when and where they need it, an Ireland that guarantees a home for its citizens. That Ireland is possible and I look forward to the day that Ireland is delivered.

Deputy Cian O'Callaghan: First, I congratulate the Tánaiste and his family on the great news of the arrival of his baby daughter. I wish him and his family all the best at this very happy time.

Help is on the way. That was the promise from the Tánaiste; that was the spin. Today, we see the reality - talk is cheap, promises are easily broken and this Government cannot be relied upon. This budget is totally devoid of ambition. It is lacking in any new ideas. It says to people who cannot pay their soaring energy bills that they are on their own because the help that was repeatedly promised has not materialised. Instead, what we got was tinkering around the edges. There is nothing substantive to address the key issue households are facing: electricity bills, which are already the highest in Europe, are continuing to skyrocket; more than half a million households are in arrears on their energy bills; and individuals and families all across the country are facing into a bleak and cold winter.

I want to cut through some of the spin and nonsense here for a second. Let us not forget that last year, the Government increased college fees by €500. This year, it will bring down the cost by €150 and shamelessly try to spin that as a win. Last year, the Government removed the €400 payment for disabled people. This year, it announces a €500 payment and expects a round of applause. After Fianna Fáil promised to increase the pension by €12 per week every year in government, it leaked to the media that it was going to be €7.50 in a cynical attempt to manage expectations and give cover for providing an increase of only €10. Help is on the way,

just not now. For reduced childcare costs, people will have to wait almost another year. None of this is the hallmark of a Government that has a coherent plan. The only plan is to cynically mess around with people who are relying on the Government to stick to its word.

There are hundreds of thousands of people all over the country who have never had difficulty paying their bills but who are now barely keeping their heads above water. They are cutting back on essentials, trying desperately to make ends meet. They are lying awake at night worrying about keeping the lights on. Those people need this Government to throw them a lifeline, but they have been ignored.

In the past year, the Social Democrats asked the Government to introduce a targeted €400 energy credit. This would be paid to those low- and middle-income households that really need the support. It would not meet the full cost of soaring energy prices, but it would provide some immediate relief and breathing room. That is what help in this budget would have looked like, but the Government refused to do it.

Last week, the Government voted down the Social Democrats' proposal that would have paid for these measures, namely, a windfall tax on the excess profits of energy companies that are enjoying a bonanza as energy prices rocket. These bumper profits for energy companies are being made on the backs of struggling households all over the country, and the message from this Government to those companies is to let it rip. The Tánaiste told struggling households that help was on the way, but the only help from the Government was to give those energy companies a free rein. They are being allowed to continue their immoral profiteering.

The Government is failing to insulate people from future energy price shocks. What we needed in this budget was some bold ideas and radical thinking so that solar could be ramped up and rolled out at the scale required. We know that solar panels can reduce a household's energy bills by up to €750 a year. That is a huge potential saving for people this year, next year and every year. However, far too few people can afford the upfront cost of solar panels and this budget has failed to help them. The Social Democrats has a solar for all plan that could make a real difference. It would double the solar grants, make solar free for the households most at risk of energy poverty, and fast-track the roll-out of plug-in solar across the country. However, the Government has refused to adopt it, despite the fact we have shown how this could be paid for. The Government could have tripled the bank levy so that the banks making billions in profits every year and paying almost no corporation tax would have made a fair contribution. The Government could have introduced a levy on data centres. They are sucking up a huge proportion of our electricity and driving up people's bills. That would have been the fair thing to do to spread the burden and take pressure off ordinary households, but again, the Government has failed to act.

We have much to do to meet our climate targets. We need to invest in solar, renewable energy, retrofitting, public transport and many other areas, but instead of making those critical investments now that would pay dividends in the future, this Government is penny pinching. Jacking up fares for public transport is the perfect example of this regressive and short-term thinking. These fare increases could have been stopped with investment of just €70 million. That figure represents just 0.05% of the Government's annual budget for the year. The Government refused to cover the cost. It wants commuters up and down the country to dig deeper instead. Rather than making life more affordable for people using public transport, the

Government is deliberately choosing to increase costs. That choice will not be forgotten, and commuters on buses and trains across the country will have a daily reminder of it from January.

During the last election, Fianna Fáil promised to deliver a pension increase of €12 per week every year. It broke that promise at the first available opportunity when pensions were only increased by €10 last year, and now it is failing pensioners again. Does anyone remember a time when Fianna Fáil had the back of pensioners, when Fianna Fáil backbenchers stood up for the people who worked so hard for this country, when Fianna Fáil Ministers would listen to their backbenchers? Those days are long gone. This is a betrayal of pensioners relying on Fianna Fáil to keep its word. To add insult to injury, pensioners were treated to a cruel exercise of managing expectations. The Government leaked the increase as €7.50, hoping that pensioners would then somehow accept a €10 increase. All of this is a cynical attempt to try to provide cover for breaking the promise of €12. It should be at least €15, as the Social Democrats proposed. The Government knows it, I know it and pensioners watching in today know it.

There are 260,000 children living below the poverty line when housing costs are factored in - 260,000 - yet all that this budget can offer their struggling families is a €6 increase in the child support payment. I do not know if the Ministers have been to the supermarket lately or looked at an electricity bill, but €6 will not cut it. The Social Democrats' alternative budget proposed introducing a second tier of child benefit. This would lift tens of thousands of children out of poverty permanently. Child poverty should not exist in a country with Ireland's resources. The fact that this budget is allowing it to continue is shameful.

"Shameful" is also the word that best describes the way that this Government has treated disabled people. Last year, the Government introduced a budget that made disabled people worse off by up to €1,400 per year. It caused huge distress and hardship. The Government slashed the incomes of disabled people despite the fact that they faced enormous and unavoidable additional costs. A report on these costs has been gathering dust in Government Buildings since 2021. It put the costs for disabled people at up to an additional €12,300 per year. Adjusted for inflation with increased costs, it is now more than €15,000 a year and rising.

All year, we were repeatedly told by the Government that it was finally going to take this issue seriously and that it was a key priority for this budget. The Taoiseach told us it would be groundbreaking. Disabled people were led to believe that this would finally be the budget to break the mould, only for the Minister, Deputy Chambers, to stand up today and tell us it was a €500 payment. This is just a rehash of the previous one-off payments that the Government abolished last year. Is this supposed to be groundbreaking? A payment that meets just 3% of the additional costs of having a disability. This is not just grossly inadequate, but insulting.

Childcare is not only a huge cost for families, but also a huge stress. There is the stress of trying to find a place, the stress parents go through having to take unpaid leave because there are no childcare places available, and the stress of trying to find the equivalent of a second mortgage every month to pay the fees. For years, the Government has been saying that reducing childcare fees is a priority, and every year families have been let down.

Parents will welcome the cuts to childcare fees that have been announced. However, they will not welcome the postponement of these price cuts for nearly a year. This is no use to parents who are under serious pressure trying to make ends meet today. Most of the tax and

social welfare changes announced today will come into force in January. Why should cuts to childcare fees be any different? If this issue is a priority for the Government, then treat it as such. For six months, parents have heard leaks and drip-fed headlines about cuts to childcare fees, yet it will take the Government almost a year to introduce these cuts to childcare fees. Why must parents wait for so long for any relief?

Much more needs to be done to address capacity in the childcare sector. The Social Democrats were the first party to publish a plan to create a public model of childcare. As a country, we are an outlier in Europe, leaving childcare predominantly to the private sector. It is not the way that we treat primary or secondary education, so why should early years be any different? We want to revolutionise early years education so that every child gets the best possible start in life and we retain our highly skilled and dedicated early years workforce. This is the level of ambition that we should be seeing from the Government.

When Fine Gael was trying to get votes during the last election, it vowed to phase out college fees. There were no caveats and there was no small print. It was a simple, clear and concise promise that many people relied on, but the Government has let them down again. In last year's budget, it increased fees for every student by €500. Despite all the spin, students and their families are worse off after today's budget than they were when this Government took office. It is yet another broken promise. Why is the Government so intent on making and breaking promises?

Bhí deis ag an Rialtas inniu ach theip air leas a bhaint aisti. Cá bhfuil an cúnamh do theaghlaigh atá ag streachailt na billí a íoc nó bia a chur ar an mbord? Cén fáth ar bhris an Rialtas a ghealltanas do phinsinéirí maidir le méadú €12 sa tseachtain? Arís eile, tá muintir na hÉireann ligthe síos ag Rialtas nach dtuigeann na deacrachtaí a bhíonn ag daoine sa tír seo.

The cost-of-living crisis is pushing workers to the brink. More than 100,000 public and civil servants have been forced into industrial action because of the Government's failure to get to grips with skyrocketing prices and meaningfully engage with unions. These workers keep our schools, hospitals and public services running. It is unacceptable that the Government is not engaging with them. The last public sector pay deal expired at the end of June. How have we now reached budget day without any successor in place? It is a dereliction of duty by the Minister for public expenditure and will cause disruption for people all over the country.

The Government has been talking up tax cuts for months and how it will reward work, but it is crystal clear who is being left behind by its tax measures. According to the Tánaiste's own budget documents, released today, people earning between €30,000 and €40,000 will get significantly less than those who earn more. How can he justify that? The Tánaiste knows that people on between €30,000 and €40,000 are really struggling day to day with the cost of living, so why has he made sure that they do not get the same benefit as people on higher incomes? So much for helping those who need it most. They are more hollow words and empty promises.

Increasing the renter's tax credit and developer subsidies will not fix the housing crisis. What renters really need is genuinely affordable homes where they can feel safe and secure. Every year, the Government tells us about the billions of euro that it will throw at housing and how it will finally turn a corner, and every year, it becomes clearer and clearer that the problem is not the money, but the Government that is wasting it.

Homelessness, including child homelessness, rents, house prices and the age of the average first-time buyer are at record highs. A generation is living in their childhood bedrooms. Many victims of domestic and gender-based violence are being forced to remain in danger because they have nowhere else to go. The housing crisis has turned into a catastrophe and the blame rests solely with Fine Gael and Fianna Fáil.

There is no denying that the Government has thrown billions of euro at the crisis, but it has only got worse. Here is where people's money is actually going. Forty-three property-based tax measures have been launched since 2013. This year, they are set to cost close to €1.4 billion. What does the public own at the end of it? What new homes does the State have? Zero. Nothing is built, billions are spent, those at the top keep increasing their wealth, and the taxpayer picks up the bill. It is nothing short of scandalous.

The Social Democrats would build directly at scale on public land through the State and through non-profit delivery. We would pay for this by introducing a super-wealth tax on multimillionaires. Those homes would not end up in the hands of vulture funds. The money spent in 2027 would still be housing people in 2067.

There is a disaster coming down the road. The Tánaiste and the wider Government know this, yet they continue to bury their heads in the sand. We are on course to hand billions of euro of Irish taxpayers' money to other European countries. That is money that will not be spent on hospitals, schools or affordable homes. It will be given over as a penalty for failing to meet the climate targets that the Government signed up to. The Irish Fiscal Advisory Council and the Climate Change Advisory Council examined this together. If we continue on our current path, the State faces costs of between €8 billion and €26 billion by 2030. This budget should have taken emergency actions to avoid this monumental waste of taxpayers' money. The Government's inaction is robbing the taxpayer blind.

Think about what €26 billion would build in this country. It would build tens of thousands of affordable homes. It would pay for the schools, hospital beds, renewable energy infrastructure and public transport that we desperately need. Instead, the Government is on course to waste billions of euro on fines. The most infuriating part of this is that investing in renewable energy would avoid these fines and lower people's bills. A failure to invest is unforgivable. It will have lasting impacts.

The Social Democrats would act. On top of our solar for all plan, we would invest €1 billion in wind energy. We have enough renewable resources in this country to become a net exporter of clean energy.

The Government has thrown in the towel on carbon tax. We all know the current spikes in the cost of fuel are hitting people hard and a temporary pause can be justified, but taking it off the table for the lifetime of this Government is a shameful shirking of responsibility. We have seen multiple extreme weather events this year. We are facing extreme fines from the EU for missing our climate targets. Kicking the can so far down the road cannot be justified and the repercussions are far too serious.

Sláintecare was meant to build a single-tier health service, with people kept well in their own communities and homes, but this Fine Gael and Fianna Fáil Government has slowed its delivery to a glacial pace. The consequences are depressingly predictable. More than 100,000 people have now been waiting for more than a year on a community or primary care waiting

list. People who should be treated in a health centre are ending up in a hospital instead. It is worse for the hospital, for the taxpayer and for the patient. The Social Democrats would end this debacle. Our alternative budget commits an additional €957 million to fund the Sláintecare reform plans to provide more community therapy posts, more hospital ICU beds, and a properly resourced workforce plan.

When the economy crashed in 2008, there was reckless over-reliance on stamp duty. This made the recession deeper and more painful in Ireland. We were told that it would never happen again. Here we are, almost 20 years later, and Fianna Fáil, Fine Gael and Independents are repeating those same mistakes. This time, it is a reckless over-reliance on corporation tax from a handful of companies. According to the Irish Fiscal Advisory Council, just three companies accounted for 46% of all corporation tax receipts. This is a dangerous over-reliance and the risks are staring the Government in the face.

That is why we want to broaden the tax base, unlike the Government, which is recklessly narrowing it. We would introduce a super-wealth tax on multimillionaires, triple the bank levy, phase out subsidies for developers, introduce a windfall tax on energy companies and their super profits, and implement a levy on data centres.

The Government is running a country on money that could evaporate and spending it on things that leave nothing behind. If those corporation tax receipts fall away and we have not converted them into housing stock, renewable wind and solar energy, grid capacity, water infrastructure, public transport, and health capacity, then this Government will have squandered the greatest windfall in the history of this State. Future generations will not thank the Government.

Over-reliance on a small number of companies is a huge economic risk. We must scale up our indigenous SMEs. This is the key to protecting our economy. Our alternative budget takes decisive action to do just that. We would increase funding for Enterprise Ireland, increase grants for research and development, and increase funding under a disruptive technologies innovation fund.

The cost-of-living crisis may have been triggered by global events, but it has been compounded by this Government's failure to deliver. The economist, Sinéad O'Sullivan, calls it Ireland's failure premium. It is the extraordinary price put on the taxpayer because their Government cannot deliver. Ireland behaves as if it is a poor country, and being poor means paying more, because when the State fails to provide what its people need, we end up paying over the odds to somebody else who can.

Every euro spent on an emergency workaround is a euro not spent on building the capacity that would make the workaround unnecessary. This is an enormous and sustained transfer of wealth from the general public to a small number of private companies. That is exactly what is happening.

Deputy Sinéad Gibney: Hear, hear.

Deputy Cian O'Callaghan: That is where the money goes, and that is the answer to the question every person in this country asks: how is it that we have never been richer as a country and yet it is getting harder and harder just to get by?

The Social Democrats have a plan to do things differently. We would target meaningful supports at the households that are struggling, and we would fix the causes rather than paper over the symptoms. We would build homes that would be owned by the public and establish a public model of childcare and a community-based health service that employs its own staff. We would invest now to meet our climate targets instead of wasting billions of euro on fines in the future. We would tax wealth properly to ensure that those at the very top pay their fair share, and we would rebuild the capacity of the State to actually do things, because a state that cannot deliver is a state that will end up renting from someone who can, at a premium, forever.

The tragedy of this budget is not a lack of funding. The money is there and has been for years. The tragedy is that this Government has taken the biggest budgets in the history of the State and squandered them. The Social Democrats would break this pattern of failure. We would tackle problems head on, we would build capacity directly, and we would make Ireland more affordable permanently.

Deputy Jennifer Whitmore: There are hundreds of thousands of households listening in today to hear about the budget, hoping against hope that they will finally get some relief from the suffocating cost of living they are experiencing, and from the extortionate energy costs they are being crushed by. This budget has ignored them. Their cries for support with energy costs have fallen on deaf ears. The Minister and I know that those houses desperately need an energy credit to lift them out of the energy debt crisis they have found themselves in, and it has never been more necessary.

Today, more than 320,000 electricity customers are in arrears while over 180,000 gas customers are behind on their bills. It is not just those households that are in arrears that are struggling. Low-to-middle-income families all across the country just cannot keep ahead of the rising energy costs That is why the Social Democrats have consistently called for a targeted energy credit. At the same time as these workers are making impossible decisions about how they heat their homes or, indeed, if they will even be able to heat their homes, energy companies across the country are upping the price of energy again and again. Families simply cannot catch a break. They just cannot get ahead.

We already know that Irish households face some of the highest electricity prices in Europe. We also know that food prices remain under pressure, with economists warning that inflation on groceries is likely to continue into 2027. The reality for many households is simple: everything is costing more. The Economic and Social Research Institute, ESRI, has found that families would need €480 to escape energy poverty. That is a very similar figure to our targeted energy credit, which the Government has point blank refused to bring in despite all the need and all the evidence. However, what is even more inconceivable is that the Social Democrats have actually given the Government the mechanism to pay for this by taxing those who are benefiting the most out of this energy crisis and giving the money back to those who are suffering the most through a windfall tax on the extraordinary profits of energy companies, but the Government has refused to do that.

Families are on their hands and knees trying to make ends meet. They are worried about paying the next electricity bill. They are worried about the weekly grocery shop. They are worried about whether their wages can stretch from one month to the next. They are crying

out for support and instead of providing targeted assistance to those households most under pressure, the Government has ignored them.

One area where I believe the Government has made progress is in extending the solar supports through the warmer homes scheme. I genuinely welcome that decision. For too long, the conversation about home energy upgrades has focused solely on efficiency while neglecting energy poverty, and solar panels help both. That is a positive step, and I want to acknowledge it, but it cannot stop there. While households eligible for the warmer homes scheme will now benefit from these measures, there remains a huge group of low- and middle-income families who are left behind. These families are not insulated from the cost-of-living crisis. They are working hard, paying their bills and still struggling every month, yet there is nothing in this budget that will make solar genuinely accessible to them. The Government is missing an entire cohort of households.

That is why the Social Democrats proposed our solar for all plan to increase grant supports, introduce battery storage grants, and roll out plug-in solar for those people who live in apartments or rentals. Solar is one of the quickest and most effective ways of reducing household energy costs, reducing electricity prices by over €750 per annum. Every household in this country should have an opportunity to lower its bills through clean energy. This is a practical solution that delivers real benefits for families and the climate.

What this budget ultimately reveals is a Government that is still thinking in election cycles rather than decades. Time and time again we see the same pattern - too much focus on managing the immediate headline and not enough focus on solving the underlying problem. Good governance is not simply about responding to today's crisis, but about preparing people for tomorrow's challenges. That is where this budget, unfortunately, falls short.

Deputy Aidan Farrelly: I am convinced now more than ever that politics, being in government and public administration in general are just one big game to so many members of the Government. Too many of them have no idea of the impact that their decisions make with the simple stroke of a pen. I know that I am meant to stand up here and react to this budget and the decisions that Fine Gael, Fianna Fáil and Independents have made regarding transport, the young people of Ireland, or how this budget will or will not help constituents in Kildare, but to be honest, I want to reflect on the process that has played out over the last number of days, weeks and months and the game that the Government has played with people in this country. There is something deeply unethical about Ministers consistently briefing journalists every time the Government has had a nice idea, every time they have had a spark, only to change their minds a minute later and leave people with no certainty at all as to what comes next.

4 o'clock

They are all too busy fighting with each other over who gets to announce sports capital grants, over culture cards for young people, pensions, excise cuts and over childcare costs, all the time knowing that they are not just playing a game between themselves but a game with people's realities.

For weeks now, the Government has refused to engage in any meaningful debate with the Social Democrats over fully costed, evidenced constructive policy solutions. Why? Because

that is all part of the game as well. It is not about what is in the interest of people, only what is in the interest of Fine Gael, Fianna Fáil and the Independents. Call me naïve but the country's Executive should be above that level of immaturity. They should be on the same page as each other, at least, when it comes to financial stability and strategic planning. How on earth will we ever get to multi-annual funding for our health service or transport infrastructure if the Government is continuing to apply a scattergun approach to last-minute negotiations, deal-making and appeasing its friends? The Government has the cheek to tell the public sector unions, which represent hundreds of thousands of workers, to come to the negotiation table yet it collectively misspends a staggering amount in last-minute decision-making. No one would run a household or a small or medium enterprise like this. However, the Government chooses to continue to run a country like this and the game it is playing will be up.

It is time to come clean to the people. The budget announced today will be revised in no time at all, propped up with Supplementary Estimates. Just look at the HSE and the Department of Education and Youth. The Department of public expenditure and reform is levying every other Department this year because of an overspend in education. It is literally robbing Peter to pay Paul, yet it calls it "looking for efficiencies". Public expenditure and reform - where is the reform? Meanwhile, families remain frozen out of the systems, structures and services the Ministers were meant to budget for today. Their game means prioritising industry, profit and the self, while the community and the collective get ignored. In games like this that the Government chooses to play, there will always be winners and losers. Those embroiled in the housing failure caused by Fine Gael and Fianna Fáil are not winners today. Families desperately crying out for assessments of need or therapeutic services are not winners today. Nor are people with disabilities, young people, children experiencing poverty, or people lying on trolleys for days or weeks. People afraid to press the "on" button for the heating, immersion or cooker are not winners today. Nor are public transport users facing down €70 million worth of transport fare hikes. Who does win? For as long as the Government relies on the private market to meet the public need, the private market will win today. Developers and CEOs in sectors such as energy and groceries win today. The lobby groups, the ranks of whom so many Deputies opposite are desperate to join once their time in here is finished, will win today. The next level of this game is for the Minister to stand up and robustly defend the budget the Government has launched, staunchly rebut any and all critique.

Today I want to highlight the immature and incompetent games the Government continues to play and the people who get forgotten because in this game, inequality and poverty will prevail. The systemic failures in our society will prevail.

Deputy Jen Cummins: This budget is being delivered in the middle of industrial action by education workers from primary to third-level institutions due to the failure of this Government to engage with the unions on public service pay. That is an utter disgrace and extremely disrespectful to public servants. The programme for Government promised to reduce the student contribution fees. This year, we see there will be a reduction for those with siblings and whose families earn less than €120,000. The Government is not sticking to its promise of reducing this. Last year, it reduced the fees by €500 but the previous year it was by €1,000. Now this year, it is going to be €150. These are all numbers. There are thousands of students who were protesting in the days before this budget, yet what the Ministers are giving them is

materially nothing, a €150 reduction in student contribution fees. The Government is playing with words because the maths is not mathing.

I welcome the increase in the SUSI grants. However, the Social Democrats would have increased them by 10%, more than double what the Government has proposed. We would have expanded it to part-time students as well. If we are ever to create a fair footing for students to attend third level, the SUSI grant and other supports like the student assistance fund, which we would have increased by 20%, are needed. The student accommodation strategy is not working. The interdepartmental group has not even met yet. That is a great start. Meanwhile, students are travelling long distances. They are being ripped off by landlords who see accommodation as a commodity and not an essential part of life.

Lecturers are currently engaged in industrial action and really no one can blame them. They have poor working conditions, and a lack of engagement by the Government with their unions. There needs to be a huge investment in third level for us to reconcile with pre-austerity times. Investment in research and development is vital to ensure that our third-level institutions have the academic freedom for research, learning and development. There is an increasing reliance on private industry to fund education at third level. This is due to the Government's neoliberal policy to shore up its lack of investment in education.

For years when I was working in my school completion programme, I listened to the budget on the radio, pleading with the Ministers to make things better for the lives of the children and young people whom SCPs work with around the country. Every year they were different families but the same problems. Educational disadvantage is not going away. It needs a systemic approach to inclusion, therapies and whole-family support. As long as this Government has been in power in one guise or another, it has failed to grasp the situation. The Social Democrats understand fully what needs to be done. In our alternative budget, we would have expanded the hot school meals programme in terms of funding and rolling it out to second-level schools. We would be much stricter with the nutritional standards and the public model of provision. We would ensure that the JCSP libraries system is rolled out to all secondary schools, starting with DEIS and DEIS plus schools. We would ensure that there are emotional counsellors in all schools. The current model is not reaching the most vulnerable children. It focuses on the mild cases. We need to support those most at risk. If the Minister only hears one thing I say today, let him hear me saying that we need to support the children who are the most traumatised, the children who are suffering the most, who are difficult to reach and not easy to support. They are the ones who need it most. Traumatised children become traumatised adults. Early intervention is key.

The Government has promised to reduce class sizes. Ireland has one of the highest class sizes in Europe. There are classes in Ireland of 30 or more students. How can a teacher teach and how can a child learn? The Government needs to reduce the average as it has promised.

On special education, the Government is trying its best, it says. Its best is not good enough. It is going from problem to problem. The Social Democrats are very clear about the need to ensure that every child has an appropriate school place. Every school should be fully resourced to ensure every child is included and educated. The Government has let disabled children down. It has failed so many children and their families. This budget will not help to solve the omnishambles that is special education in this country because the Government does not know what to do and, therefore, it cannot provide a proper plan.

This budget will see good things for those who already have but it does not go far enough for the most disadvantaged. However disappointed I am in this budget, it pales into insignificance when people around the country realise how little it will actually give them. The public services that should be there will not be there. The safety net that should give support will not give that support.

Deputy Eoin Hayes: There is perhaps no greater responsibility that Dáil Éireann has than how it decides to spend the people's money. In every budget put forward by a Government, the social protection section represents the largest area of expenditure for the State. It supports over 3.8 million people, or 70% of the population: 850,000 pensioners; 620,000 carers and disabled people; over 125,000 lone parent families; and 1.8 million children.

As the core redistributive arm of the State, it is fundamental in defining the kind of country we live in. In the social protection envelope, one can find the answer to the questions asked of every Government. What is the floor through which we will allow no one to fall? What social contracts do we hold between us? The Government's proposals today represent a further degradation of that contract and a failure to envisage a envision a better and more just future for the vulnerable in this country.

This country, on paper, has never been so rich. It is, by nearly any measure, one of the wealthiest countries on earth, yet we know all too well that there are too many in our country who face incredible hardships. There are double-digit poverty rates among older people living alone, disabled people, carers and lone-parent families and a gargantuan 200,000 children living in consistent poverty, according to the ESRI. It should be the most important and urgent work of the Government to alleviate poverty levels like these. Yet, it has consistently been the case that the Government that falls short in that work.

I do not want to mince words. This budget represents a failure to protect the most vulnerable. Clearly, the Minister for Social Protection found himself at the back of the queue of Fine Gael Ministers and lobbyists and outmanoeuvred by those clamouring for tax cuts. Instead of keeping up with inflation and the cost of living or lifting people out from under water, the Government has chosen to plunge the heads of the poor back under it.

A €10 increase per week for those reliant on social protection payments does not, despite what the Minister for public expenditure has claimed, keep up with the inflation facing these families. Instead of fully tackling child poverty, it has thrown peanuts at it, adding less than half of what it did last year. Despite the commitment of the Government to abolish the means test for carers, it remains in place. In fact, it has barely kept up with inflation in the budget package.

One of the more shocking things to witness since the Government has come into office has been the miserly and mean treatment of those with disabilities. This budget offers little hope for change. In 2021, the Indecon report estimated that the cost of disability was, at minimum, an extra €8,700 per year per person. Some five years later, after much consultation and fanfare, the Minister has finally introduced a cost-of-disability payment, but he has only committed €500, or a less than a tenner a week, when the Disabilities Federation of Ireland said that disabled people needed €55.

Prudence with the people's money is warranted, but so too is the courage to do the right thing. The budget does not have to be this way. Last week, the Social Democrats made a series of budgetary proposals which are fully costed, and with additional expenditure falling within the Government's €8.5 billion envelope. We asked those with the most to contribute the most so that those with the least can live a dignified life. We believe that is in keeping with the character of the Irish people. Fiscal prudence does not have to come at the expense of social justice.

We put forward comprehensive proposals. We wanted to increase incomes for the most vulnerable disabled people by over €4,000 per year, yet the Government seems to want to offer them a small fraction of that. We wanted to comprehensively tackle child poverty, a supposed priority for the Taoiseach of this Government. However, in this budget the Government is again found wanting. We would have prioritised lone parents and kinship carers to the tune of thousands of euro per year. We would have supercharged carers' payments and abolished the means test to recognise care for the real work and labour that it is. We would have supported older people living alone in energy poverty by nearly double what the Government has announced today. We would have introduced a payment for institutional survivors.

This budget should not be about tax cuts for the richest among us. This budget should not be about throwing crumbs to families while the wealthiest win big. This budget and, indeed, every budget should be progressive and focused on those of the coalface of poverty, deprivation, social exclusion and the cost-of-living crisis. Sadly, today we find that the Government has not delivered that kind of budget and has not delivered for the millions of people who rely on it.

Deputy Ged Nash: There you have it: the first budget of two from soundbite Simon and Jack GPT. We expected little and they have not disappointed. A tenner on the pension is not even enough to keep up with inflation. The two grand on the rent-a-room relief will, in fact, cost students the same in rent increases. A help-to-buy top-up will only drive house prices higher for developers. As electricity prices soar, hundreds of thousands of customers are in arrears. The Government could spend €100 million a month to cut the price of motor fuel, but provides nothing to keep a storage heater going.

At the heart of this budget is a lack of honesty about the challenges we face and what the solutions are. It is bread and circuses to distract from the lack of action to permanently cut the cost of living and address the crisis in energy prices, incomes and child property across too many homes in this rich country.

The Tánaiste that told us that this would be a workers' budget. He has some hard neck, especially after leaving them out last year. The discredited phrase, "People who get up early in the morning", was brought off the bench ahead of this budget for the pre-match warm-up. Those waking up this evening for the night shift will be sorely disappointed with what they have heard from the Government this afternoon. Far from being a budget for those who get up early in the morning, this is a budget for those who can afford a bloody good lie-in. It is a budget for those who already have a few bob in the bank, who can afford to save thousands of euro and whose money is burning a hole in their pockets. It is a budget that has done the business for the lucky few who inherit a bit of cash and for those who want to flip their business.

It is time that the Government was reminded who the fabled people who get up early in the morning really are. They are the mam and dad who pay through the nose for childcare and will still barely be able to afford the cost in 11 months' time when today's announcements kick in. They are the nurse or healthcare assistant who the Government has left without a pay deal. They are the unpaid carer who is up all night walking the floor with an elderly mother who will still not qualify for the carer's allowance because of arbitrary income thresholds.

Time and again, I have reminded the House that the Ireland of 2026 is a rich country, but it is a country that is poor in many ways. We are a country that is full of contradictions. Unprecedented numbers of people are at work, alongside growing shameful child poverty and deprivation. Climbing inequality is set against overflowing tax revenues. Embarrassing public service gaps remain after a more than decade-long boom. A Minister is happy to lay the blame for our infrastructure and housing failures on judicial reviews. We have the highest electricity prices in Europe, but we are in no real rush to retrofit.

It used to be the case that money was our problem, but in 2026 it is ideas, vision and ambition. This budget could have fixed health, housing, education and transport. It could have been a budget focused on energy, incomes and child poverty to deliver a future we can all afford, as the Labour Party laid out in our alternative budget. Instead, we have a budget by lobbyists for lobbyists. Last year, it was hospitality. This year, it has been investors and contractors. The corporate tax windfall has made Fine Gael and its Fianna Fáil colleagues lazy and lacking in real vision and imagination. The Government is clutching at last-minute distractions like the culture card - there is nothing in the budget about the culture card - and stamp duty cuts, which did not make it into the budget. It has done so in order to take the bare look off the lack of energy credits and real improvements in public services, and the incredible fare hikes that it decided to load on commuters in Louth, Kildare and across the country over the last period of time.

This is a fundamentally dishonest budget from a fundamentally dishonest Government. It is a dishonest budget that sees pensioners fall further behind and tax adjustments for working people dishonestly promoted as tax cuts when they barely keep pace with wage growth. We know from looking at the budget documentation that half of all Irish workers on low pay, as well as many others below the low pay threshold, will see very little benefit from the tax changes announced today.

The cost-of-disability payment sees a return of our old pal, the lump-sum payment paid for from risky business tax surpluses that the Government gambles will be around forever. The view is that as long as the cash keeps rolling in, it will be grand, at least until the next election. Fianna Fáil's traditional fiscal recklessness and populism are infecting Fine Gael. We have a Minister for Finance who cannot seem to walk by a microphone without revealing his budget plans. Collective Cabinet confidentiality has been replaced by collective Cabinet incontinence. With a troubling inability to see the big picture, it seems the only pictures that matter to the Minister and his colleagues are the big ones of them in tomorrow's newspapers.

This budget is an abject lesson on how Ireland works in 2026. Owners of chicken joints have the ear of Ministers, as do those with a few tractors on the road, who can bring this Republic to a standstill. However, for PAYE workers, workers on low pay, carers and children in poverty, it is a very different story. During Leaders' Questions in this Chamber two weeks ago, the Tánaiste told me that "help is on the way". Help for whom? There is no help for the

half a million plus families - and growing – who are already behind with the bills and to whom the Government has denied an energy credit, nor is there help for the students or families who are hard pressed to find the money to go back to school, or for the commuters who have been slapped around the face with fare hikes. Likewise, there is no help for pensioners whose weekly payments have been swallowed up by the rising cost of everything and who will fall even further behind next year. There is also no help for the 200,000 poorest kids in Ireland, whose families are left hanging for another year without the help of a second tier of child benefit.

When we talk about dishonesty, please do not get me started on both Fine Gael and Fianna Fáil's fetish for fictional, fraudulent budgeting. Last year, the Minister for education – she must have been out of school the day multiplication and long division was taught - got her numbers badly wrong. She had to get a bailout to the tune of more than €600 million to keep the show on the road in 2026. This was paid for by levies on the Minister of State's Department and those of other colleagues, including the Department of Health and other Departments across the spectrum. The mad thing is that a deal was done this time last year between the Department of education and the Department of public expenditure in which an understanding was reached that the Department of education would be tapped up for a few hundred million euro this year to fill the hole. That was delivered tied up in a bow, without any questions asked, and nodded through by the nodding dogs in this Chamber. Here we go again. This is another dishonest budget in a long line of works of fiction.

The Government is guilty of the kind of creative accounting that would make Manchester City FC blush. Like the blue half of Manchester, the Government's luck will eventually run out, and relegation to the Opposition benches cannot come quick enough. Ministers deliberately lowball Estimates to make the overall figures look good. In a serious country, any Minister who did that would be handed their P45. That is another indication of the absolute lack of seriousness at the heart of this Government.

To paraphrase Roy Keane, what I say to the Minister, Deputy Chambers, is, "Do your job". For the first time in a generation, thanks to the Minister, nurses, teachers, SNAs, council workers – you name it - will be out on strike next week. I do not blame them. We support them. It is no coincidence that this only happens when Fianna Fáil is in office. We have headline fiscal surpluses, but the underlying position is one of deficit. However, that does not matter to parties obsessed with pre-election gimmicks and panicky, pricy, crisis interventions of suspect social value that would not be needed if our tax, social welfare, capital and public services worked like the countries that we ought to compare ourselves to.

The extraordinary thing is that despite the increase in public spending in recent years, public spending in Ireland is still below the average. This budget today still eats into the surplus for day-to-day spending. That is not an academic or abstract point. This surplus is far too reliant on non-sticky corporation tax receipts generated from not just a few companies but, rather, a handful of products and patents from those companies. Half of our entire business tax take is transitory. If the Government ignores the Irish Fiscal Advisory Council, IFAC, the ESRI, the Central Bank and many others that have a basic understanding of this, then it will keep ignoring me too. That is what it has been doing. Paschal was not prudent and Simon is not sensible. So it goes on, rinse and repeat *ad nauseam*.

A budget process divorced from the reality of how to pay for the things we need means that, for yet another year, we avoid the hard questions about tax and spending, which is what real

politics, real government and real governance is about. Instead of increasing taxes on wealth, the Government is massively and permanently reducing them. In our alternative budget, the Labour Party showed how it is possible to be fiscally responsible and economically and socially ambitious at the same time. Why can we not have world-class health and childcare? Why can we not house our people? Why can we not have secure incomes for those reliant on social protection? Why can we not end child poverty? It is because the Government chooses not to. It is as simple as that. At least we are honest and transparent when we say that an Ireland we can all afford needs to be paid for and that it will cost us money. The lie at the heart of the Government's position is that we can cut taxes, hike spending and pay for it all from a surplus that, at least for now, keeps on giving.

The Government has left itself with damn all for new measures. That is why we have a bit here in this budget for childcare, and a bit there for people with disabilities. The truth is that the Government is not overspending on health and education; it is underfunding them. The Government makes political decisions to underfund them and then runs to piece the services together with supplementary funding a few months later. That is the very definition of dishonesty, and it goes on and on.

The real change that Irish people know they need means more tax on wealth and less on work. We have a Government that has not met a tax it wants to increase. Some in Opposition, who say they are on the left, have never met a tax, even a progressive one like the local property tax or the USC, that they did not want to abolish. That is the kind of intellectual dishonesty that is holding Ireland back. That is the guff that means that we do not have the early years systems, transport services or secure housing that our EU counterparts take for granted. We need those, and we should have them. That should be our ambition. Last week, I said we needed an honest debate on tax and spending and how we plan the future responsibly. Today's budget is not it. The dishonesty goes on and on.

The greatest worry for people this winter is energy bills. Oil, gas, electricity, petrol, diesel and all fossil fuel energy costs have exploded. In truth, this Government is only helping some. Choices made this week last year are coming home to roost. Workers were left less able to absorb rising costs because of last year's two fingers to PAYE workers. That decision will haunt this Government until the next election, and the Labour Party will ensure that is the case. The Government has repeated that mistake this year by not funding energy credits for this winter. We absolutely get why carbon tax rises have been paused. We understand that, along with excise rate restoration on fuels at the pump. No one wants to load more worry upon worry for the people we all care about, especially this winter when energy prices will go up and the cost of the weekly shop will escalate even more. However, we do not buy the line from the Government that VAT on home heating oil cannot go down to 9% to bring it in line with gas. The case can be made in Europe. The Government has been selective in this regard. This alone would shave off over €70 from each full fill of an oil tank. Given most families get two fills a year, there are savings to be had on top of the cuts the Government has already announced on carbon tax.

The truth is that no amount of carbon tax cuts or excise adjustments will make life any easier or cheaper in the long run for the people we represent. The answer to carbon tax is simple and straightforward; it is less carbon. Less carbon demands massive investment and honest, open conversations. That transition needs money and investment. It will cost money. The best way

to help families in the short term is through the tax and welfare system. This is proven. The Government has chosen to chase the price, rather than the core of the problem. We have 1 million householders in gas and energy bill arrears. They are more often than not the same people. The Commission for Regulation of Utilities, CRU, says the average amount of arrears is €512 for electricity and €244 for gas. They would have been covered if the Government indexed tax for someone earning close to €50,000 this year. They would have been covered and it would not have been such an issue.

We have the highest electricity prices in Europe, as the Minister of State knows. We are especially exposed because of our reliance on imported gas to generate power. A rise of 77% in the wholesale price this winter means that this winter will make the winters of 2022, 2023 and 2024 look like a cakewalk.

We are in serious trouble this winter. The Government threw €3 billion at scattergun universal energy credits last time, all because an election was on the horizon. Three years from the next one, people who are worried sick about their bills can swing in the wind as far as the Government is concerned. I note the small increase to the fuel allowance. We argued for €7.50 weekly and the Government is introducing €5, but little has been said about extending the fuel allowance season by four weeks and the needs to happen.

Where is the report of the energy affordability task force? We were supposed to have that last autumn, and it has been suppressed, as I understand it, because it says that the Government will not have the systems up and running to do targeted energy credits and supports until next year. This is absolutely embarrassing and shameful. The Government learned nothing since 2022, yet the impact on families and businesses continues with high fossil fuel and energy costs. The 1.2 million homes bringing in less than €80,000 a year need the €400 credit that we have been long arguing for to help them through the difficult months ahead. However, here is the question that nobody understands and nobody can answer for me. As a country, we have sophisticated systems set up, for example, a short number of years ago, to introduce a complex wage subsidy scheme overnight to protect jobs and incomes. That was a credit to our country and to our public service. We have so much rich data available to us now, including BER ratings, MPRNs and smart meter information. Revenue has very detailed information, as does the Department of Social Protection and so on, that could be shared, and information from the electricity firms could be shared to do this if the will was there to do it quickly, but the Government seems of incapable of doing that.

It is clear as well from the EU that we can decide, as our socialist colleagues in Portugal have done, to go it alone and slap a windfall tax on the excess profits of energy companies but the Government is letting them off the hook. The template is there. We did it the last time. In excess of €260 million was generated a few short years ago in this way with minimum fuss. All Simon can seem to say is he is facilitating a conversation with ECOFIN Ministers as chair of the Finance Council of the European Council. That will not cut the mustard for the people we represent. We know that a just transition will cost money, and we have the money. What we do not have is the political leadership. A just transition means helping farmers and rural workers with the really big stuff and having the honest conversations. It is about doing the patriotic thing and planting our flag in our sea and putting money into generating cheap electricity from our greatest asset. It is about spending €500 million on plug-in solar energy, as we proposed in our alternative budget, and additional investment on rooftop solar to help

permanently bring bills down. This is something we will take for granted in a few years. That is the kind of spirit and genius that helped us to build Ardnacrusha when we did not have the money to do so. That is real patriotism, real vision and real ambition on what we need to do.

Budget 2026 provided no tax relief for PAYE workers and this is from where today's angst can trace its roots. PAYE workers were simply abandoned. Instead, the Government has spent close to €1 billion on cushioning the bottom line of - I will not go into it as I will retire that jersey but one last time - the burger barons and the big builders. That is true. It cuts through. People understand it. They know who got the benefit and who did not. There will not be much change out of €3 billion from the VAT break lashed out for the chicken chains last year, when the total bill comes in in 2030. It is a massive transfer of wealth from workers to businesses, and the Government is locked into that now. This was a really bad decision, and it will come back to haunt the Government at the next election. If the Government took a different path on income tax, the saving alone could have enabled the Government to move the top bracket threshold to €50,000, probably by next year in advance of the expiry of the pledge made on the doors the last time out and that is in the programme for Government. These are the kind of trade-offs we need to be able to debate confidently in this House. These are the kinds of decisions that should be made and the Government should front up on this.

Workers know who is responsible. Workers know why they did not get a break last year, and they know why they are less well off this year than they should be. Middle- and low-income workers know exactly where they stand with Fine Gael and Fianna Fáil: the back of the queue. They know that the point at which they start paying the higher rate of tax comes much earlier than pretty much anywhere else in Europe. They know they are being played and gaslit by the Government. The big lie of this budget is on income tax. What the Government is doing on PAYE is not exactly a tax cut. It is basic indexation and a bit more, in a bid to make up for last years' mess. This is a move made as a matter of routine in other well-off European countries, which make sure a small wage increase is not all taken up because of bracket creep. We were told adjustments would be meaningful by Simon a few months ago. Then Jack said they were going to be modest, and now they are meaningless. They are meaningless because the few hundred euro next year will be worth very little to the average worker in the context of rising grocery and energy bills. It might just about cover the annual increase families have faced in grocery bills in recent times. Working families are in no mood whatsoever to forgive or forget. An awful lot of heavy lifting needs to be done over the next three years because of last year's epic fail by the Government to keep its promise that only part of income in excess of €50,000 would be taxed at the top rate.

It is yet to be clarified, though it seems that it is the case, that it is a disgrace that this Government has dropped its commitment to introducing a living wage by the end of this term. A headline was even allowed to fester over the weekend, that threatened, for the first time since the creation of the Low Pay Commission, the rejection of its recommendation of an additional 79 cent an hour on the minimum wage. The members of the Government should hang their heads in utter shame. It is absolutely shameful. It looks now like the living wage will be left to another Government to sort out. Workers cannot wait any longer but are being left wait by Fine Gael and Fianna Fáil. Eleven years ago I hosted the first and only Government-backed forum on a living wage in Dublin Castle. It is a disgrace that we are still waiting to see that introduced in this country. There is only one body whose expert recommendations are more honoured in the breach than the observance than the Irish Fiscal Advisory Council, and that is

the Commission on Taxation and Welfare. Its 2022 report made a series of recommendations. Its careful analysis said there was a menu of options totalling €14 billion for sustainable revenue-raising measures that would not harm jobs and enterprise. Hardly a single recommendation from that report has been entertained by the Government or its predecessor. There should be a medium-term plan published by the Government to broaden the tax base and to ensure that those recommendations are implemented and actioned. Labour haw shown year after year how we can broaden the base by increasing the bank levy to €500 million, put stamp duty on share buybacks, increase taxes on REITs and IREFs, end SARP and keep other wasteful, so-called temporary tax expenditures under constant review. This simply will not happen with this Government. It did not happen with its predecessor and it will not happen with this one. Regardless of the risks, the Government will plough on cutting inheritance tax and capital gains tax, as the tax base narrows and demands on the Exchequer grow. This really is a budget for investors and not workers. When the Government's capital gains tax cut comes in later tonight, the bill for the remainder of this year, because it has to come in today, will be close to €50 million and close to €200 hundred million next year. That €200 million is half the value of energy credits for 1.2 million households, to put that in context.

Nothing tells us more about the *modus operandi* of the Tánaiste than Simon's saving scheme. It has been soft launched 379 times already this year. When I asked him last week what the new account would mean for tax forgone, all he could say was that work was under way on an economic impact assessment. Looking at the tax details published today, there is still no assessment of the Exchequer loss for year one in terms of the operation of this scheme. This is so on-brand for this Government. IBEC's financial services group at least made an estimate. It said that 10% of the people who are the target audience, as it were, for this may take it up and it would mean €54 million forgone in tax in year 1. This is what we needed to hear today, not next week or not when the finance Bill is published. The Tánaiste has become what I would describe as salesman in chief for this initiative. He will have quite a bit of explaining to do to investors who took their cash out of safe bank accounts and placed some bets on shares and so on, looking at the way bond yields are going in the US and the impact that may have on the stock market.

This could very end up in tears and recrimination, and the Tánaiste's name is all over it.

On housing we are now firmly in the "You cannot make it up" territory. There is very little here on the capital side, with a 2% increase compared to last year. There was not a single mention of homelessness by either of the Ministers earlier, not a single mention whatsoever. I got into a cold sweat in recent weeks when I heard a Fianna Fáil TD talking about abolishing stamp duty. Let us remember how all of that went a few years ago? The Minister for housing himself seems to have been given a little respite. A little deal was done to add €5,000 onto the help to buy scheme. This is extraordinary and will only succeed in inflating house prices even further.

We have a dizzying array of close to 40 housing incentives on the books at this point in time and none of them are making the cut-through and making the difference that is needed. The only way we can do this is through, for example, the €1 billion addition the Labour Party proposed to the housing budget to address our social housing and cost-rental needs and to promote affordable purchase. The only thing that will address this is building, plain and simple.

It is extraordinary that only €10 was added to the pension and other core weekly social welfare payments this year. Small changes have been made in terms of the carer's disregard but it will be a long time before we reach the objective of the Labour Party of removing the means test in its entirety, and our colleague Deputy Wall has done incredible work on this. A 3% hike in social welfare payments falls well behind the rate of inflation. The reality is that the value of the pension and other social welfare payments is being eroded. The only way we can address this is to ensure that not only do we index PAYE but also that we index our social welfare rates. Fundamentally , what we then need to do is benchmark them to 27.5% of average earnings.

Again talking about Fianna Fáil and Fine Gael promises, Fianna Fáil promised to ensure the pension would be at €350 by the end of this term. There is a lot of heavy lifting to do with this over the next few years to ensure it happens. The cost-of-disability payment is something the Labour Party has been campaigning for many years. We acknowledge and understand there is an additional cost and an additional burden for people with disabilities merely to exist. It is as simple as that. We argued for an initial €30, rising to €55 next year. The once-off payment next year will amount to less than €10 a week and is nothing close to what is needed.

Can we stop, please, using the patronising term "Christmas bonus"? It is patronising, it is offensive and it is insulting to people who depend on the State for their welfare. Can we do something else as well, which is to ensure it is within the social protection spending base for the year? It is a routine payment, and it is patronising and offensive to use the term "Christmas bonus" and we should remove it from the political lexicon and have respect for those who rely on the State for their income.

This could have been a budget for children. It could finally have been a budget to address the scourge of child poverty. We acknowledge changes have been made to the qualified child payment and the working family payment but for a dozen years, we have known the solution to child poverty in Ireland, and it was repeated in research sponsored by the ESRI recently. We know how this will get fixed. It will get fixed by finally biting the bullet and ensuring we introduce a second tier of child benefit payment. That is the only way and that is what we need to do. It is extraordinary that we have rising levels of child poverty at a time when this country has never been richer. We need to bite this bullet.

This would be a fitting legacy for the Taoiseach, the man who 26 years ago signed off on Ireland's first national child poverty targets and the first national children's strategy. Instead of missing targets and contriving to introduce incremental payments that might one day address the problem, what we need is the type of urgency, courage and single-mindedness that the seriousness of this issue demands. We cannot get it from the Government but we would get it from the Labour Party in government. If there was one thing we could do, this should be it. This would make the difference and it is something the Government needs to do, and it needs to do it sooner rather than later.

Deputy Marie Sherlock: The Minister of State, Deputy Dillon, must have pulled the short straw today. I mean no disrespect to him but I find it very disrespectful to us in opposition that no Cabinet Minister has decided to stay on to listen to our contributions here today.

I have to hand it to the Ministers, Deputies Chambers and Harris. They say all of the right things about the international challenges of our time but the people of our country will measure

them against their deeds and not their words. There is a serious whiff of the parallel universe they are inhabiting when we look at the detail of the budget today. We are about to record the greatest deficit in the history of our health system, yet there was not a peep about the challenges in the system. Services are being withdrawn from vulnerable patients yet there was no mention from either Minister of what is happening. We are in the middle of climate crisis and a summer of intense heat and now rainfall, yet our active travel budget is being cut, as my colleague Deputy Ahern has just flagged to me, with a 22% cut in real terms since the 2020 allocation to active travel. This is absolutely outrageous and totally reflects a Government that is not taking climate seriously.

Homelessness is the single greatest challenge of our generation, with nearly 6,000 children living in homeless accommodation and thousands more living in cramped accommodation. There was just one mere reference in the speech of the Minister, Deputy Chambers, today. There is a freeze on the budget for next year. The Government is very optimistic that it will see a fall in the homelessness figures for 2027. It is very clear to all of us on the ground in our constituencies what direction these figures will go, and they will grow bigger and not smaller.

The Taoiseach made a very powerful speech in the UN just two weeks ago about what the world needs to do to respond to the enormous humanitarian disasters happening around us, yet the international aid budget was cut today. There is a serious issue with what the Taoiseach says in New York and what he does at home. It is deeds and not words that matter.

Looking at the sports budget today that it sits deeply uneasily with me at a time when there is enormous need in clubs right across our country, many of which cannot access a sports capital grant, that €14 million is being allocated to bring rich yanks to Adare next year. I love sport and I love watching golf, and I will be watching it next year, but this money is a scandalous amount of State support for the event. We need to be very real about what our priorities should be with regard to sports funding.

Tá daoine ag féachaint inniu agus ag cur na ceiste; conas is féidir beagnach €9 billiún a chaitheamh agus fós ní bheidh an Rialtas seo ag déileáil leis na fadhbanna is mó sa tír um an dtaca seo? Conas is féidir go mbeidh na hoibrithe poiblí ag dul ar stailc an tseachtain seo chugainn agus go bhfuil gearáin á gcur in iúl sna seirbhísí sláinte? Tá ár n-airgeadas poiblí an ceann is fearr san Eoraip um an dtaca seo.

In the 12 months since we last stood here on budget day, the world has changed before our eyes. The global economic order on which Ireland has thrived for so long is being upended. The enormous risks of AI for our workforce and for the integrity of our public services and our democracies are finally coming to light. After four years of wars on our European borders we now have proof, if ever it was needed, that high energy prices are here to stay. Ireland is suffering a bigger hit now than in the fuel crisis of the 1970s.

This is the tenth budget since Fianna Fáil and Fine Gael hooked up. In that time we have seen €27 billion in net government surpluses. That includes the hit the country took during the pandemic. It is a remarkable feat by any standard. It is the envy of Europe that our tax revenues keep giving and giving, and what a privilege for the Government to preside over this, yet we have heard no big ideas about how we fix the problems we have in our wealthy country. There are no ideas on using the firepower of our public finances to collectively solve the biggest issues of our time.

There was no change of tack to respond to the shameful scandal that is 5,830 children homeless in our State. There is nothing new to dramatically tackle climate change across our communities and nothing new to permanently reduce the cost of living. This budget is clearly about more of the same.

Instead, the Fianna Fáil-Fine Gael arrangement has allowed the situation to fester whereby thousands of our public sector workers are forced to go on strike to rightly seek wage increases. These are wage increases that are, effectively, chasing rising rents, rising commuting costs and a rising cost of living in large part because the Government has failed to invest in housing and in enough public transport. You do not need to be economist to understand that it makes no long-term economic sense for our country to have wages chasing rising prices.

It is a deeply sad and worrying day for our country when a Minister for Finance stands up here and believes that investment in stock markets will give people economic resilience and security. I have nothing against investing. In fact, billions of euro are sitting in people's accounts that should be invested. They should be invested in public bonds that would yield a return for the State and for those individuals. However, we do have to be very clear about this new investment scheme, which is the brainchild of the Minister, Deputy Harris. Who will be there to say "No" to the individual who should not be investing their life's savings, or gambling their life's savings, in this new scheme? Who will be there when someone's investment goes down instead of up? Where will the State-backed element be then? When people hear "State-backed", they believe it actually means something. It is, frankly, shocking that a Minister for Finance is using his energies to peddle this scheme.

Deputy Duncan Smith: Hear, hear.

Deputy Marie Sherlock: Today I want to focus on health, because we need to have an honest conversation about health. We will have a record deficit of over €1 billion by the end of this year, yet we did not hear a peep about it in the Ministers' contributions. An allocation of €1.6 billion for pay, existing levels of service and demographics is what is being put on offer. We know from the Parliamentary Budget Office, however, that €2.6 billion is estimated to be needed for existing levels of service and demographics before we even talk about pay. There is an enormous gap in what the Government is offering and what is needed.

This was supposed to be the year of landmark change with a brave new dawn in our health service. It was supposed to be a year of firsts in how money was supposed to be spent. In the words of the Minister for Health, we were to get "rigorous oversight, transparent reporting and a prioritisation of resources to have the greatest impact". It was to be the first full year of population-based funding for the regions. It was to be a reset in the relationship with the voluntary hospitals. It was to be the year when €633 million in savings from last year were to be permanently delivered, along with an additional €181 million this year. It was to be a year of no supplementary budgets. Good luck to that.

How have we got to a situation where our health service is about to record the biggest deficit on record? How is it that some of the biggest hospitals in the State have only just concluded their service level agreements, ten months into the year? This is something that would never be tolerated in a private sector organisation. How is it that the regional model is now being reversed at the first sign of trouble in three regions? Millions of euro have been spent recruiting

staff to see the HSE's new regional structures set up over the past 18 months. We have 500 staff in six mini-HSEs across the country, yet we now have a farcical situation where those staff are being bypassed and non-clinical invoices worth €5,000 are being sent to the office of the chief executive of the HSE. Those are the invoices for the milk, the vegetables, the taxis for the dialysis services and the toilet paper. No efficient, self-respecting medium-sized company would operate like that, never mind an organisation responsible for a €29 billion budget.

By any measure, the funding for our health service is an abject mess and it is high time we had an honest conversation about it. For too long, the Departments of public expenditure and reform and Health have played a dangerous game with our health service. Not only have they repeatedly provided unrealistic allocations to the HSE over the past four years, but there has been a consistent failure to plan properly and provide for the actual increase in demand, and, within that, the rising complexity of care.

We are now seeing areas where cutbacks are being proposed because of the enormous deficit in some of those regions and that is having a real impact on patients. I want to tell the Minister a story about a man whom we will call Seán to protect his family. He suffers from advanced dementia, and, sadly, his condition means that his behaviour can be very aggressive and challenging. He is from Dún Laoghaire. After many months, he finally got a nursing home place on the northside of the city. No one else in the city or county would take him, but he is now getting brilliant care in that nursing home. Just last week, however, the HSE informed the nursing home that his additional funding for one-on-one care is being pulled. That home can only pay for that extra level of care for so long out of its own pockets. The home and the HSE are very clear that Seán will probably end up back in St. James's, where he had languished for many months before getting the nursing home place. By any measure, that situation is all wrong because the HSE is shooting itself in the foot. It will incur a greater cost if Seán goes back into an acute hospital setting. It is all wrong that community-based care and step-down care are the first casualties of cutbacks.

Our hospital system cannot cope with that level of madness, with people in step-down care going back into the hospital system. We are already seeing numbers of delayed transfers of care of patients clinically fit to leave hospital but who have nowhere to go skyrocketing. Every day for 197 days this year already, 500 patients have been in hospital and ready to leave, but who have nowhere to go. The number hit 600 just two weeks ago, and this is all because of the failure to invest in nursing home care and other step-down care facilities. Those delayed transfers of care are costing our hospitals €20 million every month yet we had fewer nursing home beds at the start of October than we did at the start of the year. I see nothing about that in the budget. Step-down beds cost a fraction of acute beds. According to the ESRI, 1,400 community beds need to be built every year until 2040 but we have heard nothing from the Government in that regard.

For much of this year, we have heard the mantra about the need for productivity in hospitals; I agree. Any understanding of total factor productivity, however, means that conversations must take place about staff, equipment and beds. It cannot be one without the other. The Minister does not seem to understand that. Our issue does not just relate to beds; it is also about staff. If anyone needs reminding, we have outrageous waiting lists for occupational therapy, OT, speech and language therapy, SLT, physiotherapy, psychology and other therapies. Right now, however, hundreds of health profession graduates are languishing on HSE panels

while waiting lists for disability services grow. The Government has rightly funded the expansion of those therapy training places over the past four years. Physiotherapy is up by over 80%, OT by 62% and SLT by 21%. A pipeline of graduates is coming out of college. This is the right thing to do, but those graduates cannot now get employment in the HSE. They are being forced to either emigrate or go into the private sector. It is such a waste of the State's investment. Ironically, the State will probably end up paying a premium for the services of those therapists in the private sector.

Labour would do all this so differently. The National Health Service has been running an internal locum system for many years. We would remove the premium for agency work and set up that service here. We recognise the utter futility and devastating human cost of under-resourcing disability services. We would ensure that activity-based funding would be available across the hospital service. We would not have this ridiculous situation where the places of greatest demand, in emergency and outpatients departments, are excluded. We would also make sure that we would do much better than the measly €7 million being given to GP care today. The reality is that if we are to get our health service right, we need to put funding into GP care.

We also need to have an honest conversation about childcare. We will no doubt be listening *ad nauseam* for days to come to Fianna Fáil and Fine Gael TDs congratulating themselves on the €200 cut but the key thing is that this will happen next September. Why is the Government making parents wait? Crucially, where is the pre-election commitment that the Government parties made? For us in the Labour Party, though, it is not just about the cost; it is also about the availability of places. We know that 46,000 children under the age of three are on waiting lists for crèche places. That figure is up 16% on last year. Some 12,500 children are on the waiting lists for after-school care. My colleague Deputy Mark Wall, and Labour Women have spoken for many years about the need for a universal public model of early years care. We are seeing this Government come out with an initiative to provide 600 places, as it did two weeks ago, which is a drop in the ocean of what is needed. We need to deliver availability of early years services right across this country.

5 o'clock

Deputy Roderic O'Gorman: Budget 2027 is being delivered during a global cost-of-living crisis which, at its heart, is a cost-of-energy crisis. At a time of energy insecurity, climate instability and rising household costs, every major budget decision should be taken to help people reduce their dependence on expensive fossil fuels. The response of the Government should have been a cost-of-energy budget, one that focuses on an immediate response but also long-term measures to allow people to have a home, to heat that home, to put food on the table and to commute to work. It should have been a budget with short-term measures that give people breathing space from the high energy bills they are facing right now but which would also do more to move this country to a state of energy independence once and for all.

What has been announced this afternoon points towards a Government that does not see and does not understand the impact the cost-of-energy crisis has on large parts of our society. First, there is the Government's failure to make provision for targeted energy credits, the most effective way of providing immediate support to those who are desperately struggling as well as to those in the squeezed middle. In our pre-budget submission, the Green Party proposed

putting aside money to cover targeted energy credits across 2027. I have no doubt that when we look at the volatility in energy prices right now, with the ongoing violence in the Red Sea and the Persian Gulf, the Government will be forced to do a U-turn and bring in energy credits at some point this winter. Having failed to provide that short-term relief to those who need it, and despite the significant rhetoric about energy transition contained in the Tánaiste's speech, there is nothing in this budget to help households reduce their use of expensive oil and gas.

In last year's budget, the Sustainable Energy Authority of Ireland, SEAI, was allocated €640 million for home retrofit. The Minister for public expenditure, Deputy Chambers, just announced that the SEAI will get €655 million in 2027 for retrofit. That is a €15 million increase, a 2% increase. We are in the middle of a cost-of-energy crisis. We know that Irish households and Irish families are desperately looking to get their homes retrofitted. They want to cut their emissions and to save some money. We know this because only two weeks ago the SEAI told us that demand for retrofit had more than doubled year on year. The Government has risen to this moment with a 2% increase in the allocation for the SEAI home retrofit budget. This is at a time when construction inflation is at 3%. In relative terms, it is an actual cut in the allocation. It means that, in 2027, fewer people will be able to get their homes wrapped and enjoy a warmer house the following winter. It means that, in 2027, fewer people will be able to get solar panels installed and benefit from free electricity over the summer.

This policy represents the exact opposite of everything the Government should be doing in the middle of a cost-of-energy crisis. Importantly, this is the consequence of a very deliberate decision the Government has taken with respect to carbon tax: €120 million in revenue forgone. The Government was warned. It was warned by the Green Party and by others that, if it cut the carbon tax, it was sacrificing retrofit. We now have a situation where the Government is announcing new energy grants, the number of people seeking those grants has doubled and the pot of money will be, in relative terms, smaller in 2027 than it was in 2026. This is the measure of the Government's commitment to the energy transition, our climate goals and making life more affordable for Irish households in the long term.

I want to talk briefly about public transport because people are crying out for better public transport across our country. When the Government announced its hike in public transport fares a month ago, it tried to justify that on the basis of new services. There was no reference in today's budget to the figure of 140 new services that was mentioned when the public transport fares were announced a month ago. Where are the new Local Link services? Where are the measures to stop ghost buses? Where are the new bus services around our cities? We have to ask what the actual justification is for that public transport fare hike.

I compare the fare increases with the proposals the Government has announced today to get more people travelling in a sustainable way: a review of the cycle to work scheme, a review of the taxsaver scheme and an extension of vehicle registration tax, VRT, relief for electric vehicles, EVs. I refer to two reviews and one extension of an existing scheme. We have already seen with the National Transport Authority, NTA, fare determination that reviews are no guarantee of a positive change. The review of the taxsaver scheme must lead to decreased fares for commuters. The taxsaver review must be completed before people apply for their taxsaver tickets at the end of the year, so commuters do not feel the impact of those fare hikes. Similarly, the review of the cycle to work scheme must, at a minimum, help manage the costs of inflation, particularly for families that want to get an e-bike or cargo bike to help with school drop-offs.

At a time of such plenty in our country, it is hard to credit that a Government could propose a budget that falls so far short of the mark. It is a budget that seems to be blind to the global context in which it is delivered, a budget that has as its central guiding purpose the reconciliation of rival briefings that have been issued by Fianna Fáil and Fine Gael, and a budget without imagination, without strategy and without a sense of direction as to where it wants our country to go, other than seeking to eke out a few more percentage points for the Government parties in the next opinion poll.

Deputy Brian Stanley: This budget has failed workers and householders. I call it a €4.80 budget and I will tell the House why. There is the 15% increase in public transport fares that the Government intends to plough ahead with in January. The Government has failed to address the cost of living. There is no reduction in electricity costs despite the fact that we have 9% VAT and high standing charges. Of course, households are taking up the slack for the data centres. There is no reduction for hydrotreated vegetable oil, HVO, a sustainable fuel with a VAT rate of 23% on it. The Government knows it could have reduced it under EU regulations for agriculture and off-road vehicles. There are no energy credits for middle- and low-income households, which some of us looked for. I have said here many times that they should apply to households with incomes under €75,000. There is no provision for an improved, souped-up solar grant scheme for middle- and low-income households.

Regarding childcare, it is true that there was a reduction to €550 per month but that is still too high and people have to wait almost 12 months to get it. It will be towards the end of next year. Where are the State-provided services? There are seven centres to be provided but Laois did not get one, despite having a young population and one of the fastest-growing populations in the country.

The tax threshold for workers earning over €44,000 increased by €2,500. In reality, that is the first time in 24 months that this has happened. That works out at €4.80 per week. That is the benefit. That is what happened for workers here. Workers earning below €44,000, the lowest paid, got between a €200 and €250 gain. The entry point for low-paid workers to the tax base did not increase enough. USC was not abolished for workers earning under earning €30,000. It should have been. On the minimum wage, there is a slight increase but it falls way short of the €16 needed for it to result in a living wage.

On housing, the Government failed to abolish stamp duty for first-time buyers. The change in the renter's tax credit is minuscule but, of course, any change in relation to rent means nothing without introducing rent controls. In Laois, rents have been increased by 10% and 12% a year over the past few years. It is meaningless unless the Government actually tries to control these rents, which it has failed to do. On affordable-to-buy schemes, the Government projects 33 homes for Laois over a five-year period. The number is minuscule. Today, we see no increase in the supply of cost-rental, social and affordable-to-buy housing.

On health, it is appalling that there is no announcement today on increasing the threshold for medical card entitlement. It still sits, scandalously, at €186, where it has been for over two decades. For a couple with two children, it is €342. Once a family of four is over that, it loses its medical card. What about cancer patients? I have appealed to the Minister, and I appeal again, to allow cancer patients to have a medical card automatically. The Government has failed them.

On public dentistry, there is no sign of a ring-fenced budget. In Laois, the public scheme, the dental treatment services scheme, is non-existent.

There has been a complete lack of progress in moving to universal healthcare under Sláintecare. Pensioners got €10, but they needed €15 due to increases in the cost of the essential goods and services they buy. There was no increase to child benefit. The Government failed to abolish the means test for carer's allowance. On agriculture, the farm succession changes to taxation and the holding period, which has been abolished, are welcome - I raised this with the Minister for agriculture recently - but what about improving and increasing the quantity of organic farming and diversification in tillage? The Government failed to do that. If we are going to keep farmers on land, we will have to diversify because it cannot be done in beef and milk alone. We have to diversify but we are not doing so.

The Government also failed on hydrogenated vegetable oil, HVO. It is a sustainable fuel. It would improve energy security, shorten supply chains and reduce carbon emissions. The carbon tax increase has been held back to next year. The Government has failed to tax wealth, failed to bring in a windfall tax on the super profits of energy companies or a wealth tax on the super rich, and there is no sign of it closing the big loopholes it put in for corporate landlords and all the schemes they avail of.

The budget does nothing for housing. It has simply failed to increase supply or give any meaningful relief to renters. It has failed workers who will get very small changes after waiting a full 24 months for this. It did not do it on the cost of living. It needed to go big on the cost of living and it has not. Pensioners and workers will not keep up with inflation. The cost of living continues to escalate and we are not addressing it in a sustainable way. The Government has failed to address the big issues in this budget.

Deputy Ruth Coppinger: The budget, for some reason, studiously ignores all of the crises facing people, including disabled people, young people and workers. I was struck when the Minister, Deputy Harris, started to speak by how a Fine Gael-Tory ethos pervaded the budget. He talked about entrepreneurs being the bedrock of the economy. Then he went on to give a huge tax cut in capital gains tax from 33% down to 31% to businesses, which will cost €186 million, and another cut in research and development corporation tax, which is also for businesses. I wonder why this is being done at a time when there is already full employment. This is to generate more jobs we cannot even fill.

Ableist language also pervaded the speech. I do not know how many times the cliché about people who get up early in the morning can be put into two speeches. The 330,000 households with electricity arrears have absolutely no hope of ever clearing them. The tax changes being brought in will not benefit the one in three people who do not pay any tax, because they are paid so little, or young people. Last week, it was reported that seven out of ten young people wished to leave the country and the Government has said it will not do much about the housing crisis. It took €150 per year - a pathetic sum - off student fees, offering no future except for €100 maybe to get some popcorn when they go to the cinema. That is not much of a future.

On disabled people, to stand opposite and say that €10 per week is enough to get people through the cost-of-living crisis is an insult. On the idea that workers' wages have kept up with inflation, prices have risen by 25% in the past five years. I do not know when the last time was that Deputy Chambers went shopping, but I can assure him that workers' wages have not kept

up with prices. On the subject of Deputy Chambers, we did not know he would today go full-on Musk and announce a Department of Government Efficiency, DOGE-style operation in the public sector. He is setting up a public spending efficiency task force, which will monitor and scrutinise day-to-day spending, making greater efficiencies. That will be news to the tens of thousands of public sector workers who will be taking to the streets next Wednesday. Let us face it - it was high-handed and arrogant of the Minister to call on them not to go ahead with industrial action when he never once mentioned how he would deal with pay for public sector workers.

It was also noticeable that there would be a cut in the growth in spending on public sector essential services such as health and education from 8% to 6%. That will effectively mean cuts at a time when the population is increasing. It gives the impression that this is a free rein, high-spending public sector. The Government spends the least on education in all of the OECD. It happens to get very good results out of it, but it has the lowest education spending. There was an announcement of approximately 1,000 teachers. I do not know where they will be found when there are 1,000 vacancies in post-primary schools and more than 900 in primary schools. It will not even meet the current shortfall. There is €150 million for AI, but nothing for people in electricity arrears. There is €150 million to teach people how to use AI, the most useless and damaging technology that has come out in recent years.

I will also mention childcare because it is one of the things where the Government can say it did something, but capping fees at €550 is way off the €200 promised two years ago. The reality is that people cannot find places to put their children. That is the big problem and it has not been dealt with at all. It is a bit like promising free water in a desert. There are no childcare places, so it is not of any use to many people. The thing my office is most often contacted about relating to childcare is when yet another private sector provider pulls out of Dublin West. What happened in the budget today was that the Government cut what parents would pay and the taxpayer would subsidise it. A State system of childcare cannot be built on the matchstick legs of a private sector system. It is just not possible. The Government needs to move to something like what was done in the past when Donogh O'Malley provided free second level education through State intervention. It will not and cannot be done any other way, so we need to stop the pretence.

The biggest insult in last year's budget was how disabled people were treated. They were €1,400 worse off. Today, the Government announced €500 as a sop because it knows, because people protested, how hard pressed they were. Does it seriously think this will make life easier for the most downtrodden layer of society? There was an horrifically ableist tinge to everything Simon Harris said. He spoke about people who were working, who were being productive. By the way, at least half of disabled people are in employment and many of the others are carers. On the subject of carers, absolutely nothing has been done for the group the Government parties spent the election campaign two years ago promising the sun, moon and stars to.

Deputy Seamus Healy: This budget is the ultimate three card trick. It mugs middle-income and lower income families and social welfare recipients. Some 1.5 million PAYE workers will benefit by a paltry €200 and that is on top of a freeze last year that meant they paid more income tax last year. Social welfare recipients will get €10 per week, which is lower than last year and breaks the Fianna Fáil promise that pensioners would get a €12 increase each year. Both of

these increases will be wiped out by the increase in the cost of groceries alone. Grocery increases are running at about €500 per year.

Last year's budget was an assault on families and made the situation much worse for most households. The removal of the cost-of-living supports meant income losses across all income groups, with the biggest cuts for the poorest 10%. The freeze on income tax bands and credits meant income tax increases for PAYE workers. This year's budget is another smoke-and-mirrors assault on already hard-pressed families.

Energy bills are a huge problem for families. We are already paying the highest retail electricity prices in Europe; we pay €480 more than our European neighbours. Electricity prices are rising at a rate of something like 9%. Eight electricity companies have already announced increases for the coming months. Gas prices are rising at a rate of about 10% and half a million families are in arrears with their electricity and gas bills. What is the Government's response? It is effectively to throw families to the wolves. There are no energy credits in this budget, so there will be more hardship for families. Of course, there is no windfall tax for companies making obscene profits and paying executives gold-plated salaries.

Most families across this country rely on a car to go to work, school or college and for shopping and entertainment. There is no practical alternative, particularly in constituencies such as my own of Tipperary South. The budget gives no relief on the cost of petrol and diesel. In fact, it promises further increases starting in December of this year. The fuel excise relief will be abolished commencing in February 2027. Families, transport companies and self-employed tradespeople face the appalling vista of huge increases in the price of diesel. The price of diesel is already €2.20 at the pumps. Some 700,000 families, mostly in rural Ireland, must use home heating oil to heat their homes. The cost of 1,000 litres of home heating oil is now €600 higher than it was 12 months ago. Today's relief is a paltry €50, so it is still €550 dearer than 12 months ago. The Government could and should have abolished the carbon tax, recovering the loss by levying data centres.

Carers will be particularly disappointed with this budget. The Government has again failed to honour the commitment set out in the Minister of State's party's general election manifesto in 2024 to abolish the means test. All parties promised that. There is no increase in the carer's support grant this year either. There has been only one increase in this grant in the last seven years. Family Carers Ireland looked for a modest increase of €150 but this was not granted. Carers who are already in receipt of social welfare payments were looking for the full carer's allowance. They work as hard as any other carers.

There is another broken commitment in the area of childcare. In the 2024 election campaign, all of the Government parties committed to reducing the cost of childcare to €200 a month. Again, that commitment has been broken. In fact, the only proper method of providing childcare is through a State-funded and State-subsidised system. The Government could have given hard-pressed families a break. It had that choice but chose not to.

The Government had the money. In his budget statement, the Tánaiste told us that the Government would have a budget surplus of €6.7 billion this year and a budget surplus of €9.5 billion next year. The minimum needed from today's budget was that it be a budget similar to budget 2025. I do not know if the Minister of State remembers that. I will remind her. In October 2024, six weeks before that year's general election, the Government made the choice

to try to buy the election. It found €2.2 billion down the back of the sofa to attempt to buy the election with a cost-of-living package, including double payments in October and at Christmas and lump sums for recipients of fuel allowance, child benefit, carer's allowance and the living alone allowance. That was needed this year. That is what the Government should have done.

There are other issues I would like to come back to. I will do that tomorrow.

Deputy Charles Ward: Budget 2027 refers to the defective concrete crisis just twice. It does not even bother to give this humanitarian crisis its own section or detailed budget allocation. It is lumped in with a list of other housing supports and programmes. That shows an absolute lack of respect.

When we discuss the defective concrete crisis, the Government focuses on the current estimate of €3.6 billion. That is an eye-watering figure by any measure but I believe we are asking the wrong question. The question is not whether €3.6 billion is a lot of money but whether €3.6 billion reflects the true scale of the problem facing families, communities and, ultimately, the taxpayer. The Government has underestimated the number of affected homes. It has got the figures wrong. That comes with a financial liability.

In recent years, affected homeowners have repeatedly been told that the problem is limited, manageable and contained, yet evidence emerging in affected counties continues to suggest that the scale of this issue is such that it affects areas all over Ireland. Research discussed this year has pointed to approximately 20,000 properties potentially being affected in Donegal, Mayo, Clare, Limerick and Sligo alone. It is the tip of the iceberg.

The estimates rest on one crucial assumption, namely, the number of homes affected. If we cannot answer the question of how many homes are affected, no cost projection can be defined. I will give the Minister of State an example. If 50,000 homes ultimately require remediation and the average State intervention comes to €300,000 per property, the exposure would be in the region of €15 billion. If €400,000 were expended per property, this figure would rise to €20 billion. If we were to use the current maximum grant level the Government is allocating for argument's sake, the bill would be €23 billion rather than €3.6 billion. The Government's figures are off. I am not presenting these figures as a prediction but as a warning against complacency.

If we do not have a figure, we cannot give an estimate. We have been here before. I am not suggesting that the defective concrete crisis is at the same level as the banking crisis. That was a €64.1 billion mistake. The sooner the State understands the full scale of the issue and the potential liability, the better equipped it will be to deal with the issue. What concerns me is that we are attempting to estimate a final bill when we still do not have the problem solved. Some 14 years later, we still do not know how many people are affected.

This crisis is not just about money. It is about families and about children growing up in affected homes. It is about trying to get engineers and builders to work where there is a humanitarian crisis and potential for homelessness. We have seen marriages fail and we have seen suicides. It never ends. In the past, I have fought with banks and insurers on behalf of people who did everything right. The insurance companies and the banks ran and the vulture funds are now in there. However, this work has to continue. If we keep on going the way we have been, we are going to see the bill for the defective concrete crisis go through the roof.

While the Government focuses on the remediation of homes, the homeowners continue to carry the cost, the anxiety and the stress. They have always paid their bills and mortgages. They have done nothing wrong but because of Government regulations, they are living in subpar conditions they should not be living in.

The demand for builders and engineers has gone through the roof. Construction prices are rising. Thousands of people find themselves trapped in homes they are paying mortgages for but that they cannot sell. Their lives are at a standstill. This is a defective concrete issue but it is also a housing issue and a social issue and it is becoming a public finance issue. How many homes are going to be included? That is what we need to know. If the Government is going to give an estimate, I want to know how many homes are involved, what the average demolition cost is and what allowances are going to be made. We need to see the details because the devil is in the detail. If we do not have the details, we cannot have estimated costs. The State has a duty to answer.

People have been waiting years and the Government has not done its homework. However, I am here to tell the Government I am doing its homework for it and I will continue to do the homework for it until I get an answer.

Deputy Richard Boyd Barrett: The Government kept saying this would be a budget for workers. When the detail of this is pored over by workers, there is no good reason for them not to continue with their plans to go on strike on 14 and 21 October. In fact, there is every good reason for them to continue with their plans to take strike action because this Government has given them less than nothing in this budget when you look at how the tax changes relate to the actual increase in the cost of living. Even by the Government's own budget book, nobody is getting more than about 1.5% and many are getting less than 1%, such as 0.5% or 0.6%. More than 2 million workers will not benefit at all from the changes in the higher tax band. They will not get anything from that. They will get something from the USC change but you are talking, at best, about 1.5% and, in some cases, only 0.5% when inflation is currently running at 3.9% and projected to be about 3.5%. In real terms, workers will be worse off in a year's time than they are now.

That is against a background where they have already lost out from the fact that their pay has not kept pace with the rising cost of living. The last pay agreement came to an end at the beginning of this year and there has been no increase on that. Workers need about 10% just to keep pace with inflation and they have got nowhere near it. "Get your placards ready and get out on those pickets" is what I would say to workers. It should not just be the public sector workers who are going on strike, it should be the private sector workers as well.

I say exactly the same to those who are affected by the housing crisis. The tens and tens of thousands who are affected by the housing crisis in this country should get their placards ready the way they are in Spain and France at the moment because there is less than nothing in terms of the housing crisis in this budget. The renters' tax credit increased by €150, which amounts to a 15% increase. The problem is that rents went up by at least 20%. In reality, the renter will be worse off. On the other hand, the landlord is doing very well from the increases in the rents that ordinary people are enduring and the Government is giving them some more tax breaks. They have now incentivised people to build sheds in their back garden and then rent them out

at extortionate rents and get a tax break for it, which will now be increased. If you are a renter, you will be worse off.

Something that is really quite shocking, to be honest - I do not think anybody has mentioned it yet - is that there is €1.9 billion less allocated to the Department of housing and local government than there was in the budget announcements of last year. I repeat; the figure is €1.9 billion less. It is not clear exactly where that is coming from so it needs to be investigated. I have double-checked the speeches from last year and the budget books and the Estimates books from the two years. There is €1.6 billion less in the capital allocation and €1.9 billion less in the total allocation. There may be some money elsewhere in terms of accounting but that is taken directly from the Minister's speech. What we can be absolutely certain of is that against a background of what the Taoiseach says is the social issue of our time and the crisis that is the biggest priority for the Government, there is absolutely no plan to increase the delivery of social and affordable housing to meet the housing crisis when we know that the projected house delivery for next year is 20,000 fewer homes than are necessary to meet the targets set out by the Housing Commission to address the housing crisis. There is no plan to increase the delivery of social and affordable housing while there is actually a reduction in the budget allocation going to that Department.

In terms of the starter homes scheme, there is €200 million less being allocated. It used to be known as the local authority home loan, and there is €200 million less allocated than there was last year. In last year's budget, we were told that the €1.2 billion which was allocated would deliver 3,000 houses. Now, there is a reduced budget for that of €1 billion and it will only deliver 1,000 affordable homes. If those workers who get up early in the morning thought they might have had a better chance on the other side of this budget of getting an affordable home, I am afraid that is not the case. There will be fewer people benefiting from it.

Of course there is no mention of the social housing income thresholds. Every week for the past two years, I have come in here asking when the Government will raise those thresholds. Every single week, workers who get up early in the morning - what an insulting phrase anyway but setting that aside; we are talking about working people - get a pay increase and get whacked off a social housing list they have been on for five, ten or 15 years. There has been no raising of that threshold and they are left in limbo. There is then less money for the affordable housing schemes that are supposed to be available if you earn too much to be on a social housing list. It is an absolute disgrace.

There is less for workers, and nothing to deliver any improvements in the delivery of social and affordable housing, but of course there are more tax breaks for the big multinationals whose profits have gone up by 150% in the past nine years. Now, they are up to about €350 billion. They are paying about 8% tax. The ordinary worker is paying about 25% tax on average. These extraordinarily and obscenely profitable corporations are getting another €118 million in the research and development tax credit in this budget. This Government's priorities are an absolute disgrace.

There are a couple of other things to mention. I do not think it has been mentioned that there is an 18% reduction in the allocation for the Department of culture, arts and communications. The cut seems to mostly be coming from the area of media and broadcasting although, again, that needs to be looked at. It is incredible that there is an 18% cut in the allocation for the Department of the Minister for culture, Deputy O'Donovan.

On disability, people with disabilities were savaged in the previous budget by €1,400 and now they are given back €500. They are still down. Of course what they have been given is not even close to the cost of disability, which is estimated at €12,000 to €14,000 a year of extra costs because you have a disability. It is a pathetic effort to address the poverty and lack of income being given to the people with disabilities, along with the poverty trap they are left in.

Students have again been given insulting amounts which will not make up for the cost-of-living increases.

An Ceann Comhairle: I thank the Deputy and call Deputy Murphy.

Deputy Richard Boyd Barrett: Yes, there are six minutes.

An Ceann Comhairle: I know but the Deputy has had eight and a half minutes but I gave him the benefit of the extra time.

Deputy Richard Boyd Barrett: I was waiting for the clock to show six minutes, which was allocated.

Deputy Paul Murphy: I thank the Ceann Comhairle. This is an "I'm all right Jack" budget. It is a budget for those who are doing well - that is who the Government represents - and not for ordinary working people, not for those suffering from the cost-of-living crisis and certainly not for disabled people. It is not a budget for any of us - which is all of us - who will be affected by the climate crisis. Instead, it is a budget for landlords and a budget for big business, which has seen substantial tax cuts. Interestingly, and very concerningly, it is a budget for the armaments industry. It is trying to develop an armaments industry in this country but primarily, an armaments industry elsewhere in Europe.

We have been on the streets saying that there are 320,000 people plus in arrears on electricity bills. Incredibly, almost half of parents say that they have to cut back so that their kids can have enough to eat. This is a very rich country - one of the richest countries in the world, with a massive budget surplus - but the Government has refused to introduce price controls, refused to even introduce a €500 electricity energy credit and certainly refused to introduce any measures to get us away from reliance on fossil fuels. People will be worse off next year as a result of this budget because, as has been outlined, even in the best-case scenario workers are getting approximately a 1.5% increase. Many are getting much less than that. That will be more than wiped out as a consequence of the cost-of-living crisis, which is still deepening. That is the reality. More people will be struggling. More people will be in deprivation. More people will be in arrears on their bills. More people will be unable to afford to heat their homes. More people will struggle to feed their kids.

I will focus on a couple of areas. On the cost-of-disability payment, how dare the Government call it a cost-of-disability payment after what we saw last year when it cruelly targeted disabled people with €1,400 of cuts? One of those measures the Government cut was something called the disability support grant, which was €400. It told us last year, when we were protesting as part of the Affordable Ireland campaign led by disabled people, not to worry because it was going to do all this work over the next year and then it would bring in a cost-of-

disability payment. It said that it would do serious study about what it costs to be disabled for people in this country and introduce a proper payment. What did it do? It picked out the figure of €500. I presume it looked at the €400 disability support grant and said that it could not do that again and that it would do €500. It is giving back to people approximately one third of what it cut a year ago, and calling it a cost-of-disability payment. It has a report. The Government commissioned a report by Indecon asking what the cost of disability is. The cost of disability, as the Government knows, is between €10,000 and €15,000 for disabled people and it is giving people a once-off payment of €500. It is a sick joke. In addition, the Government is only giving it to people on social protection payments. It is not giving it to people who are in work - people who also have the cost of disability. It is simply a cost-of-living measure. That is all the Government is providing. A temporary €500 measure is completely inadequate and an absolute insult. It is an absolute disgrace that the Government is leaving disabled people approximately €1,000 worse off than they were prior to last year's budget.

As this is a landlord's budget, I am sure the TDs in the Dáil who are landlords - there are lots of them in here; approximately ten times more than outside in the real world - will be delighted about the capital gains tax cut. That is a tax cut for business, but also for landlords. When they sell their second, third, fourth, fifth or sixth home, they will get a tax reduction. They will also be delighted by the extension of the so-called rent-a-room scheme, which is now not a rent-a-room scheme, to include shedsits. The shedsits are being renamed. They are now called "detached auxiliary dwellings" - a very catchy term - rather than shedsits. The Government is saying that you can rent out your shed to people who will not have any rights as renters. If you evict them, they will not be able to go to the Residential Tenancies Board, RTB. They are simply licensees; they are not tenants. They cannot even avail of the €150 extra increase in the renter's tax credit. They cannot get the renter's tax credit at all because they are not properly classified as renters but the landlord, basically, will not pay any tax on it. It is incredible. They are also going to push up rent for students which will more than wipe out the meagre €150 reduction in student fees.

Something that has not been talked about at all is the increase in defence spending. While capital expenditure in housing is going down, capital expenditure in defence is going up by 13%. This is not an investment in ensuring that soldiers have decent incomes and living conditions, etc. That is not what it is about. This capital expenditure is our €500 million to be given away to Thales for a radar system. It is explicitly talking about investing in helicopters. These are measures that we do not need and will not make our people any safer. They are simply about the Irish Government participating in the new arms race that is happening across Europe - a new race for militarisation that is intimately connected to the drive to undermine what is left of our neutrality.

Deputy Michael Collins: Independent Ireland feels that this budget is a lost opportunity. There is a huge number of issues out there. People are under serious pressure. The Government had an opportunity. It had ample time - this is not happening overnight - to turn this around. This budget is that opportunity, but it is not going to happen. The people want to know what benefit they are going to end up with tomorrow morning, Unfortunately, from what I can gather, they will end up with no benefit at the petrol pump because petrol and diesel are going to stay the same price. On home heating oil - it has cost approximately €700 more to fill a tank

of home heating oil in the past year and a half - people will get approximately €50 in their back pocket as a result of the budget. If you are in a crisis situation where you could not fill the oil tank yesterday, after the budget day you still will not be able to fill the oil tank. You might be able to put €100 into it. You might be able to go to town, if you are lucky on and off, and buy 5 gallons of home heating oil and try to connect it to the tank. That is the way most of the people in this country are in a crisis situation right now. This budget is not going to hit home where they can see that there is something in their pocket at the end of the week. Most of these people are hard-working people. Some people who cannot work, maybe, are on a disability payment.

Tomorrow morning, the rattle of the letterbox may bring a threatening letter to the almost 350,000 people in this country who are in ESB arrears. Are they going to get relief here this evening after this budget? Are they at home tonight saying, "Thank God" because the fear of God that is in them when the post person comes every morning has ended? They are not, because the Government has given them no relief. They are in a crisis situation. We have the same situation with the mortgage arrears. People in mortgage arrears are at the highest level ever in this country. The point I am trying to make here is that there is a very serious crisis. The Government had an opportunity to hit home and do something for these people. Independent Ireland has said that we would give at least €200 in energy credits to householders. That is not much but at least it is a fair sum of money.

It is the same in relation to carbon. We have been strong that there would be no carbon on delivery and productivity. The Minister is going to ask me where we would get the money. Of course we would put it on aviation. That is in Independent Ireland's policies and our budget proposals. Put it on aviation because not everyone has to fly. Certainly, everybody has to go to work tomorrow morning, every farmer has to go out into the field and every haulier has to bring the food. If you take it off delivery and production, it will come off at the shop. That is the problem we have here. The mother and the father, and particularly the mother, who are buying the shopping at the weekend in the shops are telling us that the very same shopping is costing €15, €20 or €25 more than it did a month ago. As a matter of fact, a lady told me that her food bill went up at least €17 or €18 in one week and she bought out of the same list at the same shop as she did the week before. That is the crisis situation we have and that the Government did not take into account.

Pensioners will say that they are feeling the pinch. They are afraid to put on the lights. They are afraid to put on the heating. They are afraid to go out and have a little bit of comfort after all their life working hard. The Government will say it gave them €10. That is nowhere near what they are hitting. They are experiencing savage expense every week when they are out there, especially on fuel and day-to-day costs. They genuinely cannot work and their pension has been stretched to the extreme limit. Am I correct in saying that the fuel allowance - I have to check it out - is gone from 32 weeks to 28? There is no point in saying we are giving a €5 increase if you are talking four weeks off the length of time that they are entitled to collect it. That needs to be looked into further. If it is being provided for, it is an unfair cut.

We looked at the carers and abolishing the means test for carer's allowance. We are very strong in relation to carers in Independent Ireland because we feel they have delivered for the people of this country, have saved the State millions of euro and have been unfairly treated. Now the Government has raised the threshold. There was a promise by the Government that it

would abolish the means test and, unfortunately, the means test is not abolished. Is this year two or year three of the Government? We are in year three. Now, the Government is coming close to breaking its promises yet again.

I will talk about promises in relation to transport.

The Government was to abolish the close school rule, but I do not see it in the budget this year. Thousands of people are being left at home. It is outrageous that people who had a bus ticket for five years do not have it for the sixth year. It is unfair on families and working people who are struggling at this time, as well as the children. Being in fifth class does not mean you are unaware of the stress your parents are under if you have had a ticket for five years and it has been pulled for the sixth year because of the close school rule.

There is also an awful lot of talk about the transport budget. For the past 12 months, there was no budget. It completely ceased operation. There were tenders put out for new areas in different parts of the country, and now all those tenders have been pulled. All people got from the transport authority was that it was going to raise the price of transport. That was the Government's delivery. Now, it is promising an extra budget and I would like to know where that budget is going to go.

Another thing Fine Gael promised was the abolition of the USC. We have said that anyone earning under €40,000 must have it abolished immediately. That is only part of the delivery the Minister of State's partners in government promised and have failed to deliver. Doing this means people do not have money in their pockets. This budget was meant to give something back to people in a time of crisis, but that is not happening.

Cigarettes have been put up by €1, but I would like to know where that €1 is going. Is it going back into the Exchequer or is it going towards health, for example to educate people on not smoking?

I know Deputy Fitzmaurice will touch a lot on agriculture, but another area is the fishing industry, which is facing complete catastrophic collapse. We called for some vision for the inshore and pelagic fishermen, at least, so that there would be some fund relating to the quota collapse and the cost of fuel. It costs €30,000 to take a trawler out for a few days. That is not on, and will not continue. Maybe that is what the Government wants, because it has been trying to put them out of operation for many years. This is certainly something that needs to be looked at.

Independent Ireland is very strong on waste. There are 38,000 NGOs which are costing €11 billion to the State. That is huge money that could be saved and given back to the people who need it, such as the mother and the father going to the shop every day. Those people need that money, rather than €11 billion being wasted in that sector. That money needs to be put back in.

Deputy Peadar Tóibín: People all around this country will be absolutely shocked by this budget. The biggest issue in this country for the past six months has been the price of energy and fuel. The streets have been filled with tens of thousands of people protesting the excruciating cost of energy. Public meetings have been jammed with thousands of people in hotel rooms across the country. Anybody who has been politically aware over the past six months would have thought that the cost of fuel and energy would have been the primary issue

facing this Government in this budget, but it has singularly ignored the issue. There is no help for the workers driving to work tomorrow. The price of petrol or diesel will not come down 1 cent between today and tomorrow. If a worker pulls into a petrol station tomorrow and puts €100 into his or her tank, €45 of that will still go to the Government in tax. Not only that, even though current prices are around €1.97 for petrol and €2.20 for diesel, it is this Government's expressed plan to increase diesel by 32 cents and petrol by 27 cents per litre from next February. That is absolutely bonkers.

The Government also intends to hike carbon taxes on petrol and diesel not once but twice next year. It is absolutely unbelievable. Is the Government living in a parallel universe? Has it not got the message from the people? Has it not listened to all the words, anger and frustration in the past six months? The Government is currently going in the opposite direction to the people. It is taxing fuel out of the reach of citizens in this country. How can it be so out of touch on something as important as this?

For farmers, there is no new help for agricultural diesel tomorrow. The farmers who produce the food that goes on our plate will not receive 1 cent of a reduction in agricultural diesel between today and tomorrow as a result of the Government's budget. The truckers and lorry men who deliver food across this country will pay exactly the same price in petrol and diesel tomorrow as they paid today. In our pre-budget submission, Aontú provided an innovative policy. We introduced the idea of dynamic pricing for fuel. We said that if fuel increases to a certain level, carbon tax should go; it should come off. This would significantly reduce the price of petrol and diesel for families across the country.

It is very important that the Government starts listening to other political parties in this Dáil on the issues of the alternative budget. With regard to electricity, which is one of the biggest spends that people have in their homes, Ireland still has the highest prices in the whole of the EU. Believe it or not, we have the second highest electricity prices on the planet at present. What will the Government's budget do for electricity prices between today and tomorrow? It will not make a bit of difference whatsoever. The ESB, which is obviously a semi-State organisation, is paying about €150 million in dividends to the Government on an annual basis. If it deleted that dividend, we would see a reduction of €100 in the price of individual accounts and bills on an annual basis. This is something the Government could and should have done.

In the build-up to this budget, we were told that the Government was looking to pause carbon tax on home heating oil altogether. The kites that were flown by the Government said that there would be no carbon tax on home heating oil, but today we learned there will be a measly 25% reduction in the carbon tax on home heating oil. An 89-year-old woman came to my office a couple of weeks ago. She had paid €860 for 500 litres of kerosene. That was three weeks' income for 12 weeks of heat. Under the Government's proposal today, some €22.50 will come off that bill. That is a measly response to an enormous challenge that people are facing right now.

I want to touch on the issue of waste because this Government is incinerating taxpayers' money across the country at a rate that is unseen. Last year, Aontú broke a story relating to €1 billion in overpayments for social welfare, money which the Government did not recoup. We got nothing for it, yet through fraud and for other reasons, the Government paid out €1 billion in taxpayers' money. We heard just last week of €100 million being spent on contracts for IPAS

centres that were never used. Last week, I broke a story about 240 toilets and bathrooms in the national children's hospital that need to be fixed and redone at a cost.

In this budget, we are talking about €6 billion going into MetroLink. Everyone will be delighted that it is starting to get a move on, but we must remember that the Government already spent €700 million on MetroLink without even a shovel being put in the ground. That is absolutely ridiculous. There is not a citizen in this country right now who believes we are not going to see the same level of waste on MetroLink that we saw on the national children's hospital. What reference was made in the budget to saving money for the Government? There was a suggestion of something nebulous in the future, with no real concrete action plan to ensure we save money for people.

I want to briefly speak about the Harris investments scheme. I have knocked on thousands of doors in the past 15 years and nobody has ever said to me that we need to spend €54 million on a new investment scheme so that high income earners can invest their money. Most of the people I am talking to - people on good wages and some with two wages coming into their homes at the moment - cannot make ends meet. They are one timing belt or one dental appointment away from staying on top of their debt. What is Simon Harris's response to this? An investment scheme. It is incredible.

There is a lot of noise being made about the increase in tax bands. If you look at those tax bands, you will see that they have increased just by the inflation rate alone. In other words, the only benefit to these people is that it is exactly the same as it was two years ago.

An Ceann Comhairle: Thank you, Deputy.

Deputy Paul Nicholas Gogarty: I welcome the opportunity to speak about this budget. I want to focus on a couple of things, such as the macro elements, what type of budget this is and what it could have been. I will also look at the local element in terms of how my constituents, who are a microcosm of the national population, are likely to benefit in the medium term, if at all.

6 o'clock

We also need to focus on vision. This budget lacks a long-term vision. It pays lip service to what needs to be done to put us on a secure future footing but it does not back it up with anything substantive. It ticks many of the small, populist boxes, if looking at it at face value, but it does not help on the wider scale.

There are a few crowd-pleasers. It is heavy on cover versions with something for everyone in the audience, but nothing of real substance. It is more Westlife than Fontaines D.C. at a time we need to stick to certain parameters but also be more radical and visionary. It is a lost opportunity to move towards a time when we are not dependent on international oil prices and when we do not have to make emergency decisions to help hard-pressed families and individuals. It was also an opportunity to refocus on services and targeted adjustments to help those who really need it rather than a catch-all. Above all, the budget is dangerously inflationary.

Two things are clear and not necessarily in conflict with each other. The first is that people need help. They are under pressure and services are lacking. The second is that we know money does not grow on trees and we have to live within certain constraints. IFAC was pushing for less of an increase in spending and less overreliance on corporation tax. Under these troubled circumstances internationally, a balance has to be struck, with some additional funding spent from the windfall and some put into the reserve. I do not disagree with the Government on its overall parameters but in the context of the increase made, I have issues with the budget because the broad cash handouts and tax cuts are all very fine but some are going to benefit people more than others. Those who will benefit most will end up spending more in this context, which will push up inflation and ultimately negate any benefits they have gained, but also make it harder for the people who did not get anything at all.

Some level of spending in the economy has to be encouraged, but the budget has done too little on services and targeted social spending, allied with cost reduction measures. We could have done with more specific supports for those who needed them, because giving untargeted cash through tax reductions or energy cuts to everyone increases the total money that is chasing fixed amounts of goods and services and will drive up inflation. People who know more than me, the ESRI and Irish Fiscal Advisory Council, are saying this. The Oireachtas Committee on Budgetary Oversight recommended transitioning entirely to income-tapered supports instead of cutting universal rates or providing widespread tax reliefs. We could have protected the vulnerable from poverty without filling the wider economy with inflationary cash.

I am talking about the macro today but I want to give examples. It is good to have the extra €500 for people with disabilities, for example, but other savings could have been elsewhere and at least doubled that because it is nowhere near what people with disabilities need. The Government could have focused more on keeping public transport costs down, reducing the recent increases, and on keeping childcare costs down, rather than just giving money out. It could have focused more on services and on disabilities, as I have mentioned. The Government looked at its core voters and chose the crowd-pleasers, such as expanding the higher tax threshold to €46,500. The likes of Social Justice Ireland, which one could argue disagrees with the Government on almost anything, have a point that anything that is favouring middle to high earners while ignoring overall fairness will not help society and will have knock-on effects. If the Government had directly tackled the causes of high costs, such as childcare fees, housing shortages and public transport deficits, this would have left the underlying inflation rate lower than it will end up reaching.

While the Government has maintained the €8.5 billion fiscal ceiling, the allocation could have shifted more towards services. I have said over successive budgets that it has to target the services people need. I will talk about this more in future discussions. We have not rolled towards a universal childcare system, for example, where, over a 20-year transition period, we would see more fully Government-funded State childcare bodies roll out, complemented by the private operators, many of which, as I have mentioned in previous debates, have been pushed out of the market because of the way the allocations are given. That would push costs down for people. For older people living alone, for example, there are ways of diverting some of this budget to provide more money for retrofitting and for solar energy. As I will hopefully outline tomorrow if there is enough time, 100,000 houses could be fitted with solar panels to reduce the overall costs within the parameters of this budget by reallocating some of the money. We needed to look at the bigger picture. On one level, we are helping hard-pressed people by

giving them more money, but it will push prices up and everyone will lose as a result of the inflation.

Deputy Richard O'Donoghue: What the Government has done this year is cook the books. If a businessperson had cooked the books, he or she would be in jail today, but the Government can cook the books and tell people what they want and there is no accountability. I still start off with one of the ways the Government has cooked the books, which is for disabilities. The Government said it has given people with disabilities €500 this year, but it forgot to mention that it took €1,400 off them last year. It has actually given them nothing given what it took away from them last year. It has increased tax credits. Generally I welcome tax credits but what the Government forgot is that people want inflation to come down. It has increased the minimum wage, which I welcome, but the people who are getting the minimum wage are getting nothing extra because it is costing them over and above to get the basic needs. Regardless of what the Government raises the wage to, something has to pay for that. If people are working in a shop, a hospital, or wherever and if the wages increase, it is not just the minimum wage but every wage in that business, but it is the public who end up paying for it. They want to get an increase in their wage but they want to see prices coming down.

The cost of food, transport, insurance and electricity has increased. When the Government drives up the wage, it will just drive inflation again. What people want is value for money and the Government is not doing that. Another way that the Government cooked the books is that it said it is going to give fuel again to the rebate system for the agricultural sector, but again it forgot to mention that of the €82 million that was put forward for this, €27 million was drawn down because the Government made it so complicated for people to try to get it back that they said it was not worth their while. It was costing more for their accountant to look for it than it was worth to them to get it back. Now the Government has said it is going to reintroduce that for the rebate system, but it is hoping the €27 million will go again, which will leave it with a balance of roughly €40 million to put into a fertiliser scheme. There is no extra money. The Government just regurgitated what it had. There is nothing extra. For the private bus operator who is tied into three-year contracts, there is nothing extra.

Regarding construction, people have machines for road and housing infrastructure. They are working and paying to build their own houses are paying exorbitant taxes to the Government and receive nothing. The Government has said it has increased the tax threshold. If someone built a 1,000 sq. ft house five years ago, it would have cost €120,000 but that same house today would cost €220,000. The Government forgot to mention that it has taken 13.5% VAT on that extra €100,000 off the people who are trying to put a roof over their heads. The Government says it is going to move the tax base and help them.

They will be paying more for the clothes on your back, the food on their table, the energy costs for their house. They are going to tax them going to work and fuelling their cars, and then they are going to come out with hypocrisy by saying electric vehicle registrations are up 57% this year on what they were last year. However, again, the Ministers are cooking the figures because when we look at Ireland as a whole, it is 4% of the population driving in Ireland that they are talking about. They do not mention that. They mention the high number for this year.

They then say that they are going to build more houses and are going to spend twice as much, but they forgot to mention that they are only going to build half as much because of the cost of building the houses in the first place so, again, they are coming out with this terminology that they are spending twice as much. They are spending twice as much on inflationary costs and giving people back less.

We often hear the story of taking two steps forward and one step back. That is every working person in this country because of the Government. I was the first person to bring a truck into this Dáil during the fuel crisis when I stood with the truckers. I have tried to come up with a business approach for these Departments that never had a business in their life and that could not understand how to make things viable in a year. If the Government loses money in a year, they go back to the hard-working and the vulnerable people in Ireland and take more money out of their pockets for its mistakes. The difference for a businessperson in this country is that if they lose money, they are out of business. What happens? The Government gets rewarded for its mistakes but a reckoning is coming soon.

Deputy Michael Fitzmaurice: I learned a rhyme when I was young that goes "There is a hole in the bucket, dear Liza" and over the past few weeks we have heard so many leaks coming out that the briefcases must have holes in them. Unfortunately, the budget did not produce some of the documents that the holes said were in it.

Let us talk about agriculture. The overall budget for agriculture that was passed by our agriculture committee, including the Supplementary Estimate, was €2.4 billion. The budget this year in total is €2.3 billion. While there are movements of money within it, with straw incorporation measures and some tax measures, the facts are that there is €100 million less. That is it. There is no point in trying to dress up something that is not there. What also needs to be accounted for is the fuel subsidy scheme. Let us be honest with people about the money that is there now. There was €85 million allocated. There was €26 million or €27 million spent. The difference between that and the €85 million is still there. The Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation gave it to the Department of agriculture. I see €31 million is being allocated today for a second round of that scheme, which is welcome, but let us be honest with people that it is this year's money. The fertiliser measure is part of the money that was put in for fuel and let nobody tell me it is not. Europe has given us €15.3 million. Is the €30 million an addition to the €15.3 million or not? There was an opportunity to give 200% on top of it with the carbon border adjustment mechanism, or what we call the CBAM. That is a question I would like answered. Sadly, everyone talks about farmers, food security and everything, but the reality here is that there is not a red cent more. In actual fact, it is a red cent less. That is the reality on that.

I am going through the Irish Water budget, which the Minister of State will probably be familiar with. My understanding was €2.5 billion was allocated to Irish Water when I was looking at the allocations for infrastructure and day-to-day maintenance. My understanding at the moment is that the allocation has gone up for day-to-day running by €40 million or €50 million but let us call a spade a spade. The frameworks are done around the country. Five or six companies do the frameworks. What "frameworks" means is where pipes have burst and have to be replaced or where there are leaks. There are contractors, from what I am hearing, who have already told Irish Water that the cost of the pipe they put into the ground has gone up 100%. They are ready to leave some of these contracts. In actual fact, the problem that is

going to be faced by Irish Water is that they will get fewer repairs done and fewer pipes in the ground for the budget that is there. Let nobody go codding themselves about that.

For people with disability, I welcome anything that is announced. However, as was highlighted earlier, there was €1,400 taken off them If they are in deficit by €1,400 and get €500 back, they are still €900 down.

There was a golden opportunity. The Government was talking about carbon tax, and there was talk over the past week that it would be removed from home heating oil and gas. What it has done is that the average 2,000 litres will be €100 less than it was, but the poor old devil who is relying on it will pay €1,450 more. That person better be working because if the new bit of tax-free allowance they have now is added to it, and they maybe get a few euro somewhere else, they are still going to be in deficit. The people are standing still.

Regarding the decisions the Government made today, there were options around carbon tax. I hear the Government talking about Ursula von der Leyen and that Ministers are basically afraid of her, and that they will not stand up to her or she will take millions of euro off us. That was the wording I heard. She will take the millions of euro if the Government does not tax the people here. There are planes flying out of Dublin, Cork, Limerick, and all the airports, and there was an option to put €200 a tonne on those flights would bring in €295 million, if the Government did want a carbon tax. The argument would always be that right around this country, this morning, as the Government talks about, people are getting up early. They have to jump in a car because we do not have public transport around the country, and they have to drive to work. Some of them will need two cars because they have to go in two different directions, and they will pay the carbon tax. The Government has decided that they should continue paying it, even though they have mortgages and youngsters going to college or schools while, at the same time, if somebody can afford a holiday to go to Lanzarote or wherever, when they jump on that plane, they will not be paying the carbon tax. That is the definition of a country that we would screw the working people.

Deputy Ken O'Flynn: People say a lot about the Minister for Finance. Some Mermbers have said he has no sense of humour. I must disagree entirely with that legend or fact. He stood up here and made an absolute joke of the entire budget. The State took in €3 billion extra in corporation tax in September alone, and both Ministers have borrowed the phrase from Leo Varadkar and the good old line that this is a budget for people who get up early in the morning. They do get up early in the morning. They get up early in the morning to pay a temporary charge from 2011 that is still going. They get up early in the morning to pay a carbon tax on the diesel that gets them to work, and they are getting up early in the morning for the bus fare that will be up 15%, effective from January. Last Thursday, five days before this budget, the PRSI went up again and for the 400,000 workers earning between €35,000 and €44,000, that will be worth €250 a year. Well done. That is barely €5 a week. That is not a reward for getting up early in the morning. That is an alarm clock.

Today, the Minister said this budget was for hard-working people and that people are doing their best. They are doing their best, but the budget does not do its best for its people. Let us take the universal social charge, brought in by a Fianna Fáil Administration in 2011, that was sold as a temporary measure for tax at an emergency time.

The emergency ended long ago but the charge remains. It has outlasted four taoisigh and it is working on a fifth. Today the Minister moved one band by €1,600. That is not abolishing a temporary charge; that is maintaining it. Independent Ireland would have phased it out completely within five years. We would not have paid for it by taking tax from somewhere else, but purely by cutting the waste of this Government. There is waste in this Government. It has already overspent €700 million this year and the fiscal council has said it could reach €1 billion. Today, the Minister announced a task force for looking for waste. I can save him the trouble. He should start by looking at the HSE agency bill. The national children's hospital found the money to overspend, and overspend well. The Minister and the Government do not need a task force; they need a mirror.

Let us look at our pensioners. Some 24 months ago, Fianna Fáil promised the pensioners of this country €350 a week. After today they will get €309.30 and a €10 increase in total. The Minister was caught planning it and floated the idea of €7.50 weekly first. He leaked it out there and when he frightened people, then he said that actually he was going to come up with €10, and the Government waited for the applause. That is not generosity; that is pure stagecraft by the Government. Today in rural Ireland, a fill of kerosene is €700 more than it was last year. The budget takes off €40 to €50, and another €140 in fuel allowance for those lucky enough to get fuel allowance. That is €700 up and €180 back at best. That is not relief; that is just rounding an error. Today the Government cut carbon tax on home heating oil and gas, and promised not to raise it again. Independent Ireland refused to go in with this Government because of that tax. I welcome the Minister to our position in Independent Ireland. Now finish the job and scrap the tax.

One in five households in this country comprises single persons. They cannot share a tax band and they have to pay every bill alone. The Government has finally admitted that living alone costs more. It costs more for pensioners, who received a €3 rise in the living alone allowance. The worker living alone gets absolutely nothing. Let us not forget the childless couple or the single man or woman who wants to leave their home to a niece or nephew. The niece or nephew will now pay three times more tax than a son or daughter would. Today, a son or daughter got €20,000 more tax-free in inheritance tax while a niece or nephew will receive €4,000 in this budget. That widens the inequity gap and deepens the division.

In 1980, Charles J. Haughey at least had the honesty to tell this House that we were living far beyond our means. Today, nearly seven in ten young people are thinking about leaving our shores and not returning. One in three farmers plans to leave farming in the next five years. The Minister said that this budget is not to mortgage the next generation's future, but the next generation in this country cannot afford a mortgage.

An Ceann Comhairle: The Deputy's time is up.

Deputy Ken O'Flynn: There is €6 billion on MetroLink and only a couple of lines mention Cork.

An Ceann Comhairle: Deputy Lawless is next.

Deputy Ken O'Flynn: The Taoiseach is a Corkman whose Government has to look at the infrastructure of this country but you would swear to God, a Cheann Comhairle, that this Government does not look past the M50.

An Ceann Comhairle: Deputy Lawless is on his feet. Abide by your time slots, please.

Deputy Paul Lawless: The people are growing tired of this Government and the spin and bluster from it. The Minister for Finance, over many months and years, has been talking about making work pay. He was fierce excited about this budget, saying he wanted hard work to pay, he wanted overtime to pay and he wanted progression to pay. He said that we have got to make sure that work always pays, and that he wanted to see a personal income tax package in this budget that gives people back their own money. What happened? In budget 2026, the Government did nothing to move the tax bands, despite it running a campaign manifesto on it. It did not move the tax bands by a single euro, while prices and rents rose and energy prices soared. Workers were told to wait. When the Minister froze the tax bands last year at a time of extraordinary inflation, he imposed a stealth tax on the people. He did the opposite. The people waited over a year in relation to income tax bands. Despite all the bluster from the Minister for Finance, weeks in the media talking about making work pay, he delivered €2,500 of an income tax band. The income threshold has gone from €44,000 to €46,500. That not an extraordinary salary in this day and age, with the cost of inflation, housing and so on. The Tánaiste's own example of a PAYE worker earning €50,000, who is €700 better off, is gaining €13.50 a week. That is what the spin and bluster from the Minister for Finance has resulted in. Two weeks ago, he said he wanted this budget to be impactful and modest. It is certainly modest. In over two years, these bands have hardly kept pace with prices or inflation. We would not think that from reviewing the general election spin the Government engaged in. The Tánaiste said, and I believe this, people are best placed to manage their own money and budget. Why is he not letting them keep more of their own money?

Energy is one of the greatest difficulties people are facing. Despite that, there has been no movement on reduction of VAT in terms of electricity cost. There are over 1 million accounts in energy arrears, whether electricity or gas. This budget does nothing to cut electricity costs and does not move to introduce energy credits, either. I welcome the reduction in carbon tax on home heating oil. The Tánaiste promised that it will not increase again in the lifetime of this Government. However, reading the small print, he made no promises about carbon tax on diesel and petrol. How tone-deaf is he? We put forward a very practical policy on dynamic pricing, which has been ignored. The extraordinary thing is that the budget will see the increase of excise next year in March and June. Indeed, there will be more carbon increases in May and October. This has been a tone-deaf Government and a tone-deaf budget.

On housing, the Minister, Deputy Chambers announced in the Dáil that there would be money for schemes like starter home, help to buy and money for social housing supports. If I ask the young people and those who are looking to buy in County Mayo how these schemes are delivering for them, I will get a very short answer. We have proposed a reduction on VAT because the fastest way to cut the cost of a home is to reduce the cost of building one. The Government introduced a lower VAT rate for apartments last year, so it recognises that viability is an issue, but it will not do it for homes.

The Minister of State, Deputy Cummins, has responsibility for this. How can he stand over a policy that sees inflation in the cost of construction go through the roof and do nothing about it?

Deputy Michael Lowry: I have seen up to 40 budgets passed through these Chambers. I have never seen one that was universally popular. I have seen good and bad, but today's budget is one that I judge favourably. It is not so long ago that people approached budget day with a sense of dread. The question around the kitchen table was not what people were going to get. Rather, it was what the budget was going to cost them, how much more tax it would take off them and what excise duties would be levied. Thankfully, because of the strength of our economy, we are in a different position today. The question people now ask on budget day is what is in it for them and what help they will get. That is a remarkable change in the fortunes of this country. It is one that I wanted to highlight because we should never take it for granted.

A strong economy does not mean that people are not under pressure. The war in Iran has created economic turbulence and instability. Energy markets are out of control, driving up the cost of oil. The cost of energy dictates the price of everything. That is the reality that this budget had to deal with.

In all, I believe that these measures announced today will make a real and immediate difference to people's daily lives. There is help for workers, parents, older people, carers and people with disabilities. As Independents supporting Government, we have consistently made the case that people need to see something tangible from this budget. We wanted to see hard-earned money going back into people's pockets and to give people some breathing room to deal with mounting energy bills.

I particularly welcome the additional support for older people. The increase in the fuel allowance is important. Equally important is the increase in the single income limit for a pensioner to receive the fuel allowance. I know of many older people living alone, often older women, who depend on a modest pension. They face the same cost of heating a home for one as for two. Increasing the single income threshold will bring more people into the fuel allowance scheme. The increase in the living alone payment will give further respite to those living on their own. We have a childcare package, fuel supports and supports for agriculture and rural pubs. These were issues Independents supporting Government pushed for strongly in the discussions around the budget and I am glad that these concerns were listened to.

We also strongly argued that people who work must be allowed to keep more of what they earn. The tax band changes go towards helping low- and middle-income earners. There is also continued progress for carers. The income disregard for carer's allowance will increase by €150 per week for a single person and €300 for a couple. I want to reaffirm the commitment made by Independents to abolish the means test for carers allowance over the lifetime of this Government.

Budget 2027 will introduce a new cost of disability payment for existing disability scheme recipients. The new support recognises the additional costs associated with living with a disability. Further investment will also be provided for disability services, including the new vehicle adaptation scheme, additional funding for children's disability network teams and increased residential respite capacity. These are practical supports. They will not solve every

difficulty facing every household - no budget could - but they will reward workers, target support for those who need it and give some breathing room to families who are under pressure.

At the same time, this country needs stability. We need sensible management of the public finances. We need to protect jobs and investment. Once again on budget day, Deputy Doherty has ratcheted up his contrived sense of rage. He has dusted off the old alternative budget and repackaged the same fairy tale. It is juvenile economics - spend more, tax more and cod the public into thinking that there will be no consequences for being reckless with the public purse.

Sinn Féin would penalise hard work and success with punitive tax rises. It would gut our foreign direct investment sector by making it more difficult and expensive for multinational companies to attract and retain highly skilled workers in Ireland. Its budget would frighten away wealth creators and investment. It would destroy the very tax base that pays for our public services. It wants to spend around €5 billion more than the budget provides for. The reality is that this is not a sustainable way to run an economy. For that reason, the public does not trust Sinn Féin with its finances.

Passing a budget and allocating money is only part of the job. The next challenge is making sure that we get value for that money. We cannot have Departments coming back looking for more money while overruns, waste and poor performance are simply accepted as part of the system. That culture has to change. Every Department and State agency must be accountable for what it spends and delivers. Performance has to be measured. Waste has to be challenged.

I welcome the measures in this budget. They will give real help to people who need it and ensure the continued strength of our economy.

Deputy Gillian Toole: I would like to say a sincere thank you to every staff member in every single Department involved in carrying out all of the Trojan work to prepare for today. I welcome the expenditure measures in the budget for 2027. Do we get everything we ask for? No, we do not. Do we prioritise and compromise? Absolutely. Are sound foundations being built? Yes, they are.

Key areas I would like to highlight as a member of the Committee on Disability Matters include the €500 cost of disability payment. In response to Deputy Murphy's clarification, the payment is to be followed by a co-design process to develop a permanent payment. It is not just a €500 payment. More children with additional needs will benefit from enhanced access and inclusion model supports in early learning settings. There will be an additional 1.5 million home support hours for older people, a further 191,000 hours for home support and personal assistance for people with disabilities and 930 additional staff for disability services to improve access to supports for service users and their families. There will be a further 489 residential care packages, along with 1,500 new day service places. People should not worry; at committee, we will ensure that this is followed up on. I will not forget the Minister of State, Deputy Canney's vehicle adaptation scheme. Collective effort and focus are being placed on the areas of disability matters and social care. Let this be a measure of us as a country, in terms of how we look after and legislate for our older and more vulnerable citizens and those citizens with special abilities.

Múineann gá seift. Necessity teaches resourcefulness. Waste not, want not. They are wise words from our treasured older people and most applicable in times of unpredictable

geopolitical influence. Taxation is essential for the provision of civil and public services, but it must be appropriate, fair and used effectively. A budget is a limit and not a target, after all. Opportunities and calculated risks must be taken. The teams of people spending this money - it is not Monopoly money - must be accountable, committed, empowered, resourced, trained and responsible.

I look forward to more information on the new public spending efficiency task force. The delivery of better services and greater value for money are most welcome, while valuing and consulting the very people who will deliver the services. They, and their experience and skills, must be valued and not undermined by unnecessary outsourcing, consultation or duplication of tasks. I remind the Minister of State of Maslow's hierarchy of needs. In my business experience, the best solutions come from a well-supported and valued team. Ultimately, this country must be run like a family home, community group or small business, with the principles and values of same.

Deputy Barry Heneghan: Tá trí rud sa cháinaisnéis seo a gcuirim fáilte ar leith rompu. Níos luaithe sa bhliain, vótáil mé in aghaidh an Rialtais nuair a cheap mé go raibh sé riachtanach amhlaidh a dhéanamh. Níl mé ag rá go bhfuil gach rud sa cháinaisnéis seo foirfe, ach tá mé an-sásta le go leor rudaí a fuair na Neamhspleáigh agus mé féin. Ba mhaith liom níos mó a bhaint amach, ach is maith an dul chun cinn atá déanta, go háirithe maidir le míchumas, cúramóirí agus costais tí. Is céimeanna tábhachtacha iad i dtreo an clár Rialtais a chur i bhfeidhm.

Is é an chéad rud ná an íocaíocht nua le dul i ngleic le costais mhíchumais, mar a luaigh mo chomhghleacaí, an Teachta Toole, ar luach €500 í. Throid mé agus na Neamspleáigh ar a shon sin tríd ár ngrúpa agus tá áthas orainn go bhfuil sé bainte amach againn. Alongside the Independent group, I fought for the new disability payment of €500 and I am delighted we have secured it.

Is é an dara rud ná dul chun cinn do chúramóirí. Cé go bhfuil níos mó fós le déanamh sa réimse seo - ba chóir deireadh a chur leis an tástáil acmhainne, mar shampla - táim sásta go bhfuil muid ag bogadh i dtreo na ngealltanas atá sa chlár Rialtais. Second, when it comes to the progress for carers, there is still more to be done. The means test should be abolished. I am pleased that we are moving towards fulfilling the commitments in the programme for Government.

Is é an tríú rud a gcuirim fáilte roimhe ná an tacaíocht bhreise dóibh siúd atá faoi bhrú le costais tí tríd an liúntais breosla agus leas sóisialta. Third, I welcome the additional supports for those struggling with households cost through the fuel allowance, which the Independents pushed for, and social welfare measures.

I will also mention some of the other measures in the budget that will make a practical difference to families. On childcare, which is one of the biggest issues in my constituency, the maximum monthly cost per child falling to €550 per month is welcome. From speaking to parents, they are happy with that move. It can mean more than €2,000 per child per year. The increase in the national childcare scheme subsidy is welcomed. There are permanent reductions in the cost of working for families, which I also welcome.

There is also progress for workers with the income tax band for a single person increasing by €2,500 to €46,500. The main tax credits are also increasing. That is welcomed by a lot of the people of my age.

I will spend a bit of time talking about energy. As the Minister of State knows, it is a priority of mine. Before I came into the Chamber today, I heard People Before Profit calling for another one-off energy credit of €500. I understand the attraction of one-off energy credits. Households are under pressure. However, it is about that old saying, "Give a man a fish, you will feed him for one day. Teach him how to fish and you will feed him for his life." With the Independents and all parties, I look forward to pushing for plug-in solar systems and battery storage. We cannot have an energy policy that simply waits until every winter to write another check. That is not how a budget works. We need to permanently reduce people's bills. My private wires Bill hopes to do this. I look forward to working with all Deputies on amendments they feel will help in this regard.

I welcome the €650 million for SEAI home grants, energy upgrades and additional solar schemes. From speaking to people in my constituency, this is going to make a real difference. I will continue to plug plug-in solar. Not everyone has tens of thousands of euro for a deep retrofit. A lot of my constituents live in social and affordable housing and want to be able to have a quick €500 kit - possibly cheaper if the Government does a maximum scheme - to reduce their energy bills rather than the State paying money out every winter.

The Minister, Deputy Chambers, proposed a public spending efficiency task force and comparisons were made to Elon Musk's task force. I prefer to look at what was done recently in New York by Mayor Zohran Mamdani. He required every city agency to appoint a chief savings officer with a mandate to ensure efficiencies. His administration has identified $1.77 billion in savings over two fiscal years. They will come from areas such as procurement reform, technology and software, and reducing unused office spaces. This is the type of efficiency programme I want to see in Ireland.

Rather than a four-month Civil Service discussion on where we need to look first, I will identify three places right now. The first is housing. We must cut the cost of delay and delivery and look at the consultancy speed. The seller's legal pack, which I brought to committee last week, would reduce the timeframe a house is on the market because all the legal documents would be ready. We should audit unused or under-used State lands and buildings and ask why projects are taking years. I welcome that the Minister, Deputy Chambers, brought in the Critical Infrastructure Act. Efficiency should mean fewer delays with housing.

Second, the taxpayer should not be paying premium emergency rates indefinitely because the immigration system of previous Governments is too slow. This needs to be changed. Based on conversations with refugees and asylum seekers, we should look at other countries and how they have allowed them to do community or paid work while they are waiting in the asylum process. It would give them dignity and routine. It would help with their English and integration.

Third, we should review how much is spent on temporary, rather than permanent, energy supports and push for a bulk procurement, like plug-in solar. Every euro should be judged on whether it lowers a household bill for a month or for years. I want more of the latter.

In respect of the SEAI and the BER ratings, we must look at the hoops people have to jump through to get these grants. Obviously, wrapping a house will result in better ratings. Why must people go through all of these hoops? It stops people on lower incomes from accessing the grant.

There is a difference between cutting public services and cutting waste, and the latter is what I hope this task force does.

I will continue to push as regards the means test for carers. There is definitely more I want from this budget, but it is only the second of five budgets. I also want us to build on the €500 cost-of-disability payment that an Teachta Toole mentioned. I want us to continue to reduce childcare costs and, for my generation, tackle the housing crisis. I will continue to support the Government as long as it progresses the programme for Government that I signed up to. I have voted against the Government when I believed it necessary because it was not doing things fast enough. That is why I welcome the €500 payment today.

This budget represents progress. It is a step in the right direction.

Deputy Carol Nolan: Tá áthas orm an deis seo a bheith agam labhairt ar ráitis a bhaineann leis an gcáinaisnéis atá os ár gcomhair tráthnóna. Budget 2027 is not a budget of transformation. It is a budget of bare minimums. The Government had record resources at its disposal. It had the opportunity to fundamentally address housing, rural decline, farm viability and the cost pressures facing carers and ordinary families. Instead, the Government has largely opted for a series of incremental measures while avoiding difficult questions.

In respect of overseas aid and Government priorities, this budget allocates €1.3 billion to the Department of Foreign Affairs and Trade, of which €855 million is allocated to overseas development and international co-operation programmes. Some of the countries included in that aid have records of human rights abuses. I am very concerned about that. The overseas aid should be cut, especially when ordinary families and business are finding it difficult and pensioners are in my office every day of the week telling me how difficult it is to make ends meet. These are people who worked all their lives. There is something seriously wrong if we can throw money at countries that have appalling human rights records. That is a fact.

Our carers are told to be satisfied with modest increases. However, I acknowledge that there have been improvements in this regard.

Unfortunately, many farming sectors continue to struggle. I had hoped that all sectors would be looked after when it comes to agriculture, but there are still deficits and an element of disappointment within some sectors.

The Government can always find money for international commitments. That needs to be called out. We need to start looking after our own people and prioritising their needs. I say that without apology. It seems considerably harder to find the same urgency when it comes to needs in Ireland. Earlier this year, the Government announced a further €125 million package of support for Ukraine, which I opposed. I was completely opposed to such a package. It brought Ireland's direct support and commitment to more than €670 million since 2022. When is it going to stop? When are we going to start focusing on our own people in Ireland?

To put that into context, the entire just transition allocation for the midlands is €25 million in this budget. County Offaly, where I am from, has borne the brunt of job losses. We need to see increased commitment and investment in our county quickly, because jobs have been lost and people are genuinely struggling. The national sheep welfare scheme receives €22 million. The additional funding for the DEIS programme is €2 million. The increase in school capitation funding costs €17 million. Rural communities are entitled to ask whether Government priorities are properly balanced and I do not believe they are. There is an inferiority complex where we have to be the best boys and girls in the class all the time and we have to try to outshine other countries in the EU, to the detriment of our own people. This is wrong. We need to get real and focus more on the issues here in Ireland.

In terms of housing and migration, the Tánaiste has repeatedly stated that the only long-term answer to the housing crisis is increased supply, and on that point he is absolutely correct. However, the Tánaiste only told half the story, because housing is determined by both supply and demand. There was extensive discussion of increasing supply. There was virtually no discussion of the unprecedented demand pressures being experienced by the State. There was no discussion of population growth or migration-related demand and no discussion of the pressure this places on housing, healthcare, childcare, education, and infrastructure. The Government cannot have an honest conversation about housing if it refuses to have an honest conversation about the sources of demand. There needs to be honesty here. Increasing supply while ignoring demand is like trying to fill a bath without first turning off the tap.

I come from an education background and I have always advocated for our schools, our teachers and, most importantly, our children. I welcome the several education measures that were introduced. School capitation funding is increasing by approximately 25% at primary level from €275 to €340 per pupil. That is certainly welcome because schools were finding it increasingly difficult to manage. The 10% increase at post-primary level from €406 to €446 per pupil is also welcome. I welcome the funding for the 2,339 additional SNAs and the 1,353 additional special education teachers. However, we have to be real and announcements are not always outcomes, so there need to be outcomes and results from what is being announced today. The Government has to explain how the staff will actually be recruited. There are schools already struggling to fill vacancies and there are parents already struggling to secure services.

There are students struggling to find accommodation. The student contribution fee reduction is €150, yet a larger reduction was openly discussed during budget negotiations. SUSI grants are increasing by 4.5% but there is no evidence that eligibility thresholds have been expanded. This increase of 4.5% is no good without the threshold of the eligibility being expanded also. Thousands of middle-income families remain above the SUSI threshold, while struggling with escalating college costs. These are people who want to work. They are getting up early and these students are trying to do the right thing. Students have to be looked after or we will have a situation where more and more of them will leave the country, and we do not want that.

In terms of agriculture, I welcome the €31 million fertiliser scheme. The extension of fuel supports is definitely welcome. The €22 million sheep welfare scheme is also welcome, as are the farm succession changes.

I will end on that note.

Deputy Michael Healy-Rae: Many of the measures that have been undertaken in this budget are issues that were raised, put forward, promoted, and advocated for by the Independents supporting this Government. The Independents that support the Government had a strong influence on the programme for Government and I am glad to see that being adhered to. I will give an example of the commitment on the carer's allowance being changed to allow more people to come under the umbrella of being able to get the carer's allowance. These are excellent people, saving the State an awful lot of money, taking care of people in their own homes. That commitment is being kept and honoured. Of course, more must be done and done quicker. We have to bring more people into the net. However, the same as last year, there are people after this who will be able to qualify for it who could not qualify for it before. That is a good thing.

With regard to agriculture, I welcome the extension of the fuel subvention scheme. People who applied before and received money will be able to apply for further funding, and rightly so. However, there are people for one reason or another who did not actually get to apply or might have not qualified at that time. It looks as though they might not qualify now. The scheme can be tweaked to bring people into the net because the funding was set aside for it and we should be able to direct that at farmers and contractors who maybe did not qualify before. This must be looked at.

Very positively, the carbon tax on home heating oil is reverting to 2023 rates. That is very welcome, as is the commitment that there will be no further carbon tax during the lifetime of this Government. That means a saving of up to €85 or €90 on a fill of oil at a time when the cost of fuel is so high. I have continuously asked in the House that this and future Governments look at the taxation of fuel. We need to understand why we have to take so much tax out of every €10 worth of fuel. This is a problem that is contributing to the cost-of-living crisis. Let us look at the increase that people living alone or old age pensioners are receiving in this budget. It will be very quickly evaporated in the spiralling cost of living. The cost of fuel and energy from the ESB is contributing to that.

Yes, there are an awful lot of positives in this budget. It is like a job of work that we are at and we just have to continue and try to help people in every way can. When I consider agriculture, some things are of big concern to me. I welcome that the Minister, Deputy Heydon, has secured additional funding for when a farm is affected by TB and that there is now €500 extra for an animal. However, at the same time, that is not near the reality on the ground of what farmers are actually losing. More work should be done on that.

I have always been strong on farm safety. I am worried that the funding that may be available for farm safety appears to have been cut. That is a worry for me. Taking into consideration the trauma and the upset that a farm death causes, not just to a family but to an entire community, and the knock-on effects for generations afterwards, every penny that can be spent on farm safety is important.

Unfortunately, the forestry budget seems to have stalled and has not been increased at a time when it should be. That is a concern to me.

In the greater scheme of things, the expansion of the fuel allowance is to be welcomed. I welcome the boiler scrappage scheme. The fuel allowance goes back to what I said earlier, in that the increase will quickly be evaporated by the high cost of living.

There are an awful lot of good things in this budget, which I welcome. If you stood back over the last number of days and looked at what this budget was saying, and if you looked at what the Opposition was saying and really studied and analysed the Opposition's proposals about how to run a budget, we would be in a very dire place if we were relying on the Opposition's alternative budget. For 15 or 16 years, we have heard the same thing being blown out all the time. It is a case of this being wrong and that being wrong. To be fair, Opposition Members would not welcome a fine day, because they would say that there was something wrong with it and we might get sunburned.

7 o'clock

There are positives in the budget. There are things that are welcome but, at the same time, there is still an awful more work that can be done. There is tweaking that can be done to this budget which would be helpful. Even over the coming weeks and months, there is an awful lot of work to do. If we all work positively together, we will be able to do better with the budget that is there, and try to help the people with disabilities, the people on low incomes and the struggling families.

We really have to look at the high cost of energy and the fact that if we look at what is proposed at present, with the ESB and the increases it is talking about, it will be so detrimental.

When it comes to business, I deal every day with the businesses in County Kerry and I see the way they are struggling. Again, it is a balancing act at present to keep the door open, whether the business is farming or retail.

I welcome the fact there is a package for rural pubs. It is something for which I have been advocating for a long time. At last there is recognition that this sector is vital in our communities, and keeping the door of the rural pub open is so important.

I welcome the commitment we all want, and in particular the Independent Deputies, with regard to post offices. This is being honoured and it is very important that the funding is there for them.

Deputy Mattie McGrath: I thank everybody involved, including departmental staff and the ushers here, for their help and co-operation. It is refreshing to have a budget here today. I thank the Independent Deputies who are supporting the Government for the very sensible approach they have had, and for delivering on this today. It is good riddance to bad rubbish with regard to An Comhaontas Glas because it did some damage in the previous Government and in the Government from 2007 to 2011. Its policies and some of its people are still hanging on here.

There are a number of welcome measures contained in this year's budget, and it is important that we acknowledge these. There are increased supports for pensioners, people with disabilities, schools, farmers, workers and families. There is also the provision of extra home assistants, home care workers and special needs assistants. However, while there are improvements in a number of areas there is also a considerable amount of spin surrounding the budget. Too often, the Government measures success as the amount of money announced and not really what is delivered. There can often be a huge divergence between the amount of money announced and what is delivered.

Another area I am concerned about is almost 4,000 special classes. This is wonderful but we cannot get the teachers and the special needs assistants and we cannot hold onto them. This is a huge problem. It is the same with regard to home help hours. We can get home help hours for people, thankfully, but we cannot get the people to fill the posts. This is becoming a major problem.

As I have said, we also have to look at agriculture, our primary industry, which was played to today. The IFA leader, Francie Gorman, has welcomed the budget but he is concerned about the overall allocation and the top line. We just heard Deputy Michael Healy-Rae saying there is not enough money in forestry. There were issues at different times over the past year for farmers, including harvests. Farmers were told they would not be paid for the destruction of straw and spreading it back onto the land in the scheme they were in. There are many issues like this, including with TAMS grants that cannot be paid or are not paid. I have said previously that departmental officials or anybody else would not accept that they would not be paid when they are supposed to be paid when they sign up to a scheme. We need funding for this also.

I welcome the measure regarding the thresholds for inheritance tax and other supports also. I warmly welcome the decision on carbon tax. In the convention centre I proposed a vote against this codology of an incremental increase every year for ten years. I opposed it fundamentally as I do today. It is nothing short of a punitive tax. With regard to the con job we are talking about with regard to it coming back in retrofitting and everything else, it is not coming back because the schemes are too expensive. People do not have the €30,000 to put upfront and there are too many hurdles. I welcome the increase of the succession farm tax credit for farmers from €5,000 to €10,000. All of these measures are badly needed.

In housing I warmly welcome the increase in the help-to-buy scheme. It is a good scheme. There is an increase in the maximum refund from €30,000 to €35,000. It helps young couples especially and single people who want to buy their own house. They are out there and willing to do it. I am disappointed there was no reduction in VAT on construction. We need to cut the VAT in this area. We also need - I know it is mentioned in the budget and I welcome it - the fuel excise rebate. Construction workers and contractors were not included and are still not included. It has been mentioned that they will be but when will this happen? Some will miss both schemes, which is a pity. We need to be more proactive.

We also need to deal with the waste. There are increases with regard to CDNT staff and extra respite but we cannot get the practitioners. It is terrible to have young people who have needs waiting and waiting. The €500 disability payment is welcome although it is only €10 a week. The €10 a week increase in the pension is welcome but it only amounts to dhá chupán caife nó dhá chupán tae. It is gone. The cost of living is eating up all of these things and that is the problem.

For anybody who wants to listen, I have great concerns about the waste and overruns in this country. The Minister, Deputy Chambers, said he will set up another group to look at getting value for money. This has gone out the window. We would be better to bring back an bord snip. The first place to start is the NGOs and the overseas development aid. My colleague, an Teachta Ó Murchú, is delighted with it but we are spending such a budget overseas. I welcome projects in the Third World and places like that but there is waste there. There is a ridiculous number of NGOs claiming money. They are in front of the Government, behind the Government, trasna an urláir agus gach áit and they are in the way. They have healthy smart

livings out of it and they are not delivering what they are supposed to be delivering. A lot of their delivering is dastardly and is anti-Irish, anti-family and anti the Irish people.

We need to prune the waste. Take the children's hospital, for God's sake. Imagine the Minister for Finance could stand up here today after signing a contract for €700 million or €800 million for the children's hospital and it might not be finished for another two years and billions will have been put into it. We have a project to bring water from the Shannon. It is a fantasy project that Uisce Éireann has already paid out money to 25% of the farmers. It has spent one third of the money without even getting planning permission or extraction licences. Uisce Éireann is running amok. We have €2.3 billion for Uisce Éireann. It is another black hole the Government wants to throw money into. Bring the money out to Howth Head and throw it in because we are not getting the service that people want. In south Tipperary the service from Uisce Éireann is appalling. We have had water outages and boil water notices on 50 different schemes all summer, one of the finest and driest summers we have ever got. It is not acceptable.

We need to tackle the waste without involving another group of senior officials. They are not going to cut themselves. Who will they cut? It is the poorest and the people who want and need support and help, and there are many of them out there. I was talking to somebody from ALONE earlier and it was pointed out to me that one third of elderly and vulnerable people live below the poverty threshold and they did not get a lot in the budget. It costs extra money if there is only one person in a house. I also welcome the grant paid when someone is deceased being increased to ten weeks rather than six. All of these measures will help but they are bits.

The budget is like the curate's egg and is good in spots but there is also penny pinching with robbing Peter to pay Paul. There is a lot of work to do.

Deputy Danny Healy-Rae: I am glad to have an opportunity to mention some of the things in the budget that concern me. The Minister said we will have a €6.7 billion surplus. This could have helped a lot of people a good bit more. I welcome the good and I condemn the bad. I welcome the increase in the tax cap from €44,000 to €46,500. While it is welcome, I do not believe it is enough. It has been pointed out to me several times that a couple with two children on a medium wage and a medium income would be better off not working as they would qualify for a social house and perhaps buy it out afterwards. They cannot even get on the list because the threshold is €38,000. We all know that incomes have gone up that bit so many more people are being denied getting on the housing list. It is very unfair that this cohort of people is not being rewarded because these people are working.

There is nothing for the green diesel. I have been raising this since we came back with regard to the construction sector. It has been left out completely.

The Taoiseach, Deputy Micheál Martin, promised us in May that construction would be included. The Tánaiste, Deputy Simon Harris, reiterated that the day after. The Minister, Deputy Martin Heydon, said it would be included but that it was not his area. The Minister, Deputy Darragh O'Brien, told me they were working on it. I raised it here again three weeks ago. It has not been included today and I am very concerned about that. The Government is priding itself on building houses, but it is not looking after the people actually involved in the construction industry. It has been mentioned that the VAT on materials should be reduced. It should, of course, because the cost of everything has gone stone mad. Going back to the operators of big machines, small machines and every kind of machine you could think of,

including cranes, dumpers, rollers, diggers and everything else, their machines are guzzling green diesel. Its price was a constant 94 cent a litre in the year from 2025 up to the end of January 2026. Today, it is €1.76 a litre. That is what it is costing.

I welcome the €15 million for rural pubs, because many of them will not be able to keep their doors open.

I condemn the rise of €1 in the price of a packet of cigarettes. That is going to hurt old people and people who are addicted. It is not nice, because they are just depending on their fags. It will send young fellas off buying other things like vapes and different things, and we do not know what is inside them.

I welcome the €500 payment for people with disabilities. It is excellent and I know it will mean something that will be a good help.

The increase of €5 per week in the fuel allowance is not much at all for people. You would hardly get 3 litres of diesel for it.

I welcome the increase in the school capitation grant, but I do not think it is enough because many principals are paying out of their own pockets to keep things going in their schools.

Turning to the Student Universal Support Ireland, SUSI, grant, I think it was an ideal opportunity to do something about youngsters not being allowed to work at weekends. I was promised that if they kept it under approximately €8,000 in the year, they could work weekends. I am now being told that it is not going to be considered at all. That clause is denying people that opportunity, but it is saving the Department €12 million. It is very hurtful that the Government is stopping youngsters from working, because they take pride in being able to earn a few bob to help their parents and themselves.

I see where it is proposed to give €1.6 billion extra to the Department of Defence. The Government had no bother in the world in giving €2 billion to Ukraine to keep the war going, but it is making much ado about giving €1.6 billion to the Defence Forces here.

One thing I should have mentioned in relation to green diesel and the construction workers is that they were tied into contracts at the start of this year and they have to honour those contracts. As I said already, they are losing their shirts on some jobs. Quarries were mentioned as well, and the people supplying those kinds of materials. They got nothing either.

Moving to the living alone allowance and the pension, an extra €3 for a person living alone on a pension is not much because they have to pay the same outgoings as a couple. The €3 will not make much of a difference to those people.

I welcome the reduction in the cost of childcare. The trouble is that we are losing childcare workers because of the conditions and the reduced pay that they have to work under. That will have to be looked at. If we do not have the childcare workers, we will not have a childcare system.

On the €1.7 billion extra being given to the HSE, I always worry about the extra money that the HSE gets every year because I feel we are not getting value for money. It always worries me when someone who is sick has to leave their own home and a warm bed, maybe, and spend 24 hours, 48 hours or, in some cases, 72 hours on a trolley in Tralee when there are no beds there for them to go into.

An Ceann Comhairle: I thank Deputy Healy-Rae.

Deputy Danny Healy-Rae: This is after they have come out of their own warm beds.

An Ceann Comhairle: Everybody else had their time. I thank Deputy Danny Healy-Rae. I thank the Members.

Cuireadh an Dáil ar fionraí ar 7.15 p.m. agus cuireadh tús leis arís ar 8.01 p.m.

Sitting suspended at 7.15 p.m. and resumed at 8.01 p.m.

8 o'clock

Allocation of Time: Motion

Minister of State at the Department of the Taoiseach (Deputy Mary Butler): I move:

It is proposed, that notwithstanding anything in Standing Orders, or the Order of the Dáil of 29th September:

(*a*) the following arrangements shall apply on the motions for the Financial Resolutions by the Minister for Finance:

- Resolution Nos. 1 - 4 shall each, if not previously concluded, be brought to a conclusion after 20 minutes;

- Resolution Nos. 5, 6 and 7 shall be grouped together for the purposes of debate, and shall, if not previously concluded, be brought to a conclusion after 45 minutes; and

- each motion for a Financial Resolution shall be brought to a conclusion by one question which shall dispose of any amendments to that motion not yet disposed of, and which shall be put from the Chair; and

(*b*) the Motion to Instruct the Committee on the Education (Student and Parent Charter) Bill 2019 [*Seanad*], which shall be taken immediately prior to the weekly division time, shall be taken without debate and any division claimed thereon shall be taken immediately.

Question put and agreed to.

Financial Resolutions 2026

Financial Resolution No. 1: Income Tax

Minister for Enterprise, Tourism and Employment (Deputy Peter Burke): I move:

(1) THAT section 477C of the Taxes Consolidation Act 1997 (No. 39 of 1997) be amended—

(a) in subsection (5A), by the substitution of "6 October 2026" for "31 December 2029", and

(b) by the insertion of the following subsection after subsection (5A):

"(5B) Where an individual has, in that part of the qualifying period beginning on 7 October 2026 and ending on 31 December 2029, either—

(a) entered into a contract with a qualifying contractor for the purchase by that individual of a qualifying residence, that is not a self-build qualifying residence, or

(b) drawn down the first tranche of a qualifying loan in respect of that individual's self-build qualifying residence,

paragraph (a) of subsection (5) shall apply subject to the following modifications:

(i) in subparagraph (i) of that paragraph, '€35,000' shall be substituted for '€20,000';

(ii) in subparagraph (iii) of that paragraph, '10 per cent' shall be substituted for '5 per cent'.".

(2) THAT this Resolution shall have effect on and from 7 October 2026.

(3) IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

Help to buy is a tax-based scheme to assist first-time buyers with the deposit they need to buy or build a new house or apartment. It also aims to encourage additional supply of new houses by supporting demand and provides a refund of income tax and deposit interest retention tax paid in Ireland over the previous four years, subject to certain limits. Based on the latest available data, as of 31 August 2026, some 69,000 help-to-buy claims were approved, with 125,702 applicants associated with these claims. The total value of approved help-to-buy claims to date is in the order of €1.6 billion.

In July 2020 the scheme was amended so that the level of relief available for first-time buyers was increased to the lesser of €30,000, from €20,000, and 10%, increased from 5%, of the purchase price of a new home or self-build property. Financial Resolution No. 1 provides for the further increase announced in the budget of the maximum amount of relief available by €5,000, bringing the maximum amount of the relief available from €30,000 to €35,000. The level of support available to first-time buyers under the help-to-buy scheme will now be €35,000 or 10% of the purchase price of the new property or the amount of income tax and DIRT paid in the four years before application for the relief. This change will be effective from today's date and will apply to applicants who sign a contract for the purchase of a new house or who have yet to make the first drawdown of the mortgage in the case of a self-build. All other parameters of the scheme will remain the same. Today's proposal will provide additional support to a great many first-time buyers.

In 2025, some 65% of help-to-buy claimants would have been in a position to benefit from this increase. It ensures taxpayers can get more of their own money back while they are buying their first property. Without this financial resolution giving effect to the increased relief

immediately, there is a risk of market disruption. First-time home buyers who qualify for the help to buy might have an incentive to wait until the finance Bill is enacted before signing the contract to purchase a new-build home. In the same vein, a self-builder benefiting from the help to buy might be incentivised to delay work on their new home. Housing is the Government's number one priority. This measure is one of many announced earlier today to support renters and homeowners as they wish to buy their first home.

Deputy David Cullinane: Help to buy is a demand-side subsidy. What we are seeing is the Government chasing rising housing prices. The facts are very clear, because undoubtedly people need support in relation to housing. The vast majority of young people I know the length and breadth of this country say to me they have no hope of ever owning their own home. The reason for that is spiralling prices that have gone to outrageous levels that are beyond the scope of the vast majority of people. What the Government is doing is putting in place a subsidy and maintaining a subsidy that clearly does not work and that is driving up house prices.

The facts are clear: last year, on average, house prices increased by €25,000. The year before they increased by €25,000. That is €50,000 of an increase since the last election, since you guys went back into government again and talked about dealing with and solving the housing crisis. What has the Government done? The result is a €50,000 increase, on average, for houses. Then the Government is putting in place schemes like the help to buy, which is driving up house prices.

The real scandal in the budget in relation to housing is that not a cent of additional capital investment has been made for housing. Not one single additional home will be built because of this Government's approach. The Government cannot solve the housing crisis by making houses more expensive. That is what it seems to me this Government is going to do. Schemes and supports could be put in place to support first-time buyers but I am afraid what I am seeing from this Government is one that is chasing rising prices, standing idly by – or maybe its policies are encouraging additional increases in the housing market and at the same time not putting in place the capital infrastructure and spend to build the houses people need. That is resulting in far too many people not being in a position to own a home that they can call their own and why so many young people are considering emigrating.

Deputy Rory Hearne: We have serious concerns that this measure will further inflate house prices. It is not just us in the Social Democrats that are saying it; the ESRI in previous research and also the Central Bank highlighted that schemes like help to buy have an inflationary impact on the housing market.

When we look at six years of Fianna Fáil and Fine Gael budgets and housing policy, what has happened to house prices? The median house price in 2020 was €250,000. It is now €396,000. Six years of Fianna Fáil and Fine Gael have added €146,000 to the median price of a home. That is the extra amount young people have to pay in order to buy a home. No wonder they are so frustrated and angry.

The Government is refusing to do what it could do, which is to fund the State to build directly. What is shocking in this budget is that it seems the funding for affordable housing has been reduced by €200 million. A total of €1.2 billion was allocated last year to various starter-

home affordable schemes but this year it is down to €1 billion. What has happened? On the one hand the Government is cutting funding to the direct delivery of affordable housing and on the other hand it is increasing funding, which is just going to pump up house prices in the market. It was quite something to watch in the days and weeks coming up to the budget when Fianna Fáil and Fine Gael seemed to be trying to outdo each other in terms of who was going to come up with the scheme that would push house prices higher. What we have seen is an absolute failure to tackle that fundamental problem, which is that the State needs to fund and deliver affordable housing rather than pumping house prices further and pushing them further out of people's control.

Deputy Conor Sheehan: The help to buy scheme threshold was increased in July 2020 as part of the July stimulus package of that year. It was supposed to be a temporary increase. The Government will tonight add €5,000 to the purchase price of a home for any first-time buyer. The Parliamentary Budget Office, the Economic and Social Research Institute, ESRI, and the Central Bank have been very clear, but what they have said is being completely ignored by this Government, which is doing this at the behest of large property developers. What is proposed is a direct wealth transfer to those developers. We estimate that this increase is going to cost €16 million. That money should be put into direct-build social and affordable housing. When we take away all the supports, including the vacant home, property refurbishment and first home grants - everything the Minister claims to be affordable - we can see that the State only delivered 935 affordable homes last year. What we have here is a direct cash transfer to private developers. What I really want to know is why the Government is ignoring all of the available evidence, particularly when we know that 41% of approved claims in relation to the help to buy scheme are for people who do not need access to the scheme. This is a direct wealth transfer to large property developers. It will disproportionately benefit those on higher incomes, while pushing housing further out of the reach of ordinary working people.

Deputy Duncan Smith: The inflationary impact of the help to buy scheme over the past number of years has resulted in homes on the market in my constituency falling outside the threshold for the scheme. The Government could increase it to €40,000, €45,000 or €50,000. People cannot qualify. People cannot use the Government's much ballyhooed scheme, which apparently helps young people get homes. They cannot afford to buy homes. If the Minister were to go to Rathbeale Road in Swords, he will discover that semi-detached houses there cost €700,000. In Furzefield, it is €535,000 for a modest enough three-bed semi-detached home. The Government's scheme has pushed these prices up to this level, and no one can afford to buy houses. The Minister needs to look at other measures, because this is not working. This is not the success he thinks it is. The Government has compounded the broken system of housing with this measure over a number of years. It is just continuing to compound matters by adding further inflationary measures to the scheme. It is not working; make houses affordable, not more expensive.

Deputy Paul Murphy: This is not a help to by scheme. It never has been a help to buy scheme. It was never conceived as a help to buy scheme. It is a help to profit scheme for developers. The money temporarily passes through the hands of first-time buyers and ends up in the pockets of private developers. I remember when this scheme was first introduced about ten years ago. The scheme was brought in after the Construction Industry Federation, the

lobbyist group for developers, had explicitly lobbied for it. The federation did not hide why it was in favour of such a scheme. It did not pretend that it was for because it represents young people who want to get on the housing ladder. Those people are not who it represents. The Construction Industry Federation represents developers. It explicitly stated that it wanted this scheme because it wants to maintain high property prices and push those prices up further. When he introduced the scheme, Michael Noonan stated, "There is an acute shortage of new houses being built in Ireland and I am introducing a help-to-buy scheme to address this problem." In other words, it was a supply side solution to incentivise more developers to come into housing by pushing up prices and hoping that it would all work out. Obviously, it has not worked out in terms of bringing down prices. It has pushed prices higher and higher and put more and more money into the pockets of developers.

This is gas, because there is a huge amount of evidence involved. Loads of people have studied the help to buy scheme. Any time people look at the scheme, they always say that it is terrible in terms of value for money, access to housing and economic deadweight. Nonetheless, the Government ploughs ahead. By the end of next year, approximately €2 billion will have been spent on the help to buy scheme. That is money that has ended up in the pockets of developers on foot of the continually increasing amounts of money people are paying that they cannot afford to pay. There was an excellent article by Dr. John McCartney in *The Irish Times* last year that put together all of the research that has been carried out. That article was absolutely damning, referencing the fact that the Parliamentary Budget Office report stated that one third of recipients did not need the help to buy a scheme to achieve the 10% deposit and that it was, therefore, a massive deadweight. The Mazars report commissioned by the Department of Finance found that almost half of the funds spent played no part in achieving its objectives, that the beneficiaries of the scheme were people with disproportionately higher incomes and that help to buy also funds more expensive homes. The Government is choosing to spend less money on providing affordable housing for people in order to pump more money into the pockets of developers. That money is temporarily passing through those people's hands, which is an absolute disgrace. It shows that this scheme was only ever about enriching the friends of Fianna Fáil and Fine Gael. That is why the Government is extending it.

Deputy Richard Boyd Barrett: It is particularly outrageous that the Government is chasing ever-increasing house prices and, indeed, encouraging ever-increasing house prices with public money when that money could be used in the context of actual measures to deliver affordable housing. As I said earlier and as was just alluded to, this contrasts sharply with what has happened with the starter home scheme in the budget whereby the Government has cut the allocation for affordable housing in that regard by €200 million. Given that the Government is driving up prices, if we think about the starter home scheme, it is about local authorities and the Land Development Agency - public bodies - buying equity in houses built by the private sector at a time when prices are going up. We are making things more expensive for the State and for those bodies and less affordable housing is being delivered as a result. That is what is happening. Less affordable housing is being delivered in the name of delivering more affordable housing. In actuality, what is being delivered is more expensive housing. I am sure the Minister probably does not know the answer to this - maybe he does - but why is it that the total allocation for the Department of housing was €11.3 billion last year and is €9.4 billion this year? I would like him to explain why there is a reduction of €1.9 billion in the allocation for the Department of housing. That is quite extraordinary at a time when the Government

wants to pour more money into the pockets of people who are profiteering off the housing misery that others are suffering.

Deputy Pádraig Mac Lochlainn: It has been said again and again about this help to buy scheme that the Government is literally chasing the prices. It has no plan for genuinely affordable housing across vast swathes of the country. Even in the places it is doing it, the homes are not affordable at all. I can talk with authority about my county of Donegal. Not a single affordable house has been build on public land in the county. As matters stand, there are no plans to do build any such houses. It is the same story in other counties, From what I can see, there are fewer or limited resources available to local authorities to drive this forward. This is codology. This is money that is going into the hands of developers, and that is driving up prices. The Government has clearly run out of ideas and is now handing more money to the developers. The Government is failing. What is the impact of that? As my colleague Deputy Cullinane said, more and more families are saying that the right to own a house is out of their reach and that they are not going to be able to buy houses. That is a devastating scenario.

Deputy Eoin Ó Broin: The Minister's colleague in the Department of housing must be pretty embarrassed. Two weeks ago, he leaked to the newspapers that he was looking at a €20,000 increase in the so-called help to buy scheme, a move that would have dramatically inflated house prices just at the moment when price inflation relating to new homes could be potentially beginning to cool. In fact, the Minister's party leader, namely the Tánaiste and Minister for Finance, made it very clear that the Government did not want to do anything that would push up house prices, so that was not on the cards. What changed for Simon Harris in the matter of a fortnight? I will tell the Minister what changed. It was not a desire to assist anyone to get an affordable home. It was a grubby little political fix in order that the Minister for housing and Fianna Fáil would not look bad and can say they got something. Here is the problem. Not only do I agree with what everybody on this side has said about house price inflation, I also have to point out that there are people who were planning to access the scheme to buy homes but who, on foot of a €5,000 increase in house prices, will actually be locked out of doing so. People who today would be able to buy using the so-called help to buy scheme will be prevented from doing so as house prices are inflated further as a result of what is proposed.

On top of that, and contrary to what the Minister, Deputy Burke, said, not everyone who is eligible for the help-to-buy scheme will get the €5,000. As he knows, the amount people get is dependent on the tax they paid and their earnings over the previous five years. The average help-to-buy payment is €24,000, €25,000 or €26,000, not €30,000, and a large number of modest-income buyers will not even be able to access it. The solution, of course, is not to inflate house prices but, rather, to increase the funding for genuinely affordable homes and to work with SME builder-developers to lower the cost and risk of development and bring down the price of private homes.

What is proposed here is the very last thing struggling aspiring home buyers need or want. It has not been done for their benefit. It has been done to save the embarrassment of the Minister for housing. Given how poorly he did elsewhere in the budget today, it is an embarrassment from which he will not be able to hide.

Deputy Michael Collins: I welcome the opportunity to speak on this motion. Provision of affordable housing and affordable sites is not happening. We have all seen the local developments in communities where there were affordable sites to help local people who were not able to buy a site and build a house. In my village of Schull, there are 25 houses for which people were able to get a mortgage. That was a help. We need to have more of those types of schemes to deliver for people, so that those who cannot afford to buy a site and build a house can at least have some subsidy towards that.

I am delighted the Minister, Deputy Burke, is here tonight because I have spent the past two or three months trying to get him into the Chamber to talk about short-term lets. He put out a press release this evening detailing plans that would ruin the short-term letting market in this country. I have seen it, and it is absolutely scandalous. It is a different issue from the one we are discussing tonight but it will affect tourism. The budget should have protected tourism but the Minister is talking about bringing in planning laws in relation to short-term lets. That will finish the sector in this country. If he is happy to do so, that is fine, but I certainly am not happy to see it done in my constituency. I am angry about it. I have asked several times at the Business Committee that he come before the Dáil to discuss this but he did not do so and now we have the statement he put out this evening.

Question put: "That Financial Resolution No. 1 be agreed to."

The Dáil divided: Tá, 92; Níl, 68; Staon, 0.		
Tá	Níl	Staon
Aird, William.	Ahern, Ciarán.	
Ardagh, Catherine.	Bacik, Ivana.	
Boland, Grace.	Bennett, Cathy.	
Brabazon, Tom.	Boyd Barrett, Richard.	
Brennan, Brian.	Brady, John.	
Brennan, Shay.	Buckley, Pat.	
Brophy, Colm.	Byrne, Joanna.	
Browne, James.	Clarke, Sorca.	
Burke, Colm.	Collins, Michael.	
Burke, Peter.	Conway-Walsh, Rose.	
Butler, Mary.	Coppinger, Ruth.	
Butterly, Paula.	Cronin, Réada.	
Buttimer, Jerry.	Crowe, Seán.	
Byrne, Malcolm.	Cullinane, David.	
Cahill, Michael.	Cummins, Jen.	
Callaghan, Catherine.	Daly, Pa.	
Calleary, Dara.	Devine, Máire.	
Canney, Seán.	Donnelly, Paul.	
Carrigy, Micheál.	Ellis, Dessie.	
Cleere, Peter 'Chap'.	Ennis, Daniel.	
Clendennen, John.	Farrelly, Aidan.	
Collins, Niall.	Fitzmaurice, Michael.	
Connolly, John.	Gannon, Gary.	
Cooney, Joe.	Gibney, Sinéad.	
Crowe, Cathal.	Gould, Thomas.	
Cummins, John.	Graves, Ann.	

Currie, Emer.	Guirke, Johnny.	
Daly, Martin.	Hayes, Eoin.	
Dempsey, Aisling.	Healy, Seamus.	
Devlin, Cormac.	Hearne, Rory.	
Dillon, Alan.	Kelly, Alan.	
Dolan, Albert.	Kenny, Eoghan.	
Dooley, Timmy.	Kenny, Martin.	
Feighan, Frankie.	Kerrane, Claire.	
Fleming, Sean.	Lawlor, George.	
Foley, Norma.	Mac Lochlainn, Pádraig.	
Gallagher, Pat the Cope.	McDonald, Mary Lou.	
Geoghegan, James.	McGettigan, Donna.	
Grealish, Noel.	McGuinness, Conor D.	
Harkin, Marian.	Murphy, Paul.	
Healy-Rae, Danny.	Mythen, Johnny.	
Healy-Rae, Michael.	Nash, Ged.	
Heneghan, Barry.	Newsome Drennan, Natasha.	
Heydon, Martin.	Ní Raghallaigh, Shónagh.	
Higgins, Emer.	O'Callaghan, Cian.	
Keogh, Keira.	O'Donoghue, Richard.	
Kyne, Seán.	O'Donoghue, Robert.	
Lahart, John.	O'Flynn, Ken.	
Lawless, James.	O'Gorman, Roderic.	
Lawless, Paul.	O'Hara, Louis.	
Lowry, Michael.	O'Reilly, Louise.	
Maxwell, David.	O'Rourke, Darren.	
McAuliffe, Paul.	Ó Broin, Eoin.	
McCarthy, Noel.	Ó Laoghaire, Donnchadh.	
McConalogue, Charlie.	Ó Murchú, Ruairí.	
McCormack, Tony.	Ó Snodaigh, Aengus.	
McEntee, Helen.	Ó Súilleabháin, Fionntán.	
McGrath, Mattie.	Quaide, Liam.	
McGrath, Séamus.	Quinlivan, Maurice.	
McGreehan, Erin.	Rice, Pádraig.	
Moran, Kevin Boxer.	Sheehan, Conor.	
Moynihan, Aindrias.	Sherlock, Marie.	
Moynihan, Michael.	Smith, Duncan.	
Moynihan, Shane.	Stanley, Brian.	
Murnane O'Connor, Jennifer.	Wall, Mark.	
Murphy, Michael.	Ward, Charles.	
Naughton, Hildegarde.	Ward, Mark.	
Neville, Joe.	Whitmore, Jennifer.	
Nolan, Carol.		
O'Brien, Darragh.		
O'Callaghan, Jim.		
O'Connell, Maeve.		
O'Connor, James.		
O'Donnell, Kieran.		

O'Donovan, Patrick.		
O'Meara, Ryan.		
O'Shea, John Paul.		
O'Sullivan, Christopher.		
O'Sullivan, Pádraig.		
Ó Cearúil, Naoise.		
Ó Fearghaíl, Seán.		
Ó Muirí, Naoise.		
Richmond, Neale.		
Roche, Peter.		
Scanlon, Eamon.		
Smith, Brendan.		
Smyth, Niamh.		
Timmins, Edward.		
Toole, Gillian.		
Tóibín, Peadar.		
Troy, Robert.		
Ward, Barry.		

Tellers: Tá, Deputies Mary Butler and Emer Currie; Níl, Deputies Eoin Ó Broin and Paul Murphy.

Question declared carried.

Financial Resolution No. 2: Capital Acquisitions Tax

Minister for Agriculture, Food and the Marine (Deputy Martin Heydon): I move:

(1) THAT for the purposes of the taxes charged by virtue of the Capital Acquisitions Tax Consolidation Act 2003 (No. 1 of 2003), that Act be amended in the definition of "group threshold" in paragraph 1 of Part 1 of Schedule 2 to that Act—

(a) in subparagraph (a), by the substitution of "€420,000" for "€400,000",

(b) in subparagraph (b), by the substitution of "€44,000" for "€40,000", and

(c) in subparagraph (c), by the substitution of "€22,000" for "€20,000".

(2) THAT paragraph (1) of this Resolution shall apply in relation to a gift or inheritance taken on or after 7 October 2026.

(3) IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

This resolution relates to capital acquisitions tax. It provides for increases to all three tax relief thresholds, which are referred to as group thresholds. Where a person receives a gift or inheritance that exceeds the relevant group threshold, a cap at a rate of 33% applies on the excess. The group A threshold relates to gifts and inheritance taken by children from their

parents. The group B threshold covers gifts and inheritance received from other close relatives, such as siblings, uncles, aunts and grandparents. The group C threshold deals with gifts and inheritance between all other persons.

The resolution provides for the following increases to the three group thresholds: the group A threshold will increase from €400,000 to €420,000, an increase of €20,000; the group B threshold will increase from €40,000 to €44,000, an increase of €4,000; and the group C threshold will increase from €20,000 to €22,000, which is an increase of €2,000. The increased group thresholds will apply to gifts and inheritance taken on or after 7 October 2026. The increase in the amount of the group thresholds will cost an estimated €48 million per year.

Deputy David Cullinane: I have said many times that Fine Gael represents a cosseted, privileged class. Sometimes, I hope the party will prove me wrong but, of course, it always proves me right, and this resolution shows that. I do not know of many people who are looking for changes to inheritance tax. This measure is being introduced in a budget about which the Government had the brass neck to say it was a budget for workers, whereby 1.5 million workers in this State will receive a measly €5 a week as part of the big tax plan from the Government. Everybody on the Government side knows that €5 will be wiped out by increases in prices even before those workers get it.

The scandalous part about this resolution is that if a house is sold for €800,000 and two children benefit from it, they will not pay a single cent in inheritance tax.

What the Government is doing here is bringing in a proposal that will benefit 3% of the population. That is why I say that the Minister and the Government represent a cossetted, privileged class. I think people will be watching because this measure and other tax measures that the Government has put in place will cost €1 billion over the five years of the lifetime of the Government. Imagine what it could do with that €1 billion, how many houses it could build or how many additional healthcare staff it could employ. It could cut the cost of childcare to €10 a week – the Government promised to do that and, of course, it has not. There is so much that this Government could do with that €1 billion over five years, yet it is bringing in more tax reliefs and tax breaks for the wealthy and super-wealthy in this country. It really is shameful.

I hope those in the Government reflect on this budget. For the second year in a row, they have brought in a budget that has shafted the majority of workers and left them high and dry. They should be ashamed of themselves.

Deputy Ken O'Flynn: I disagree with the previous speaker. As somebody who is in a same-sex couple, I feel that there is a serious problem when it comes to inheritance tax. All that the Government has done is widen the gap. It has increased the tax band for the son or daughter by €20,000 and for the niece or nephew by €4,000. I listened to the previous speaker and his points, but we have to bear in mind that there are 300,000 couples in this country who are childless. These are not same-sex couples, but childless couples. There is something seriously wrong when you have bought your home, paid your tax on it and done everything right, yet you are told that while you can leave that property to an individual, it will eventually end up being sold. The reason it will end up being sold is that the inheritance tax is too big for a niece or nephew, while the person down the road who looked after you all your life cannot inherit

that property. It is very unfair. I do not see a difference between a son or a daughter, a niece or a nephew or somebody who has looked after you and loved you all your life. To have inheritance bands come between individuals like that is deeply unfair.

It affects same-sex couples, as I said. It affects single men and single women who did not get married, either by choice or because life took them in a different direction. It penalises them. Let us bear in mind that these are people who have paid their property tax, have paid tax on purchase and have been doing everything right, and they want to leave something behind them. The previous speaker talks about millionaires, billionaires and the rest of it, but this affects a lot of people. I know of people in my constituency who inherited a small house from an uncle or an aunt. A lot of them are on the housing list, believe it or not. A lot of them were saying that this was great, and that they could go into this house that belonged to their aunt, grand-aunt, uncle, great-grandfather or whatever, but they ended up having to sell it because the tax burden was too big for them. We need to look at this again. We need to be fair. We need to look at equality.

I am incredibly disappointed that the Government has not listened to the EDIT campaign, which has been very proactive. James Sexton and the entire group have been incredibly proactive in talking to every TD and party in this House and in highlighting those facts. It is incredibly disappointing. I think the previous speaker's points were incredibly disingenuous when it comes to those who want to pass on something to loved ones or those who took care of them all their lives.

Deputy Michael Fitzmaurice: As was outlined earlier, every one of us, as public representatives, regardless of party, has been approached in recent years in relation to people who never got married, those who have no family and same-sex couples. There is a frustration out there that they are not being treated equally. There is nothing wrong with trying to give a house or whatever else to a brother or sister. I know that on the land side, having to prove a thing called the favourite niece or nephew is pretty tough going. We need to listen. As was outlined earlier, there are 300,000 people who do not have a next generation, and they want to help their nieces or nephews, who may not have a house, to get onto the housing ladder. We should be listening to them.

When we look at the figures, equality does not come into it, to be frank. It is balanced the wrong way, when it should be equal. It should be looked at again, as the previous speaker said.

Deputy Paul Murphy: The major inequality here comes from the fact that a small number of people have parents, loved ones or whoever else passing on major inheritances to trigger the inheritance tax. It is a very small number of people. Most people do not get that. Only a third of people get any substantial inheritance whatsoever in the course of their entire lifetime. The average inheritance that people get is about €100,000. Just 3% of people are getting something that would trigger these taxes. Therefore, what the Government is proposing, after a massive increase in inheritance tax previously, from €350,000 to €400,000, is to spend more public money on what will benefit a very small section of the population. It is 3% of the population. It is the most well-off, most comfortable people who will benefit from this tax change at a time when the majority of people are struggling with the cost-of-living crisis, and when 40% of parents say they have to cut back so their kids can have enough to eat. That 40% and their kids

are not impacted by inheritance tax. Our priority is ensuring that those people are not suffering from the cost-of-living crisis.

Something important that is often missed in discussions around inheritance tax is that if someone is passing on a farm or business, that is written down by 90%, which means that a €420,000 limit before any tax applies turns into a €4.2 million limit before any tax applies. Therefore, wealthy families are able to pass on enormous amounts of wealth to their children before they pay any tax whatsoever, and after that €4.2 million, they would only pay a 3.3% tax because the bit over the threshold is also reduced by 90%. This is a major cause of intergenerational inequality - the ability of rich people to set their kids up for life in a way that most people do not get access to. Our priority in spending should be on education, healthcare and cost-of-living supports to ensure that everybody, regardless of their parents' position in life, gets an equal chance in this society.

Deputy Richard O'Donoghue: I have been listening to speakers saying that only 3% of people will benefit from this. If it was only 1%, and they could help others by helping themselves to something left to them by an uncle or aunt, why would they not help somebody? If Deputy Murphy looked at his own situation, fewer than 1% of the people in this country even know who he is. Why would he not help people outside of himself? For God's sake, he talks about 1%. Did he not see the fuel crisis recently? How many people were on the road trying to feed him? How many of those people are struggling to keep going? I listened to the waffle from that person about how 3% of people in this country will benefit.

Deputy Paul Murphy: It is true.

Deputy Richard O'Donoghue: If I could help somebody - if I was an uncle or an aunt, or if somebody had looked after me all my life and helped me - I would.

The cost of building has inflated from €120 a square foot to €220 a square foot. It has gone up that much, and the Deputy is worried about inheritance tax going up a small bit when the cost of building has gone up by €80 a square foot in five years. He should listen to himself - this has not even moved. Anyone who has helped anyone in this world to keep their farm or household going so they can help others should be supported.

I would be delighted to help - even if it was only 1% - because when those people are in a better situation with a roof over their heads, they might then be in a situation to put a roof over somebody else's head. I have no issue with this.

Deputy Michael Collins: In relation to the inheritance tax, there is inequality here that is not being address properly. A lot of promises were made or there were a lot soundings to the effect that this would be delivered on. That is not happening. I have listened to people from all sectors of society here in the Dáil. I know people who may have a lot of farm property but who are seriously in debt. That is not taken into account at all. There is an assumption that when people have something, they must get rid of it by selling it and spread the money around the world. What about the hard-working man and woman? The problem we have with inheritance tax is that the people who are giving something most likely overpaid their taxes to buy the properties they own. They paid their taxes in order to build those properties. I am 99%

sure that they did. They have worked their butts off and have paid bloody taxes for long enough. What does the Government do? It hits them. Whether they are in a same-sex marriage or whatever does not matter. When they want to pass it along, the Government wants to hit them again. There is no relief for the people in situations where they are slightly outside what the Government wants to understand. The bottom line is that this needs to be looked at again. I am pleading with the Minister to look at it again and to give everybody a chance. He should be open about it and think of the men and women who have worked all their lives, who paid their taxes, who bought properties and who are now being hit again. It is not fair. It will not work.

Deputy Michael Healy-Rae: I have heard people saying that the Minister is for the privileged classes and so on, but that is rubbish talk. I warmly welcome these changes. There are people in this House who do not understand that if someone inherits farmland, that land might be worth a lot of money on paper, but all it is worth is what the person can work hard at to make a living out of it. It is not as if the person is going to be inheriting the land, selling it and then going off to the Bahamas with the money or any nonsense like that. All the person is going to do is take that land and use it as a vehicle to make a living for the rest of his or her life. For somebody to accuse the Minister of being for the privileged classes is rubbish talk. That type of talk comes from people who do not understand what farming is about. On paper, land might look like it is worth something. Unless the person involved sells it and realises the asset, however, all he or she is inheriting is a way to make a living.

In the context of future budgets, I want to talk about something Deputy Kyne referred to. I want to speak about a particular campaign and thank the Sexton family and others who have continually highlighted a very simple thing that we should all be very much taking into our hearts and souls. People who get married or who do not and who do not produce children of their own and do not have direct heirs work very hard. They might have their own house or a second house or a farm. When they eventually pass on, their asset is devalued so much because whoever they leave it to will have to pay so much inheritance tax. I know that everything cannot be done at the same time, but I very much hope that in the future we will be able to look at those categories of people and do something more to help them. They are taxpayers. They have worked hard, achieved and built up an asset, and just because God did not give them children, they do not have somebody to pass it on to directly. They know that their work and their life efforts are going to be so devalued by leaving the asset to the preferred niece or the neighbour's child, somebody who was nice and who was good to them but who might not be their direct heir. They will not be able to benefit from any reliefs. In future, we have to try to think of those individuals. People who are attacking what is proposed and saying that it is about wealth, property or money are engaging in rubbish talk. This is about people who work hard. In terms of the land, one can give one's life to it. Someone may be lucky enough to inherit a farm and may want to pass it on again. He or she will work hard to make it better and pass it on. Any way that we can relieve the burden of tax that those who inherit would have to pay has to be very warmly welcomed by normal thinking and normal working people and by people who appreciate those who get up, go out to work and try to save up and improve things.

Deputy Rory Hearne: There has been a lot of giving out about this by previous speakers from the angle of inequality and the issue of privilege. A lot of it is a complete misunderstanding or a purposeful misunderstanding of the points that were made earlier by

Deputy Cullinane. What this means is that there will be no tax charged on an inheritance of €420,000. That is a significant amount of money when there are people in this country who literally cannot afford to put food on the table. This is not about people who are vulnerable or struggling. It is about people who will be inheriting a significant amount of money. When we look at wealth inequality in this country, the richest 10% own 50% of net wealth, while the bottom 50% own just 10%. We have a wealth inequality problem, and Fianna Fáil and Fine Gael have stood up for privileged groups, including developers, investor funds and so on. On their watch in government, wealth inequality has grown. What are the people who are homeless, namely the generation who cannot afford to buy a home or own anything, to think when the Government is giving money away to people who will already make significant amounts from inheritances and saying that it cannot afford to put more money into affordable housing?

Deputy Ged Nash: This issue has attracted a considerable amount of political attention and time in this House and elsewhere over the recent period. The time and attention it has received is disproportionate to the problem that the Minister seems to want to resolve, if it is a problem at all. I am one of those people who is married and who does not have children.

An Leas-Cheann Comhairle: I am sorry but we are out of time.

Deputy Ged Nash: This will directly affect me, but I take a contrary view. This is not-----

An Leas-Cheann Comhairle: I am now obliged to put the question in accordance with the Order of the Dáil today.

Deputy Ged Nash: ----- the greatest inequality ever to face Ireland. The fact of the matter is that, by definition-----

An Leas-Cheann Comhairle: I must put the question in accordance with the Order of the Dáil today-----

Deputy Ged Nash: -----it is a privilege to inherit money and a privilege to inherit the kind of money that-----

An Leas-Cheann Comhairle: -----that the motion on Financial Resolution No. 2 be agreed.

Deputy Ged Nash: -----would attract a tax under the CAT rules.

Question put: "That Financial Resolution No. 2 be agreed to"

The Dáil divided: Tá, 96; Níl, 65; Staon, 0.		
Tá	Níl	Staon
Aird, William.	Ahern, Ciarán.	
Ardagh, Catherine.	Bacik, Ivana.	
Boland, Grace.	Bennett, Cathy.	
Brabazon, Tom.	Boyd Barrett, Richard.	

Brennan, Brian.	Brady, John.	
Brennan, Shay.	Buckley, Pat.	
Brophy, Colm.	Byrne, Joanna.	
Browne, James.	Carthy, Matt.	
Burke, Colm.	Clarke, Sorca.	
Burke, Peter.	Conway-Walsh, Rose.	
Butler, Mary.	Cronin, Réada.	
Butterly, Paula.	Crowe, Seán.	
Buttimer, Jerry.	Cullinane, David.	
Byrne, Malcolm.	Cummins, Jen.	
Cahill, Michael.	Daly, Pa.	
Callaghan, Catherine.	Devine, Máire.	
Calleary, Dara.	Donnelly, Paul.	
Canney, Seán.	Ellis, Dessie.	
Carrigy, Micheál.	Ennis, Daniel.	
Cleere, Peter 'Chap'.	Farrelly, Aidan.	
Clendennen, John.	Gannon, Gary.	
Collins, Michael.	Gibney, Sinéad.	
Collins, Niall.	Gogarty, Paul Nicholas.	
Connolly, John.	Gould, Thomas.	
Cooney, Joe.	Graves, Ann.	
Crowe, Cathal.	Guirke, Johnny.	
Cummins, John.	Hayes, Eoin.	
Currie, Emer.	Healy, Seamus.	
Daly, Martin.	Hearne, Rory.	
Dempsey, Aisling.	Kelly, Alan.	
Devlin, Cormac.	Kenny, Eoghan.	
Dillon, Alan.	Kenny, Martin.	
Dolan, Albert.	Kerrane, Claire.	
Dooley, Timmy.	Lawlor, George.	
Feighan, Frankie.	Mac Lochlainn, Pádraig.	
Fitzmaurice, Michael.	McDonald, Mary Lou.	
Fleming, Sean.	McGettigan, Donna.	
Foley, Norma.	McGuinness, Conor D.	
Gallagher, Pat the Cope.	Murphy, Paul.	
Geoghegan, James.	Mythen, Johnny.	
Grealish, Noel.	Nash, Ged.	
Harkin, Marian.	Newsome Drennan, Natasha.	
Healy-Rae, Danny.	Ní Raghallaigh, Shónagh.	
Healy-Rae, Michael.	O'Callaghan, Cian.	
Heneghan, Barry.	O'Donoghue, Robert.	
Heydon, Martin.	O'Gorman, Roderic.	
Higgins, Emer.	O'Hara, Louis.	
Keogh, Keira.	O'Reilly, Louise.	
Kyne, Seán.	O'Rourke, Darren.	
Lahart, John.	Ó Broin, Eoin.	
Lawless, James.	Ó Laoghaire, Donnchadh.	
Lawless, Paul.	Ó Murchú, Ruairí.	

Lowry, Michael.	Ó Snodaigh, Aengus.	
Maxwell, David.	Ó Súilleabháin, Fionntán.	
McAuliffe, Paul.	Quaide, Liam.	
McCarthy, Noel.	Quinlivan, Maurice.	
McConalogue, Charlie.	Rice, Pádraig.	
McCormack, Tony.	Sheehan, Conor.	
McEntee, Helen.	Sherlock, Marie.	
McGrath, Mattie.	Smith, Duncan.	
McGrath, Séamus.	Stanley, Brian.	
McGreehan, Erin.	Wall, Mark.	
Moran, Kevin Boxer.	Ward, Charles.	
Moynihan, Aindrias.	Ward, Mark.	
Moynihan, Michael.	Whitmore, Jennifer.	
Moynihan, Shane.		
Murnane O'Connor, Jennifer.		
Murphy, Michael.		
Naughton, Hildegarde.		
Neville, Joe.		
Nolan, Carol.		
O'Brien, Darragh.		
O'Callaghan, Jim.		
O'Connell, Maeve.		
O'Connor, James.		
O'Donnell, Kieran.		
O'Donoghue, Richard.		
O'Donovan, Patrick.		
O'Flynn, Ken.		
O'Meara, Ryan.		
O'Shea, John Paul.		
O'Sullivan, Christopher.		
O'Sullivan, Pádraig.		
Ó Cearúil, Naoise.		
Ó Fearghaíl, Seán.		
Ó Muirí, Naoise.		
Richmond, Neale.		
Roche, Peter.		
Scanlon, Eamon.		
Smith, Brendan.		
Smyth, Niamh.		
Timmins, Edward.		
Toole, Gillian.		
Tóibín, Peadar.		
Troy, Robert.		
Ward, Barry.		

Tellers: Tá, Deputies Mary Butler and Emer Currie; Níl, Deputies Rory Hearne and Ged Nash.

Question declared carried.

Financial Resolution No. 3: Capital Gains Tax

Minister of State at the Department of Transport (Deputy Seán Canney): I move:

(1) THAT section 28 of the Taxes Consolidation Act 1997 (No. 39 of 1997) be amended, in subsection (3), by the substitution of "31 per cent" for "33 per cent".

(2) THAT paragraph (1) of this Resolution shall have effect in respect of disposals of assets made on or after 7 October 2026.

(3) IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

Financial Resolution No. 3 provides for a reduction in the standard rate of capital gains tax from 33% to 31% in section 28(3) of the Taxes Consolidation Act 1997. Capital gains tax is currently applied at the standard rate of 33% to chargeable gains arising from the disposal of assets. The disposal of an asset may comprise of the sale, gift or exchange of an asset by a person, as well as that person receiving compensation or insurance for it.

Parts 19, 20 and 21 of the Taxes Consolidation Act 1997 provide for the taxation of chargeable gains and are structured to apply the standard rate of capital gains tax to gains accruing on the disposal of assets subject to specific exceptions. Exceptions and reliefs are then provided for various subcategories of assets. The Tax Consolidation Act 1997 defines an asset for the purposes of the capital gains tax in broad terms. It covers both tangible and intangible assets, including assets that have been acquired or created.

Irish capital gains apply to gains arising on the disposal of worldwide assets by Irish tax residents. The reduction in the standard rate of capital gains is intended to increase and expand domestic investment activity. It will also contribute to Ireland's competitive position for attracting international investment and help support entrepreneurs and SMEs in scaling their business. This decrease in the standard rate of capital gains tax will result in a cost to the Exchequer of €46.5 million for 2026 and a full-year cost of €186 for 2027. I move this resolution which I see as a key part of the Government's policy to encourage domestic enterprise and investment.

Deputy David Cullinane: I do not know why Fine Gael Members get so upset when people like me say that they represent a privileged class because here we go again with another resolution. This time it is capital gains tax and, as the Minister of State said, it will cost €186 million. Between this, the previous measure and other measures, which are investor tax cuts, it is €1 billion over five years.

I said it earlier and I want to point it out again to those on the Government benches who are across from me. They really would want a brass neck to sit there and say this is fair and a brass neck to turn around and say it to people who are healthcare assistants, SNAs, home care assistants, and people who are on modest incomes doing Trojan work in our health services and schools, who got shafted again in this budget with a €5 a week tax cut. I heard this Government over the last number of weeks building up its budget, Donald Trump-style, "This

is going to be a big tax plan". It was not very big for those 1.5 million workers who will receive €5 a week that will be gone even before they get it.

The same Government, which said with a straight face that this was a budget for workers, came in with these measures for investors in this resolution on capital gains tax that will cost the taxpayer €186 million and say that this is fair. What planet are you guys living on? Look at what that money could do when the Government did not put one additional cent of capital funding into the health service beyond what was in the national development plan allocation, and the same for housing. I had debates with the Minister across from me on special needs assistants, and we need more of them. Look how much could have been invested in that area, as well as childcare, health generally, and all of the areas where we could spend that money in a way that deals with the inequalities in society, and then have a budget that says to those 1.5 million workers, "We have your back and we are going to do something for you".

This is the second budget in a row that Fianna Fáil and Fine Gael have shafted the vast majority of ordinary working people and the second budget in a row when the Government has come in with tax measures which are designed to support investors, millionaires and multimillionaires. The Government seems to do it with a straight face and then their colleagues on the Independent benches get all upset when those of us on this side of the House point out the unfairness, the inequality and the fact that what it is actually doing is deepening privilege in this State and representing privilege. That is what is happening here, driven by Fine Gael, supported by Fianna Fáil and it seems supported by some of the Independents today.

I do not believe this makes sense. I work on the basis that if I were framing a budget, I would have the healthcare assistant, special needs assistant, home care worker and the person who works in the hospitality or retail sector on a fraction of the wages we get in this House at the front of my mind, not these investors. I would not look at capital acquisitions tax or capital gains tax, but it seems the Members opposite have a different view and believe in a different Ireland from the one that I certainly want to see.

Deputy Ged Nash: When I said in my budget response to the Tánaiste and the Minister, Deputy Chambers, that this was not a budget for people who get up early in the morning but a budget for people who can afford to have a bloody good lie-on, this was what I had in mind. As Deputy Cullinane said, this is about supporting those who are already privileged. I do not know if the Government fully comprehends how jarring this is to the people we represent who do get up early in the morning, who have no choice other than to pay their taxes, and who were abandoned by the Government last year to favour the hospitality sector. Now we are seeing another very significant transfer of wealth from working people to those who by definition already own significant assets.

There is also an argument that if the Government is cutting capital gains tax, there is some evidence over the years, and I am not saying that I am backing it, that if it is significantly cut, it drives the kinds of transactions the Government seems to be after here. That might be done at a different point in the economic cycle to try to generate investment and promote the development of enterprise and so on, but it should certainly not be done now.

I am not saying there is an argument for it one way or the other. We opposed this on the basis of equity, fairness and the fact there are more demands on the Exchequer resource, which is finite, even though to listen to some Government Members, you would think we have infinite

resources in terms of how budgets are managed and where the Government's priorities are. There is no case that can be made for this, none whatsoever. If we are taking this, the capital acquisitions tax proposition that we voted on earlier and the hare-brained idea that the Government again makes an intervention on help to buy, that is coming in at a full year cost of €300-odd million. It is a very significant amount of money. That would almost get the Government the €400 energy credit that most of us here on the Opposition benches have been arguing for on behalf of working people who need the support this year, because those who are the target of this initiative certainly do not need the support. It is not something that we could support. There is no case for it. It is a sop to a very small minority in society who would go on to sell their business anyway and realise their asset regardless. I do not get this; I do not understand it; I do not comprehend it.

I go back to the point that I made earlier. Initiatives like this, at this expense to the Exchequer, really jar with people who will be lying awake tonight worried about how they are going to pay their energy bills and how they are going to pay for the shop by the end of this week.

Deputy Rory Hearne: It seems that Fianna Fáil and Fine Gael have given up on supporting or even pretending to support the majority of people in this country, that is, working people and people who are not of privilege and high income. It is not surprising for Fine Gael, which traditionally was always seen and clear as being the party that stood for the big farmer and others. Fianna Fáil always prided itself as being the party that stood for working people and small farmers. However, it is clear that Fianna Fáil and Fine Gael have completely merged into one party that has the one same approach, which is about defending and supporting privilege rather than standing up for ordinary people. Dublin City Council, in this very city, has increased rents for the most vulnerable people. It said it does not have the funding to fix mould and damp that children are getting sick in, and the Government is giving away €600 million in the next three and a half years to those who already have wealth and income.

It is said that budgets are about choices, and that the choices you make show what you think and who you are supporting. What is very clear is that Fianna Fáil and Fine Gael in this budget have shown that they are on the side of the wealthy, investors and developers while others across this country are struggling. There is a child in my constituency who is still not in school because the schools do not have enough resources to give that child a school place. Feed Our Homeless in Finglas is distributing food packages because families do not have enough food on the table. This is not an equal republic. It is not a fair country, and the Government's policies such as this are making it more unequal. Rather than investing in permanent changes such as public childcare, affordable housing or a second tier of child benefit, things that would be make changes and lift people out of poverty, the Government is giving €600 million in this proposal and change alone to those who already have and it is leaving the have-nots completely behind.

Deputy Michael Healy-Rae: I heard the Labour Party say this Government is favouring the hospitality sector. I remind the same party that the hospitality sector also includes small hairdressers, small businesses and family hotels. That is who the Government favoured. I could not see anything wrong with that. They are people who create employment. When I hear people saying that it is unfair, I would like those same people to look at where most tax in this country comes from. It is the foreign direct investment that comes here. This is trying to

ensure that we create an environment where that type of investment is welcomed into this country. That is the investment that creates the jobs and the work that helps all the working people who want to have jobs, and it is helps them go about it. What do we want to do? Do we want to hunt all those people out of the country, and leave us with what - nothing? Where will the tax come from then - the tax that pays for all the services and runs the budget that was run off here today? Where did that money come from? Was it out of the sky? The majority of it came from a number of very large companies that see fit and trust this country to invest their money in. If they were to listen to some of the speeches that were made here today and thought those people could implement those policies, they would pack their bags. It is the exact same as Michael O'Leary said a week ago, that if certain people were in power he would be gone overnight. We all heard him say it.

A Deputy: Good riddance.

Deputy Michael Healy-Rae: For anyone who says a person like that is not good for this country, I remind them of the seventies, the eighties and even the nineties, when people had to pay a fortune to come home from England if they wanted to go to a funeral if a parent died. Thanks be to God for Michael O'Leary being there. The only thing that is wrong with him is that we do not have enough people like him to create more work-----

Deputy Noel Grealish: Hear, hear.

Deputy Michael Healy-Rae: -----and more employment. What we want in this country is employment and people who will invest in this country. That is why I welcome what is being proposed.

Deputy Paul Murphy: I appreciate the Government's position put more openly, perhaps, than the Government itself feels able to put it. However, that is right. The argument is that we need to do whatever the richest people in this country want and in the long run we will all benefit from it because it will trickle down. That is the argument: Michael O'Leary should get whatever he wants; the richest 3% who Deputy O'Donoghue wants to stand for up should get whatever they want because maybe ordinary people will benefit from it; and at a time when most people in this country are struggling, we should give almost €200 million of public money to very rich people. Very few people in this country are ever going to pay capital gains tax. People who pay capital gains tax are people who own multiple properties. I know those people are massively over-represented in this Dáil. There are people who have shares. There are vulture funds that speculate on properties. There are real estate investment trusts in which people have large amounts of crypto currency. It is a tiny minority and not just any random tiny minority. My problem regarding the previous debate is not about helping 3%. Of course, there are lots of policies that we should implement that will help small minorities of people, but the 2% or 1% we are talking here are not a random 1% or 2%. They are the richest 1% or 2%. They are the ones who are doing the best. We should not use public money to help those people when so many other people are struggling.

It is not true what was said about how most of the tax that is paying for this is coming from multinationals. That is not factually true. Income tax is a bigger source of tax than corporation

tax. It is also not true that this policy of just lying down and asking, "What does Michael O'Leary want? What does Google want? What does Facebook want?", and doing whatever they want works out well for the entirety of this country. I do not believe it does. Fundamentally, it is an unsustainable model. I heard one of the Ministers earlier speaking about who creates wealth in this country and claiming that it is entrepreneurs who create wealth. It is workers who create wealth in this country. That is the basis of our economy: the people who actually work hard, some of whom get up early in the morning and some of whom work late-night shifts. They are the ones who create wealth in this economy and they are who should be prioritised in this budget as opposed to prioritising the wealthiest in the vague hope that somehow it is going to benefit the rest of us.

Deputy Richard Boyd Barrett: It is important to correct the record. Deputy Healy-Rae said multinational corporations deliver us the most tax revenue. I will give him the 2023 figures. We can update them because the figures are a bit delayed. There were 3.3 million PAYE workers in 2023. Their annual pay between them was €130 billion, but they paid €32.9 billion in tax. On average, that was about 25% of their gross pay.

There were 170,000 employers. They got €318 billion in pre-tax profits and paid only €23.8 billion in tax. They got more than twice in profits what all the workers together got in pay but the workers still paid more in tax. It is incredible. Between them, all the workers got less and paid more and the people who are making the superprofits got more and paid less. That is the truth, the dirty secret of the Irish economy. Then the Government, in this one measure, wants to give employers another €180 million. It should give it to the people who need it - the SNAs, nurses, health workers, teachers, council workers and bus workers who actually keep the country going. Half the services cannot run in this country because the pay is so crap that young people are leaving the country because we do not pay them properly. Should we give it to people with multiple properties who are already wealthy, or to businesses, or should we give it to workers so they have decent pay and can possibly afford to pay their rents and maybe consider not having to leave the country? The answer to that question is obvious.

Deputy Thomas Gould: Once again, Fianna Fáil, Fine Gael and their buddies, the Independents, have given a tax cut of €186 million. I do not know if this Government or the Independents get it. There is anger out there tonight because, once again, this Government has shafted ordinary hard-working people, families, pensioners and young people. The Government is awash with money for the rich and wealthy, but what about the ordinary people? I heard Deputy Michael Healy-Rae talk about how this is a good thing. Will it be a good thing when the people are on the streets again next month? Will he change his mind then and will he be out walking with them? When the people go back onto the streets I will be standing with them and marching with them because Fianna Fáil, Fine Gael and the Independents have shafted ordinary working people again.

Deputy Richard O'Donoghue: I am an employer myself. The people we are talking about are all paying the taxes in this country. If people were not investing in this country, no one would be working. Without the people we want to get investment from, we would have no workers to pay the tax. If we want to add up all the taxes, without the investors coming in, there would be nobody working and they would not pay tax. It is a circular economy. For

fairness, if those who are doing well in this country are helping others to do well, I am for it. If they are not, I am against it. If people who are doing well help other families to survive and help other people to have a better life, I am for that. The two people Deputy Boyd Barrett mentioned are the same people in the same tax purse - the employer and the worker.

An Leas-Cheann Comhairle: As 20 minutes have elapsed, I am required to put the following question in accordance with the order of the Dáil of this day: "That Financial Resolution No. 3 be hereby agreed to."

Deputy Ruth Coppinger: Is there no way to extend this debate?

Question put: "That the motion on Financial Resolution No. 3 be agreed to."

The Dáil divided: Tá, 95; Níl, 64; Staon, 0.		
Tá	Níl	Staon
Aird, William.	Ahern, Ciarán.	
Ardagh, Catherine.	Bacik, Ivana.	
Boland, Grace.	Bennett, Cathy.	
Brabazon, Tom.	Boyd Barrett, Richard.	
Brennan, Brian.	Brady, John.	
Brennan, Shay.	Buckley, Pat.	
Brophy, Colm.	Byrne, Joanna.	
Browne, James.	Carthy, Matt.	
Burke, Colm.	Clarke, Sorca.	
Burke, Peter.	Conway-Walsh, Rose.	
Butler, Mary.	Coppinger, Ruth.	
Butterly, Paula.	Cronin, Réada.	
Buttimer, Jerry.	Crowe, Seán.	
Byrne, Malcolm.	Cullinane, David.	
Cahill, Michael.	Cummins, Jen.	
Callaghan, Catherine.	Daly, Pa.	
Calleary, Dara.	Devine, Máire.	
Canney, Seán.	Donnelly, Paul.	
Carrigy, Micheál.	Ellis, Dessie.	
Cleere, Peter 'Chap'.	Ennis, Daniel.	
Clendennen, John.	Farrelly, Aidan.	
Collins, Michael.	Gannon, Gary.	
Collins, Niall.	Gibney, Sinéad.	
Connolly, John.	Gogarty, Paul Nicholas.	
Cooney, Joe.	Gould, Thomas.	
Crowe, Cathal.	Graves, Ann.	
Cummins, John.	Guirke, Johnny.	
Currie, Emer.	Hayes, Eoin.	
Daly, Martin.	Healy, Seamus.	
Dempsey, Aisling.	Hearne, Rory.	
Devlin, Cormac.	Kelly, Alan.	
Dillon, Alan.	Kenny, Eoghan.	
Dolan, Albert.	Kenny, Martin.	

Dooley, Timmy.	Kerrane, Claire.	
Feighan, Frankie.	Lawlor, George.	
Fitzmaurice, Michael.	Mac Lochlainn, Pádraig.	
Fleming, Sean.	McGettigan, Donna.	
Foley, Norma.	Murphy, Paul.	
Gallagher, Pat the Cope.	Mythen, Johnny.	
Geoghegan, James.	Nash, Ged.	
Grealish, Noel.	Newsome Drennan, Natasha.	
Harkin, Marian.	Ní Raghallaigh, Shónagh.	
Healy-Rae, Danny.	O'Callaghan, Cian.	
Healy-Rae, Michael.	O'Donoghue, Robert.	
Heneghan, Barry.	O'Gorman, Roderic.	
Heydon, Martin.	O'Hara, Louis.	
Higgins, Emer.	O'Reilly, Louise.	
Keogh, Keira.	O'Rourke, Darren.	
Kyne, Seán.	Ó Broin, Eoin.	
Lahart, John.	Ó Laoghaire, Donnchadh.	
Lawless, James.	Ó Murchú, Ruairí.	
Lawless, Paul.	Ó Snodaigh, Aengus.	
Lowry, Michael.	Ó Súilleabháin, Fionntán.	
Maxwell, David.	Quaide, Liam.	
McAuliffe, Paul.	Quinlivan, Maurice.	
McCarthy, Noel.	Rice, Pádraig.	
McConalogue, Charlie.	Sheehan, Conor.	
McCormack, Tony.	Sherlock, Marie.	
McEntee, Helen.	Smith, Duncan.	
McGrath, Mattie.	Stanley, Brian.	
McGrath, Séamus.	Wall, Mark.	
McGreehan, Erin.	Ward, Charles.	
Moran, Kevin Boxer.	Ward, Mark.	
Moynihan, Aindrias.	Whitmore, Jennifer.	
Moynihan, Michael.		
Moynihan, Shane.		
Murnane O'Connor, Jennifer.		
Murphy, Michael.		
Naughton, Hildegarde.		
Neville, Joe.		
Nolan, Carol.		
O'Brien, Darragh.		
O'Callaghan, Jim.		
O'Connell, Maeve.		
O'Connor, James.		
O'Donnell, Kieran.		
O'Donoghue, Richard.		
O'Donovan, Patrick.		
O'Flynn, Ken.		
O'Meara, Ryan.		
O'Shea, John Paul.		

O'Sullivan, Christopher.		
O'Sullivan, Pádraig.		
Ó Cearúil, Naoise.		
Ó Fearghaíl, Seán.		
Ó Muirí, Naoise.		
Richmond, Neale.		
Roche, Peter.		
Scanlon, Eamon.		
Smith, Brendan.		
Smyth, Niamh.		
Timmins, Edward.		
Toole, Gillian.		
Troy, Robert.		
Ward, Barry.		

Tellers: Tá, Deputies Mary Butler and Emer Currie; Níl, Deputies Richard Boyd Barrett and Paul Murphy.

Question declared carried.

Financial Resolution No. 4: Excise – Tobacco Products Tax

Minister for Further and Higher Education, Research, Innovation and Science (Deputy James Lawless): I move:

(1) THAT for the purposes of the tax charged by virtue of section 72 of the Finance Act 2005 (No. 5 of 2005), that Act be amended, with effect as on and from 7 October 2026, by substituting the following for Schedule 2 to that Act (as amended by section 56 of the Finance Act 2025 (No. 18 of 2025)):

SCHEDULE 2

Rates of Tobacco Products Tax

(With effect as on and from 7 October 2026)

Description of Product	Rate of Tax
Cigarettes …. .... …. …. …. …. ….	Rate of tax at—
Cigars .... …. …. …. …. ….	Rate of tax at €580.447 per kilogram.
Fine-cut tobacco for the rolling of cigarettes	Rate of tax at €558.422 per kilogram.
Other smoking tobacco .... …. …. …. ….	Rate of tax at €402.688 per kilogram.

(a) except where paragraph (*b*) applies, €520.88 per thousand together with an amount equal to 8.67 per cent of the price at which the cigarettes are sold by retail, or

(b) €570.73 per thousand in respect of cigarettes sold by retail where the rate of tax would be less than that rate had the rate been calculated in accordance with paragraph (*a*).

".

(2) IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

Financial Resolution No. 4 provides for excise duty increases on tobacco products with effect from midnight tonight. The increase amounts to €1, VAT inclusive, on a pack of 20 cigarettes in the most popular price category together with *pro rata* increases for other tobacco products. The price of a pack of 20 cigarettes in the most popular price category, assuming the full increase is passed through to the final retail price, will increase to €20.50. The excise duty component of this price will be €12.20 and the total tax, inclusive of VAT, will be €16.03, which represents approximately 78.20% of the price of a 20 pack of cigarettes. The *pro rata* increase on the price of a typical pouch of roll-your-own tobacco will increase by €1.37 to €29.72.

Ireland is committed to a policy of high taxation of tobacco in order to influence behaviours, to encourage people to quit smoking and to deter young people from taking it up in the first place. That policy is working, according to the evidence. In 2007, 29% of our people were daily smokers. By contrast, in 2025, that figure has reduced to 17%. Increasing tobacco products taxation is an internationally recognised key public health policy measure, one endorsed by the World Health Organizaition, to continue the downward trend in smoking rates.

The increase in tobacco products tax is estimated to yield approximately €63.1 million in a full year and an additional €5.1 million in the current year. I therefore move this resolution, which I see as a key part of the Government's policy to encourage people to give up smoking and to encourage younger people not to take it up in the first place.

Deputy Danny Healy-Rae: I am against this increase. I have, over the years, constantly been against increasing the tax on tobacco. In the first instance, there are many elderly people who have different problems and are addicted to cigarettes. Even though the Minister might say that increasing the cost by €1 will prevent them from smoking, I do not think it will. They will have to endure more hardship. The only comfort that many of these people have is their cigarette. If people buy five packets in a week, that would not be an awful lot. That will now cost in excess of €100.

I have other problems with increasing the costs which relate to young people. They will be trying other things. Perhaps they will be trying drugs. Perhaps they will be looking for vape products when we do not know what in God's world is inside them. I am concerned about such considerations. People will always do something and think of something. I am worried.

I do not like cigarettes and never smoked. I smoked a cigarette once, did not like it and never smoked again. However, I have outlined my reasons. People say to me that the only comfort they have is the cigarette. I do not think the Government is going to change those people's styles or habits by increasing the cost by €1. They will just have to endure more financial hardship as a result of the increase. The cost is currently €19.50, as the Minister said, for the more popular brands. This increase will push the cost over €20. Those on 20 cigarettes per day or less, including those who would smoke only five packs a week, will now pay €100 or more per week. That would be a big part of their social welfare or pension payment. There is a hard core of people still smoking.

I will again reiterate my other concern. Younger people will be tempted to try something else, such as vapes or drugs. We know what the drugs lead to. For those reasons, I am opposing this resolution.

Deputy Thomas Gould: There was a time when increasing the price of tobacco was an effective public health measure. We all understood and agree with that. However, we must be honest about where we are now. This strategy now has diminishing returns in relation to people not smoking or giving up smoking. The reality is that it is just pushing the prices up and up again. As a strategy on its own, that is not enough. We need education and prevention. We have to stop people from smoking in the first place. That is the major key. Tobacco is an addictive substance that captures people for their whole lives.

When we are talking about putting up the price, we are also talking about illicit markets and criminality coming in. The figures we have suggest that over €1.1 billion worth of unregulated cigarettes were consumed in Ireland last year, with an estimated loss to the Revenue of €810 million, which is up €76 million on the previous year.

No one is arguing that smoking is not harmful. We know that it is. However, just putting up the price is not a strategy on its own. Perhaps it was at one stage but it is not now. We want fewer people to smoke. That is why I believe education is the way to go. For people, especially older people, who might not drink but for whom a cup of tea and a cigarette might be their only comfort as they watch the telly or sit out in front of their houses, this will hurt. At the end of the day, people are adults and make those choices. The Government is driving people to the black market. People should be able to live their lives without having to go to that side of things. On its own, putting up the price is not solving the problem. I understand what the Government is trying to do. For years, the tax increase was a major part of the strategy. However, I think we now need to be more nuanced, to work and to come up with better solutions. This is hard for those people who are addicted.

Deputy Duncan Smith: The Minister has been sold a pup with the words he has been given to read tonight. He said that increasing the price of smoking has been a success in terms of diminishing numbers. He mentioned a 2007 start date and the figure now of a 17% smoking rate. However, the tobacco-free Ireland strategy was launched by James Reilly in 2013, when prevalence rates were at 22%. The target was to be at 5% by 2025. The Government's target was to have smoking prevalence at 5% in 2025. The rate is now 17%. It has been an abject failure by the Government's and the HSE's own target for Ireland becoming a tobacco-free State. This has now become a substitute for what should be a robust public health policy. There are 100 deaths per week and 1,000 hospitalisations per week due to smoking. After this budget, it will cost €1 per cigarette. The Government can make the cost €10 per cigarette. If it is not backing up the taxation side with a robust public health approach, it will continue to fail.

This Government must be honest about its failure and acknowledge that the drive towards a tobacco-free Ireland has been an abject failure. We are miles from where we need to be. Too many people are dying. Too many people are being hospitalised. Taxation can be a measure to help, but it is nothing compared with robust public health policy in this area. This Government and the previous two Governments have abandoned a robust approach in favour of this old reliable and an extra €1 in tax. It is not making a difference. Without a public health policy, it is regressive. That is the reality. That is not to mention the fact that nearly €1 billion

in revenue is being lost to the black market. Can we be honest about tobacco policy in this country? This is not honest. We need honesty because too many people are getting sick and dying. We are continuing to fail. We can increase the cost by €1, €10 or €100 but it will not solve the problem. We have to get honest, get real and save lives. This measure on its own is not the way to do it.

Deputy Michael Healy-Rae: Nobody could argue with the Minister's introduction. The whole idea of the Government's policy is to try to stop everybody from smoking, particularly our young people. That is, of course, 100% correct. However, I have never supported an increase in the cost of tobacco. Alcohol was never more freely available than when alcohol sales were banned during prohibition in America many years ago. If a packet of cigarettes were to cost €100 in Ireland, there would still be a massive supply of cheaper cigarettes coming into the country because the black market would absolutely flourish. You would not have to walk two minutes from this building before you could buy a packet of illegal cigarettes that was smuggled into the country. The Minister and I both know that. We all know that.

Of course, from the point of view of health policy, if we could live in a society where nobody smoked it would be brilliant.

10 o'clock

Unfortunately, however, we do not live in an ideal society. There are people for whom nicotine is an addiction. In many cases, money is scarce. People want their cigarettes. It could be a person with a nervous personality. The one bit of comfort they have is their cigarette, and you cannot argue with that. You might love to discourage them and you would try to stop them, but I do not think that just continuously increasing the price - in other words, pricing them out of the market - is a good thing. You will not stop people that way. That is just my belief. I very much support all the public health initiatives out there, including the publicity campaigns, the awareness-raising campaigns and the campaigns by the medical profession. When the Department of Health and the HSE do everything they can in the context of smoke-free zones and trying to educate people about the harmful results of continuous cigarette smoking, that is all good, 100%, but it does not mean that I will just blindly support the taxation. If cigarettes were banned completely tomorrow, the people who want them would still get them.

Deputy Paul Nicholas Gogarty: The campaign to reduce tobacco use has not succeeded in the way people had hoped. In that context, we have to look at the bigger picture and see what other measures are required. It is the same with vaping, as I and others have mentioned. We also have psychoactive synthetic chemicals out there and the question of whether there is some sort of revenue or fiscal element involved or whether they need to be banned. A constituent of mine who played sport at a high level was in hospital for a month with a drug-induced psychosis having bought this stuff legally over the counter. While cigarettes are very dangerous, we have new stuff coming in. That needs to be stopped because it is making people's lives and their families' a living hell.

Specifically on cigarettes, we have to keep increasing the excise. Otherwise, inflation lessens its impact over the years. In light of that, I will not be opposing this resolution. However, it is still the case that the revenue from excise duty on cigarettes is half the cost to our healthcare system regarding people who have fallen ill because of tobacco products. As a

result, there is scope, even allowing for the black market risk, for the excise duty to be increased further.

During our Presidency of the EU, we have to push our EU partners in the context of having an age barrier of 21 and moving up, just like what happens in the UK at the moment. We have an age 21 alternative, but as adults come into the system, it should be banned. The EU will need to look at that more closely, and we need to push it in that regard.

In terms of revenue on cigarettes, the bane of my life, as I mentioned to the Taoiseach, is cigarette butts being dropped willy-nilly outside Agriculture House, outside the restaurant here - you name it. Cigarette butt tossers get away with murder. There is a €250 fine involved, but trying to get that fine out of these people is quite difficult in terms of meeting the burden of proof. As for trying to get them to court, you are not allowed to use DNA evidence, for example. We should massively increase the fines for people who drop cigarette butts. That revenue could be put into education in terms of trying to get people off cigarettes and vaping in the first place.

Deputy Barry Heneghan: Aontaím le go leor daoine a bhí ag caint faoi seo. I support the increase in excise duty on tobacco products. I smoked previously. I have seen the increases we see at the moment. We have to be clear, though. A €1 increase is not really acceptable when young men and young women go into petrol stations and see luminous blue double apple Red Bull-flavoured vapes, with clear targeting for children, which increase their likelihood of starting smoking. I ask for the funding raised on foot of this measure to be ring-fenced for a joint HSE, Department of Health and Garda group. It could also tackle the HHC vape epidemic across the country. In north Dublin, I have had parents of 12-year-old children calling me. Those children are inhaling these vapes and frying their brains.

Being honest about what people are smoking, you could walk out the gates to these Houses and nearly get a bag of weed quicker than you could get a bottle of vodka after 10 o'clock at night. Má bhreathnaíonn tú timpeall an domhain, tá an daonracht céanna ag Colorado le hÉire, and in the first year of taxing regulated medical cannabis, Colorado generated money that could be used to clear this country's debt and that could be invested in addiction programmes and things that will help people rather than going into the pockets of drug dealers. We have seen constant promises from the Government that this will be checked. We could regulate medical cannabis for cancer patients, people who need it for anxiety or for the pain relating to cancer treatment. It has been proven that this can then be used to deregulate, which, in turn, can lead to a reduction in addiction to synthetic cannabinoids that are being sprayed on the streets, frying our young people's brains.

Deputy Richard Boyd Barrett: I was a smoker for many years. I am glad to say I am off them. It is very important that we discourage young people from smoking, but I have to be honest and say I do not think adding a bill of €350 to people who are addicted over the course of the year is really the answer. We often hit older people, those on low incomes and those who are being punished for having an addition. It would be better if they did not have that addiction, but I do not believe in punishing them. There is some connection between price and consumption, but that is not an absolute law by any means. Where are the lowest priced cigarettes in the world? Have a guess. Ghana and Nigeria. Where are the lowest rates of smoking anywhere in the world? Ghana and Nigeria. It is not therefore the case that there is

an absolute connection between price and consumption. When I look at young people smoking less - and, actually, it is going down in most European countries, even countries like Greece and so on that have very low prices - it is more to do with them being more educated about the health impacts, a greater interest in and take-up on their part of sport and an understanding of physical health that is growing and that points to the need for more education and more funding for sports. That funding has, by the way, been cut in the budget. There has been an 18% cut to the allocation for the Department of the Minister, Deputy O'Donovan.

Deputy Paul Lawless: I agree with a lot of what the Minister said, but I cannot support this resolution because it punishes people who are addicted to cigarettes. That is what this will do. There may have been a value in increasing this a number of years ago. However, it is at the point now where this is just inflicting more pain and hardship on people. In some cases, these are people who are on the lower margins. They will sacrifice food, heating and other essentials for their cigarettes because they are so addicted. I urge the Government to reconsider this policy going forward and ask that it to put its energy into tackling the proliferation of the vape shops that are popping up everywhere and the synthetic cannabinoids that are destroying young people. Vapes are a gateway to cigarettes, so this is the new issue we need to tackle.

Question put: "That Financial Resolution No. 4 be agreed to."

The Dáil divided: Tá, 110; Níl, 48; Staon, 0.		
Tá	Níl	Staon
Ahern, Ciarán.	Bennett, Cathy.	
Aird, William.	Boyd Barrett, Richard.	
Ardagh, Catherine.	Brady, John.	
Bacik, Ivana.	Buckley, Pat.	
Boland, Grace.	Byrne, Joanna.	
Brabazon, Tom.	Carthy, Matt.	
Brennan, Brian.	Clarke, Sorca.	
Brennan, Shay.	Collins, Michael.	
Brophy, Colm.	Conway-Walsh, Rose.	
Browne, James.	Coppinger, Ruth.	
Burke, Colm.	Cronin, Réada.	
Burke, Peter.	Crowe, Seán.	
Butler, Mary.	Cullinane, David.	
Butterly, Paula.	Daly, Pa.	
Buttimer, Jerry.	Devine, Máire.	
Byrne, Malcolm.	Donnelly, Paul.	
Cahill, Michael.	Ellis, Dessie.	
Callaghan, Catherine.	Fitzmaurice, Michael.	
Calleary, Dara.	Gould, Thomas.	
Canney, Seán.	Graves, Ann.	
Carrigy, Micheál.	Guirke, Johnny.	
Cleere, Peter 'Chap'.	Healy-Rae, Danny.	
Clendennen, John.	Healy-Rae, Michael.	
Collins, Niall.	Healy, Seamus.	
Connolly, John.	Kenny, Martin.	
Cooney, Joe.	Kerrane, Claire.	

Crowe, Cathal.	Lawless, Paul.	
Cummins, John.	Mac Lochlainn, Pádraig.	
Currie, Emer.	McGettigan, Donna.	
Daly, Martin.	Murphy, Paul.	
Dempsey, Aisling.	Mythen, Johnny.	
Devlin, Cormac.	Newsome Drennan, Natasha.	
Dillon, Alan.	Ní Raghallaigh, Shónagh.	
Dolan, Albert.	Nolan, Carol.	
Dooley, Timmy.	O'Donoghue, Richard.	
Ennis, Daniel.	O'Flynn, Ken.	
Farrelly, Aidan.	O'Hara, Louis.	
Feighan, Frankie.	O'Reilly, Louise.	
Fleming, Sean.	O'Rourke, Darren.	
Foley, Norma.	Ó Broin, Eoin.	
Gallagher, Pat the Cope.	Ó Laoghaire, Donnchadh.	
Gannon, Gary.	Ó Murchú, Ruairí.	
Geoghegan, James.	Ó Snodaigh, Aengus.	
Gibney, Sinéad.	Ó Súilleabháin, Fionntán.	
Gogarty, Paul Nicholas.	Quinlivan, Maurice.	
Grealish, Noel.	Stanley, Brian.	
Harkin, Marian.	Ward, Charles.	
Hayes, Eoin.	Ward, Mark.	
Hearne, Rory.		
Heneghan, Barry.		
Heydon, Martin.		
Higgins, Emer.		
Kelly, Alan.		
Kenny, Eoghan.		
Keogh, Keira.		
Kyne, Seán.		
Lahart, John.		
Lawless, James.		
Lawlor, George.		
Lowry, Michael.		
Martin, Micheál.		
Maxwell, David.		
McAuliffe, Paul.		
McCarthy, Noel.		
McConalogue, Charlie.		
McCormack, Tony.		
McEntee, Helen.		
McGrath, Mattie.		
McGrath, Séamus.		
McGreehan, Erin.		
Moran, Kevin Boxer.		
Moynihan, Aindrias.		
Moynihan, Michael.		
Murnane O'Connor, Jennifer.		

Murphy, Michael.		
Nash, Ged.		
Naughton, Hildegarde.		
Neville, Joe.		
O'Brien, Darragh.		
O'Callaghan, Cian.		
O'Callaghan, Jim.		
O'Connell, Maeve.		
O'Connor, James.		
O'Donnell, Kieran.		
O'Donoghue, Robert.		
O'Donovan, Patrick.		
O'Gorman, Roderic.		
O'Meara, Ryan.		
O'Shea, John Paul.		
O'Sullivan, Christopher.		
O'Sullivan, Pádraig.		
Ó Cearúil, Naoise.		
Ó Fearghaíl, Seán.		
Ó Muirí, Naoise.		
Quaide, Liam.		
Rice, Pádraig.		
Richmond, Neale.		
Roche, Peter.		
Scanlon, Eamon.		
Sheehan, Conor.		
Sherlock, Marie.		
Smith, Brendan.		
Smith, Duncan.		
Smyth, Niamh.		
Timmins, Edward.		
Toole, Gillian.		
Troy, Robert.		
Wall, Mark.		
Ward, Barry.		
Whitmore, Jennifer.		

Tellers: Tá, Deputies Mary Butler and Emer Currie; Níl, Deputies Michael Collins and Ken O'Flynn.

Question declared carried.

Financial Resolution No. 5 - Excise - Mineral Oil Tax

An Ceann Comhairle: Financial Resolutions No. 5 to 7, inclusive, will be discussed together.

Minister for Housing, Local Government and Heritage (Deputy James Browne): I move:

THAT for the purposes of the tax charged by virtue of section 95 of the Finance Act 1999 (No. 2 of 1999), that Act be amended, with effect as on and from 7 October 2026 by the substitution of the following for Schedule 2 to that Act:

"SCHEDULE 2

Rates of Mineral Oil Tax

With effect as on and from:	Light Oil: Rates per 1,000 litres			Heavy Oil: Rates per 1,000 litres			Liquefied Petroleum Gas: Rates per 1,000 litres				Vehicle gas: Rate per megawatt hour at gross calorific value
	Petrol	Aviation gasoline	Used as a propellant	Used for air navigation	Used for private pleasure navigation	Kerosene used other than as a propellant	Fuel oil	Other heavy oil	Used as a propellant	Other liquefied petroleum gas	
10 March 2022	€474.11	€474.11	€413.51	€413.51	€413.51	€84.84	€118.01	€120.55	€118.27	€54.68	€9.36
1 April 2022	€465.98	€465.98	€405.38	€405.38	€405.38	€84.84	€118.01	€120.55	€118.27	€54.68	€9.36
1 May 2022	€465.98	€465.98	€405.38	€405.38	€405.38	€103.83	€141.12	€111.14	€130.52	€66.93	€9.36
12 October 2022	€483.34	€483.34	€425.45	€425.45	€425.45	€103.83	€141.12	€111.14	€130.52	€66.93	€9.36
1 May 2023	€483.34	€483.34	€425.45	€425.45	€425.45	€122.83	€164.23	€131.47	€142.76	€79.17	€9.36
1 June 2023	€532.12	€532.12	€466.10	€466.10	€466.10	€122.83	€164.23	€140.28	€142.76	€79.17	€9.36
1 September 2023	€589.03	€589.03	€506.75	€506.75	€506.75	€122.83	€164.23	€149.09	€142.76	€79.17	€9.36
11 October 2023	€606.39	€606.39	€526.83	€526.83	€526.83	€122.83	€164.23	€149.09	€142.76	€79.17	€9.36
1 April 2024	€638.91	€638.91	€551.22	€551.22	€551.22	€122.83	€164.23	€163.96	€142.76	€79.17	€9.36
1 May 2024	€638.91	€638.91	€551.22	€551.22	€551.22	€141.82	€187.34	€184.30	€155.01	€91.42	€10.13
1 August 2024	€671.43	€671.43	€575.61	€575.61	€575.61	€141.82	€187.34	€199.17	€155.01	€91.42	€10.13
9 October 2024	€688.78	€688.78	€595.68	€595.68	€595.68	€141.82	€187.34	€199.17	€155.01	€91.42	€10.13
1 May 2025	€688.78	€688.78	€595.68	€595.68	€595.68	€160.81	€210.45	€219.50	€167.25	€103.66	€11.48

8 October 2025	€706.14	€706.14	€615.76	€615.76	€615.76	€160.81	€210.45	€219.50	€167.25	€103.66	€11.48
25 March 2026	€584.18	€584.18	€453.15	€453.15	€453.15	€160.81	€210.45	€193.06	€167.25	€103.66	€11.48
15 April 2026	€502.88	€502.88	€371.85	€371.85	€371.85	€160.81	€210.45	€172.14	€167.25	€103.66	€11.48
14 October 2026	€502.88	€502.88	€371.85	€371.85	€371.85	€122.83	€210.45	€172.14	€167.25	€103.66	€11.48
28 February 2027	€543.53	€543.53	€428.76	€428.76	€428.76	€122.83	€210.45	€219.50	€167.25	€103.66	€11.48
8 April 2027	€584.18	€584.18	€485.67	€485.67	€485.67	€122.83	€210.45	€219.50	€167.25	€103.66	€11.48
1 May 2027	€658.44	€658.44	€570.78	€570.78	€570.78	€122.83	€256.68	€239.83	€191.74	€128.15	€14.20
30 June 2027	€723.49	€723.49	€635.83	€635.83	€635.83	€122.83	€256.68	€239.83	€191.74	€128.15	€14.20
13 October 2027	€740.85	€740.85	€655.90	€655.90	€655.90	€122.83	€256.68	€260.16	€191.74	€128.15	€14.20
1 May 2028	€740.85	€740.85	€655.90	€655.90	€655.90	€122.83	€279.79	€280.49	€203.98	€140.39	€15.56
11 October 2028	€758.21	€758.21	€675.98	€675.98	€675.98	€122.83	€279.79	€280.49	€203.98	€140.39	€15.56
1 May 2029	€758.21	€758.21	€675.98	€675.98	€675.98	€122.83	€302.90	€300.83	€216.23	€152.64	€16.91
10 October 2029	€773.25	€773.25	€693.38	€693.38	€693.38	€122.83	€302.90	€300.83	€216.23	€152.64	€16.91
1 May 2030	€773.25	€773.25	€693.38	€693.38	€693.38	€122.83	€322.93	€318.45	€226.84	€163.25	€18.09

".

by the substitution of the following for Schedule 2A to that Act (as amended by section 2(2)(b) of the Finance Act 2026 (No. 24 of 2026)):

"SCHEDULE 2A

Carbon Charge

With effect as on and from:	Light Oil: Rates per 1,000 litres			Heavy Oil: Rates per 1,000 litres			Liquefied Petroleum Gas: Rates per 1,000 litres				Vehicle gas: Rate per megawatt hour at gross calorific value
	Petrol	Aviation gasoline	Used as a propellant	Used for air navigation	Used for private pleasure	Kerosene used other than as a	Fuel oil	Other heavy oil	Used as a propellant	Other liquefied petroleum gas	

					navigation	propellant					
1 May 2021	€77.52	€77.52	€89.66	€89.66	€89.66	€84.84	€103.23	€90.81	€54.68	€54.68	€6.06
13 October 2021	€94.87	€94.87	€109.74	€109.74	€109.74	€84.84	€103.23	€90.81	€54.68	€54.68	€6.06
1 May 2022	€94.87	€94.87	€109.74	€109.74	€109.74	€103.83	€126.34	€111.14	€66.93	€66.93	€7.41
12 October 2022	€112.23	€112.23	€129.81	€129.81	€129.81	€103.83	€126.34	€111.14	€66.93	€66.93	€7.41
1 May 2023	€112.23	€112.23	€129.81	€129.81	€129.81	€122.83	€149.45	€131.47	€79.17	€79.17	€8.77
11 October 2023	€129.59	€129.59	€149.89	€149.89	€149.89	€122.83	€149.45	€131.47	€79.17	€79.17	€8.77
1 May 2024	€129.59	€129.59	€149.89	€149.89	€149.89	€141.82	€172.56	€151.81	€91.42	€91.42	€10.13
9 October 2024	€146.94	€146.94	€169.96	€169.96	€169.96	€141.82	€172.56	€151.81	€91.42	€91.42	€10.13
1 May 2025	€146.94	€146.94	€169.96	€169.96	€169.96	€160.81	€195.67	€172.14	€103.66	€103.66	€11.48
8 October 2025	€164.30	€164.30	€190.04	€190.04	€190.04	€160.81	€195.67	€172.14	€103.66	€103.66	€11.48
14 October 2026	€164.30	€164.30	€190.04	€190.04	€190.04	€122.83	€195.67	€172.14	€103.66	€103.66	€11.48
1 May 2027	€181.65	€181.65	€210.11	€210.11	€210.11	€122.83	€241.90	€192.47	€128.15	€128.15	€14.20
13 October 2027	€199.01	€199.01	€230.18	€230.18	€230.18	€122.83	€241.90	€212.80	€128.15	€128.15	€14.20
1 May 2028	€199.01	€199.01	€230.18	€230.18	€230.18	€122.83	€265.01	€233.13	€140.39	€140.39	€15.56
11 October 2028	€216.37	€216.37	€250.26	€250.26	€250.26	€122.83	€265.01	€233.13	€140.39	€140.39	€15.56
1 May 2029	€216.37	€216.37	€250.26	€250.26	€250.26	€122.83	€288.12	€253.47	€152.64	€152.64	€16.91
10 October 2029	€231.41	€231.41	€267.66	€267.66	€267.66	€122.83	€288.12	€253.47	€152.64	€152.64	€16.91

1 May 2030	€231.41	€231.41	€267.66	€267.66	€267.66	€122.83	€308.15	€271.09	€163.25	€163.25	€18.09

".

IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

Financial Resolution No. 5 provides for a number of measures in relation to mineral oil tax. First, it provides for an extension of the temporary excise rate reductions on auto fuels and marked gas oil, MGO, otherwise known as green diesel, and introduces a revised schedule for the unwinding of these temporary measures. Second, it defers the 14 October carbon tax rate increases on auto fuels until 1 May 2027 as well as deferring the increase on other fuels which were scheduled to increase on 14 October. Third, it further defers the 1 May 2026 mineral oil tax carbon component rate increases until 1 May 2027 and this includes retaining the current reduced rate of carbon tax levied on marked gas oil. Finally, it provides for a reduction in the carbon tax rate on kerosene home heating oil to 2023 levels.

Financial Resolution No. 5 provides an extension of the full current temporary excise rate reductions on auto diesel, petrol and marked gas oil from 1 November 2026 until 28 February 2027. This, along with the deferral of the carbon tax on auto fuels, means the rates of mineral oil tax will remain reduced on a VAT-inclusive basis by 30 cent per litre for auto diesel, 25 cent per litre for petrol and 5.4 cent per litre of green diesel until the last day of February 2027. This financial resolution also introduces a revised schedule for the unwinding of these temporary measures on a graduated basis from 28 February 2027 onwards. This phased restoration will take place in four stages. The following excise restorations are on a VAT-inclusive basis.

For clarity we have also included the mineral oil tax carbon component increases on the three affected fuels - on 28 February a restoration of 5 cent per litre for petrol, 7 cent per litre for auto diesel and 5.4 cent per litre of green diesel; on 8 April a restoration of 5 cent per litre for petrol and 7 cent per litre for auto diesel; and on 1 May a restoration of 7 cent per litre for petrol and 8 cent per litre for auto diesel. On this date the deferred 14 October carbon tax increase on auto fuels will also take place adding an additional 2.1 cent per litre for petrol and 2.5 cent per litre of auto diesel. The 1 May 2026 deferred carbon tax increase on green diesel will also occur adding around 2.3 cent to the price per litre of green diesel while on 30 June a final restoration of 8 cent per litre for petrol and 8 cent per litre for diesel will occur. As per this financial resolution the 1 May 2026 carbon tax increase on green diesel will now take place on 13 October 2027 around the time of the next budget.

Financial Resolution No. 5 also provides for a reduction in the carbon tax rate of kerosene or home heating oil to 2023 levels. That is €48.50 per tonne of CO2 emitted. This is equivalent to around 14 cent per litre. The Government has decided not to proceed with future carbon tax increases on kerosene, otherwise known as home heating oil. This will result in a trajectory of carbon tax increases being halved for kerosene by 2030. Compared to the previously legislated for 1 May 2027 carbon tax increase on kerosene home heating oil, this reduction will save households around €86 per 1,000 litre fill. This financial resolution also postpones any carbon tax increase on MGO until 1 May next year when it will increase by €7.50 per tonne of CO2 emitted or around 2.3 cent per litre.

This financial resolution further defers the carbon tax rate increase on all other fuels which were due to increase on 1 May 2026 until 1 May 2027. At this date the carbon component will increase from the current €63.50 per tonne of CO2 emitted to €78.50 per tonne. For fuels scheduled to increase on 14 October 2026, this will now be deferred until 1 May 2027.

The decisions taken by the Government in the past few days provide certainty for households and businesses coming into the winter. As the Government has done throughout this crisis, we have taken decisions based on the circumstances that presented themselves. Our commitment to the principles of the carbon tax remain. As we have consistently stated, the carbon tax is a progressive policy tool and it is an important part of our climate action strategy. The decision to reduce the carbon tax on kerosene pauses budget increases on auto fuels and other increases has not been taken lightly. The carbon tax trajectory provides incentives to industry to decarbonise by virtue of the certainty.

In light of the significant turbulence we are seeing in energy markets, we have decided to defer the increases on auto fuels and some other fuels on a temporary basis. It is not possible to offset all of the recent increases, which are driven by market factors, using the tax system. However, these measures will provide significant mitigation, supporting households and businesses experiencing the most acute impacts of increases in fuel.

Financial Resolution No. 6 on natural gas carbon tax provides for the reduction of the natural gas carbon tax rate to 2023 levels from 14 October 2026 onwards. To assist households that heat their homes with natural gas, this financial resolution reduces the natural gas carbon tax to €48.50 per tonne of CO2 emitted, effective from 14 October 2026. The Government has decided not to proceed with future carbon tax increases on natural gas. This results in the trajectory of carbon tax increases being halved for home heating oil by 2030. The cost of this measure for 2027 is around €62 million on a VAT-inclusive basis. It is estimated that this measure will benefit over 600,000 households that use natural gas as their main heating fuel. Over the course of its lifetime, the cost of the measure will total around €375 million.

The carbon tax trajectory, as set out in the Finance Act 2020, would have seen the natural gas carbon tax increase to €78.50 per tonne of CO2 emitted on 1 May 2027. In effect, based on the previous carbon tax trajectory, this measure will save the average household using the equivalent of 11,000 KWh annually approximately €65. Based on the current rate of €63.50 per tonne of CO2 emitted, which is a result of the previous deferral of the natural gas carbon tax increase by this Government on 1 May 2026, the savings for the average household will be around €32.

Financial Resolution No. 7 provides for the further deferral of the solid fuel carbon tax increase that was originally due to occur on 1 May 2026. This increase has been postponed until 14 October 2026 but it will now take place on 1 May 2027, on which date the solid fuel carbon tax will increase from €63.50 per tonne of CO2 emitted to €78.50 per tonne of CO2 emitted. The postponement of this increase will save customers around 90 cent on a 40 kg bag of coal.

It is not possible to offset all of the energy price increases, which are driven by market factors using the tax system. However, this measure on the solid fuel carbon tax, along with the measures providing for reductions across natural gas, carbon tax and mineral oil tax, will

provide significant mitigation this winter, supporting households and businesses that are experiencing the most acute impacts of increases in fuel prices.

An Ceann Comhairle: I thank the Minister. I have 14 Deputies listed to speak in the next 37 minutes. I propose they speak for around two minutes each, starting with Deputy Cullinane and his amendments.

Deputy David Cullinane: I move amendment No. 1:

In Schedule 2, inserted by paragraph (1)(a), to delete from the row dated "14 October 2026" down to and including the row dated "1 May 2030" and substitute the following:

"

14 October 2026	€421.58	€502.88	€290.55	€371.85	€371.85	€0.00	€210.45	€21.00	€167.25	€103.66	€11.48
1 July 2026	€421.58	€502.88	€290.55	€371.85	€371.85	€0.00	€210.45	€21.00	€167.25	€103.66	€11.48

".

For the past number of years, at budget time but also on an almost weekly basis, we on this side of the House, certainly those of us in Sinn Féin, have been warning the Government about a real, deep anger out there in relation to the cost-of-living crisis. I genuinely believe that the Government does not listen because if it did, it would present a different budget today.

When we said that anger was worsening, we also warned there would be protests. Again, the Government turned its face to all of the arguments that were made and we ended up with protests. What happened? The Government blamed the protesters and everybody but itself. The reason it blamed the protesters was that it refused to take responsibility for the fact that the Minister and the Government did not do enough to support people during a cost-of-living crisis.

I am conscious that when we are talking about a cost-of-living crisis, it is rents, mortgages, groceries, insurance and across the board, but it is also the cost of fuel - petrol, diesel, home heating oil and all of the other fuels. All the Minister is doing in this financial resolution is extend the temporary reductions. It is the same with the carbon taxes on solid fuel, which he is suspending until 2027. That is not going to be enough.

We will take petrol and diesel first. There are pumps today, as I stand here and the Minister sits there, that are showing €2.20 for a litre of diesel. When it was less than that, the Government was forced to take action. Now it seems to think that it is okay for people to have to pay €2.20. Most of these people, particularly those in rural Ireland, have no option but to have a car. The irony is not lost on them that the same Government stood over an increase in public transport fares in recent times. You really could not make it up.

On green diesel, again, farmers need more support. We have called for a 17 cent reduction on a litre of green diesel. We also called for a further 10 cent cut in a litre of diesel at the pumps as well but, again, the Government has turned its face against that. I can tell the Minister now

that farmers will not be happy that the Government has let them down again and has not done enough.

One of the worst things the Government has done in this budget is in regard to home heating oil. People depend on home heating oil to heat their homes. Some of them are in low-income households. We and many others called on the Government to abolish the carbon tax on home heating oil, which would have saved households about €183 on a fill of their tanks. That is what the Government should have done but instead it provided for a quarter of that. Then the Minister, Deputy Simon Harris, said this would save €86 for a fill when it is €43. The finance Minister could not even get the figures right. All of this shows me that, again, the Government is out of touch on these issues.

I can tell the Minister this. He can come into this Chamber and present his budget. We talked earlier about some of the measures. One measure alone will cost the taxpayer €183 million to give the wealthiest in this country relief on their capital gains tax. The Government will also do precious little to support people in relation to a cost-of-living crisis, particularly in regard to home heating oil. That will not be lost on many people watching on.

I am moving the Sinn Féin amendments because I believe a different approach should have been taken on all of these measures. I am deeply disappointed that, again, the Government has gone for a minimalist approach. It is not listening to the extent of the anger out there, particularly in rural Ireland but right across the State.

Deputy Richard O'Donoghue: Today, the Government is going to "suspend". All I am hearing is, "We will suspend this until May 2027". Suspending is not going to work for the Government any more because the people of Ireland saw what happened during the last protest. I was in Foynes with the protesters for five days. The people who put the Government Deputies' fathers and mothers in those seats saw the Government turn its back on them. It did not hear their cries for themselves, their children and grandchildren. Today, the Government is suspending something because of its failure to listen to the hard-working people of Ireland.

I am not talking about young people. I am talking about people who are still working in their 70s and 80s today to try to support their families and make a better life for them. All the Government can do here is "suspend". At the time of the protest, it said it could do nothing. Its members sat on their backsides while people protested who had never protested in their lives. Members of the Minister's party, as well as Members of every other party in this House and those of no party, saw no other option. Never in their lives did these people protest but the Government did not listen. What does that tell the Minister? Now, today, we are going suspend this and that. The Government is trying to take the pressure off itself.

I will touch on green diesel. Last year, it cost 90 cent per litre. I filled one of our tractors the other day. It cost me €436 to fill the tractor. Where does the cost of that go? It goes to the person who wants me to do the work. That cost is after increasing and I got it when the price was at €1.56 per litre. The same people who are working hard now have to pay extra in taxes. The Minister then talks about the people driving to work. It now costs €2.20 per litre for diesel. People are giving the Government up on 50% in taxes. The Government said it could not do anything about this. Whereas it can suspend it today, when the cry came out from the working people of Ireland, it could not do it.

What did it do? It turned the Army on them. That is what it did. It sent out the Army and the Garda. There were gardaí out with us along with their brothers, sisters, mothers and fathers. There were front-line workers out with their mothers and fathers. All these hard-working people were out there and the Government's answer was that it was going to bully them. It said they were going to do what they were told. No more. It may take us a year or two years, but I can guarantee the history books will be written when the ancestors and all the people who put Government Ministers where they are will realise that all we have is people who have come from a Civil Service background. That is the majority. The ones who are not from there sit above in the back and are like Noddy. It is "Yes, sir. Yes, sir. Yes, miss." That is all they do. Independent Ireland stood here, and I came here in 2021 when the truckers said they had a problem with diesel, and parked the truck outside for three days.

Deputy Timmy Dooley: There was no tax on it.

Deputy Richard O'Donoghue: Excuse me, Mr. Do-Little. There was tax and insurance on it. He may check the dashboard. He is a sly old thing and tries to do things but, again, people in County Clare know about him. He is seldom seen. When we go back to the system here, he is a very good man. He drives around the country and does everything for everyone else, but nothing for his own.

These are the type of people the Government has inherited. It is their ancestors and the people here today I hope put the Government back on its backside again, and get somebody decent in an area who will support the real working families of these people.

The Government then turns around to the people keeping coal, turf or oil. These are people who do not have an alternative. When the lights went out, and all the people in this country had high-energy heat systems, what did they all have to buy? Check the stats. They have all got small diesel generators in case the power goes out. I am a building contractor. I build houses with the highest energy-saving mechanisms, but people in this House are saying we should create more and more grants. The grants are being eaten up with an oil-based product at an inflatable cost. Since January, **t**here is an increase of 46% for insulation with an oil-based product. The grant systems are actually going into inflation. I am all for making sure houses are better, well-heated and insulated, but we should not push up inflation with costs like that.

All I am going to say is the Government can suspend and defer what it likes but there is only thing that will happen here. As I said, if it takes me a couple of years with Independent Ireland and other people who will help us, I hope Government Ministers are finally suspended from that side of the House. We might eventually get people in here with a work ethic who want to work for people and help their communities, whether they are urban or rural, and value them for what they are rather than tax them out of existence.

Deputy Ken O'Flynn: Ministers have been rolled out on the plinth and in and out of this House today, and have been on every radio show and on social media. Propaganda has been put out from Fianna Fáil, Fine Gael and some of the Independents, telling us all about the tax cuts on home heating, oil and gas. This has been celebrated by Fianna Fáil and Fine Gael TDs on all of their social media channels. Fair play and well done to them but they forgot to mention coal, briquettes and turf. The worst thing about that is they have been very silent about coal,

briquettes and turf. They have not mentioned the increase this year. The Minister has been very sly about it as well, saying there will be no increase in the winter, but in May there will be an increase of 24% on coal and briquettes. That will keep rising until 2030. It will reach 57% by 2030.

For any TD who is worth his or her salt, knows his or her constituency and has stood in people's houses and understood their way of life; who burns coal and briquettes and turf? In my constituency in Cork North-Central, which is 51% urban and 49% rural, I have sat in many a cottage and house throughout the city and county. My experience has been that the people who burn coal and briquettes are older people. Quite often, they are rural people. These are houses that are older whose owners cannot afford the scheme of paying €18,000 to €20,000 for solar panels. They are households that cannot afford to link up to the gas network, or the gas network is not available to them, or which cannot afford to buy thousands of euros worth of barrels of oil or kerosene to heat the house and put in the radiator system. There are houses which were quite often bought in the sixties, or maybe the late sixties or early seventies, by people on a fixed income who have no other choice but to burn coal and briquettes in their home to keep themselves warm. The message from the Minister, who has been very sly about this, has been there have been cuts but actually there has been a freeze for the suburbs and a bill for the countryside. That is very wrong.

We will continue on this side of the House. I have to say I am very disappointed by some Members of the House who are here a very long time to be passing nasty remarks about people. This is an important debate during this particular season, when we are talking about older people and people who are finding it tough. We are all sick of the phrase "choosing between heating and eating". It is a bit like that phrase used by Fine Gael and Fianna Fáil for the last number of months, "people who get up early in the morning", but genuinely there are people in this country wondering whether to turn on the heating tonight or eat tomorrow morning. That is the truth of it. The Minister may not like to hear it, but we see it in our constituencies. He has been very disingenuous to those older rural communities that are dependent on the briquette and coal.

Deputy Michael Collins: There are rebates in relation to fuel. That took a huge struggle in this country, as we all know. It took people in their thousands hitting the streets and sending a clear message to the Government. Independent Ireland has tried to look at a new model. That was an opportunity for this Government. This budget is very stale; it is more of the same. The Government robs Peter to pay Paul. That is the way it works. That is the way it goes. As I said, there are approximately 350,000 people in ESB arrears who are not going to be happy tonight. That rattle of the letter box is still going to come tomorrow morning with another bill or another threatening letter, same as the mortgage arrears. I do not think most of those people want to be in any of those arrears, but this budget tonight is not going to help them. Tomorrow morning, they are going to go to the fuel station and look at the pump sipping up, whether it is diesel or petrol. They know the Government is taking a huge amount of money in taxes. There has not been a radical look from within Government to make changes.

We put forward that change in Independent Ireland - to take carbon tax completely out of delivery and productivity. That is what we were saying. We need to make it very clear that carbon tax should have been applied to aviation because the budget has to be matched. I respect that. We respect that. We are not here just throwing out figures and walking away, but the

Government would not do what we asked. Deputy Fitzmaurice has said so often, and I listened to him with great respect, that this is for the person going out on holidays - it is great and they deserve a break but they do not really have to go - while the mother, father and retired person have to get up tomorrow morning and go to the shop or go to work. They have to use the car and spend the money on the fuel, but the Government is not willing to help them.

The hauliers are on their knees. We know that. Our TDs and councillors were down in Moate with the hauliers and farmers. They are all in a desperate state. I do not think the Government understands that. There is a real disconnect between the Government and the people on the ground. It brings me back to where I was last Saturday. I was in Bantry last Saturday, where there was a 60-year anniversary celebration of the farmers who protested, and left Bantry in their oilskins, tartan trousers and broken boots and marched to Dublin. Fianna Fáil left them 20 days and nights outside Government Buildings.

Fast forward to when the protestors came to Government Buildings a few months ago. What happened? Fine Gael and Fianna Fáil decided to join together and slam the door in their face. Ireland roared and, when Ireland roared, the Government jumped. We offered to be a conduit between the protestors and the Government. We did everything but, no, we were only the bad boys because we were part of the terrible brigade, as the Government was putting them out to be.

Imagine those men in 1966, in torn clothes and with rags hanging over them as there were no tents or anything at that time, who were outside those gates. They were determined. They were determined to deliver for the farmers of this country, and they won a battle. The protestors the Government has been dealing with recently - we have been supportive of them in their objectives to get the message across - will not survive if the Government does not wake up. Businesses are collapsing one by one. The Government is not really grasping it.

I read some of the Tánaiste's report. We all do that. It mentioned importing dirty fossil fuel. Sure, it is dirty fossil fuel, but who is to blame for importing it? The Government is. Did the Government ever think of deciding to have a look at what is outside in Barryroe, having our own fuel and delivering it to our own people to save ourselves tens of millions of euro?

Deputy Ken O'Flynn: Hear, hear.

Deputy Michael Collins: Not at all. Why would we do that? We look across the world and bring it in from across the world. If there is a shortage across the world, we will blame everybody across the world, but nobody wants to talk about what we can deliver, what Barryroe can deliver or what Ireland can deliver in its own backyard. What is going on here is a scandal. There may be a report on it in 20, 30 or 40 years' time.

I look at people and the cost of coal. Deputy O'Flynn said 24% and it is going up in a few months' time and that it will reach 57% by 2030. Who is using coal? It is people who desperately need to heat their home who cannot do so now. They are trying to add a bit of timber to that and every bit of old turf, if they will not be arrested for bringing home a bag of it. They are the genuine people in this country. They are the people who voted for Fianna Fáil and Fine Gael. They voted for me as well, but I respect them. I will sit down in the middle of their kitchen, around their fire, and they will tell me and put in old smokeless coal. They might

as well use a concrete block. Anyway, they have no choice in the matter, but they will not be able to do that now either. They will not be able to fill the oil tank and they will not be able to buy the bag of coal. That is some legacy that the Government will leave.

The Government came in here today and said it will give a few cent here and there, but it will not look at the real issue. Remove the carbon for the hauliers' sake. Remove the carbon for the farmers' sake. The person buying the products in Dublin said he will benefit from that. They are the people of urban Ireland, but the Government will not look at that. It has its eyes shut. We had the usual wish-wash of an old budget. It is a "Here today, gone tomorrow" type of thing.

Deputy Fitzmaurice said there was a serious hole in the bucket. There was no ass in the bucket with all the leaks. Not at all. God almighty, if it was only a small bit of a leak, I would not mind. It would be a scandal long ago if there was a leak in relation to a budget. I do not know what the Government would call it now. It is a farce. The budget was already announced four or five weeks ago. The only difference is that the Government will announced seven but give eight or nine to make them look like supersonic heroes. The bottom line is that people are suffering. We are not here roaring on the sideline. We are there with them. We actually put forward proposals that would have been brought in in the same budget. It would have applied carbon tax in a different direction. It would have looked after the hardworking men and women, the retired people and the people with disability. The Government has failed them all.

Deputy Michael Fitzmaurice: I will not take too long, as other people need to talk. The Minister talked about changing a culture. I am a long time at the game of machinery. Will he tell me where I will get a 1,000 horsepower harvester that will cut silage but does not use diesel? Will he tell me where I will get a triple mower that will mow the grass? Will he tell me where I will get a tractor to put in front of a fusion baler and do the work that has be done in three weeks without burning green diesel? Will he tell me about culture then? Will he tell me that they have some alternative? The Minister is from an area where they know agriculture fairly well. Will he show me where the gear is? I would love to see it, because it is not there.

We are still going to leave them with a full whack of carbon tax. That is it. That is what we have done. There is no in or out of this one. That is the reality. At least there are electric cars, if people can afford them. A lot of people can only afford a car that costs between €10,000 and €15,000. We need to help people with the purchase of electric cars, but at least there is an alternative we can try to get them to take. We should even be giving them grants for the purchase of second-hand electric vehicles. Will the Minister show the machinery that will do that? Will he show me the digger that will dig out for a house here in Dublin? We will talk about housing as the Minister is responsible for it. Will he show me a 30 tonne digger to develop a site? Will he show me a 40 tonne digger, a bulldozer or a dump-truck for any of the motorways that we are talking about building that will work on electricity or any other fuel other than diesel? We will charge them all carbon tax. That is what we will do. Let us not talk in this House about changing culture when we do not have something different.

I heard the most disheartening thing tonight. We talk about lowering the carbon tax on home heating oil. We should not be ashamed to say it, but a lot of us grew up in two-bedroom houses that had a kitchen, and that was all we had. There was no sitting room. Funny enough, as public representatives, we visit those houses today, especially those of elderly people. They

have something that most people do not want to hear about, a back boiler that has a stove that they put a few sods of turf or a bit of coal into. Look what the Government has done with the coal. The Government has told people to go up across the Border and make sure they accompany it down because they can bring whatever they want and they do not pay the carbon tax on it. They have given no relief to those people.

I will not take up people's time. I would love to go through a lot of it but I want to give everyone a fair share. We have just been shown the heartlessness. I ask the Minister to think of those people. A lot of them are old and live in rural areas. We have visited many of them. They have a tongs beside the fire or stove. Tonight, kerosene will come down 5%. They do not have kerosene. They have a circulating pump, a back boiler or the stove. That is how they operate, nice and quietly, but we have forgotten about them today. We need to think and look into ourselves and what we have done.

Deputy Mattie McGrath: I too am very disappointed with this aspect of the budget. The Minister said in his opening remarks that carbon tax is a progressive policy tool. What planet is he on? It is the most insidious, unjust tax that was ever perpetrated on the Irish people. I was picked up when, as a member of the Rural Independent Group, I voted against it down in the convention centre. The Rural Independent Group voted against the slyness and the cynical trick the Government did that day. We did not get much support from any of the parties in this House. The Government put on an incremental increase every year for ten years up to 2030. The Government is coming badly unstuck today. The mud is tipping off the tires like when a person drives onto a road after working in a field. The mud falls off the tires if they have not been cleaned. They sweep the road, as most farmers try to do. The genie is out of the bottle here.

The Government tells us regularly that Europe is going to levy countless billions in fines. It is time that the Government and its MEPs stood up to Ms von der Leyen and their masters in Europe, their masters in the World Economic Forum and the masters all over the world that the Government obeys - anybody but the Irish people. Penalise them. To hell or to Connacht. Cromwell is back. Carbon tax is Oliver Cromwell-type work. The Minister told us we will get retrofitting. I challenged the Taoiseach in the last Government when the figures came out, in reply to a parliamentary question, that there was €790 million that could not be explained and did not go into retrofitting. Like snow on a ditch, it was gone. It has probably gone to the NGOs or the cabals that are out there milking it and pulling this Government by the tail. They are the Government's big friends.

The carbon tax is punitive. It is a disgusting imposition on old people, many of them in their final days, who want to be able to heat their home. All they want is a modicum of heat and comfort. They do not want airtight houses with air-to-water pumps or everything else; they want an ordinary spark in the fire to sit in front of and to put a knob of coal or turf on it. The Minister should talk to the former Minister and Teachta Dála, Éamon Ó Cuív. More times than once in this House, he told the Government that a quarter of the corporation houses in Galway city - I am taking his word for it - were on turf-burning fires. I see in the budget today that millions of euro have been set aside for the removal of stoves.

11 o'clock

The lunatics are running the asylum. Remove the stoves? The only thing that worked in the last storm - I believe it was Storm Ophelia - when the ESB was out for weeks in places was the stove and a pile of chip pellets. There were people with air to water, air to air and God knows whatever fandangle but they could not boil a billycan of water, if you know what a billycan is. They were boiled years ago by the council workers at the side of the road. They boiled their eggs in them too and they had a canister of tea, but the Government wants people to be perished, frozen and ostracised. To hell or to Connacht is its motto. I think it is disgusting. The Government has come back on it now for a number of months. The whole lot will come back in with a bang and with gusto in its figures - I listened to the Minister carefully - by October 2027. It is back to where we were.

The farm contractors of Ireland issued a very strong statement tonight. The Government has done nothing for them or for the farmers. The green diesel is a shocking price today. It was 90 cent, roughly, before Christmas last year and now it is up to €1.55 and €1.65. It is shocking. They got nothing, most of the farmers, and the contractors did not get it either. The plant hire, quarries or construction contractors also got no rebate the last time when the Government gave in after the protest. Does the Government want the people to come out again to protest, the way it can turn the Army and the Garda on them? They are ordinary people. Is the Government not watching what is happening all over Europe with its fair-weather friends who do not give a toss about us only make money off us? The Government can find hundreds of millions for the Ukraine war and then it blames the Iranian war for the price of oil. The Government is part and parcel of that Ukraine war for hundreds of millions of people. If President Zelenskyy came over here and he only broke wind, the Government would give him another basket of money, another hundred million.

The Government can find money for everything except the Irish people. It can find billions to waste feeding developers and IPAS centres. Thanks be to God, after two years of fighting, Dundrum is finally going to be closed because every law in the book was broken. Tipperary County Council has egg on its face too. It did not take enforcement and no business from the fire officer or anything else. The Government has towns such as Clones in Monaghan and others destroyed, including towns in Tipperary and around the country, to fill the greedy pockets of greedy actors who have no interest in humanitarian issues or people. It is not like the fine people we sent out to the missions years ago who helped people. These want to fill their pockets as fast as possible and treat people like latter-day slaves.

The carbon tax is the biggest trick. I will not go on much longer because other Members want to get in. I want to rebuke that term - carbon tax and progressive policy. I can think of many other things for it but it is not progressive. It is regressive. It is not a policy and I hope it will not be a policy. It should be got rid of. The Greens are well gone out of Government at last.

Mar fhocal scoir, I also brought forward a motion, along with my rural Independent colleagues, to not block Barryroe. We had investors come in here. We did not meet them in the Houses because of lobbying laws. We met them down the road in a hotel. They would have brought the oil riches over from Barryroe with not a penny cost to the State and then bring it forward, but no, Eamon Ryan had a fantasy that he wanted three ready-mix lorries of cement into the pipe. I do not know if that was ever done but if it was, it was national sabotage. It was vandalism of the highest order and the Minister was part of that Government too.

An Ceann Comhairle: I may have heard some unparliamentary language-----

Deputy Mattie McGrath: Sorry?

An Ceann Comhairle: I may have misheard but I thought the Deputy used unparliamentary language-----

Deputy Mattie McGrath: I said "national sabotage" and "vandalism". I do not know what unparliamentary-----

An Ceann Comhairle: I call on Deputy Danny Healy-Rae. We have seven Deputies left. Please refrain from such language.

Deputy Danny Healy-Rae: I wish to support my colleagues who have spoken about abolishing the carbon tax. I was one of the rural Independent group - I think there were ten of us in all - who voted against the carbon tax a good few years ago. When white diesel, inclusive of VAT and taxes was at €1.70, green diesel was at 95 cent and kerosene was at 95 cent, one would think that the need for carbon tax was then gone to discourage people from using fuels such as green diesel, white diesel and kerosene. The Government is persisting with it notwithstanding the way it has increased. Let us consider white diesel at €1.70. Carbon tax is included in that and was covering all the schemes that the Government said it was delivering, but it is not happy with that. Given the extra that oil is costing, no one would mind paying for the extra cost of the oil or whatever it is, but the 50% that the Government is charging on top of that every day in carbon tax should be gone. It should be well gone by now with the torture people are going through.

Last May, and a couple of weeks ago, the Government promised it would do something for the construction sector and the cost of green diesel. They are guzzling green diesel and it has gone up from 94 cent. It was constant last year but it has gone up to €1.76 today and the Government has done nothing for them in the budget. It was promising and said it would work on it. The Taoiseach inside there, where the Minister, Deputy Browne, is sitting now, said construction would be included. It has not been included and I doubt very much that he will honour his promise. I am calling on him now, if he has any word, to come out and ensure that something is done for these people.

Mention was made of the age profile of people who were in the protest. I can visualise yet the 86-year-old woman in Killarney, on the bypass, who was out with her flag protesting at what was happening to all the young fellas around her. She was older than them, and you would think that she had her part done, but she came down and she stood with the protesters and will again if there is another protest. We are not that far away from it the way the Government is behaving. It is time to get rid of the carbon tax. People are sick and tired of it. The Government is promising us new schemes for the retrofit of houses but it is taking two years for the SEAI to come back, in some instances, to tell people they will not qualify. I know one man who will not qualify because he was told he had a stone wall. He wanted to put the outside insulation around his house but he was refused because he had a solid stone wall. That is the gospel truth.

I am calling on the Government to get rid of the carbon tax and do something meaningful. It said it would suspend it and that carbon tax would be removed from heating oil. What that removes is only going to make €50 of a difference. Does the Government think that people are fools? That is €50 in a €1,500 bill. For a tax that costs €1,500, a bill will only be reduced by €50. The Government is only raising supports for the fuel allowance by €5 a week. It would not buy three litres of diesel. God almighty. The Ministers must wake up and listen to the people and be honest with the people. We saw the number of people who came on the television this evening to say they were dissatisfied with the budget and that there was nothing in it for them. I am asking the Minister to revisit what he has done, like I asked on 24 March and 25 March when the Government did nothing at all for farmers and agricultural contractors, but it had to when it was forced to come out, even though it put the Garda and the Army after people. If that is the kind of attitude that ye have inside of your brains, it can cost ye more trouble. I am appealing to the Government to forget about the carbon tax - its time has gone - and to be honest with the people.

Deputy Pádraig Mac Lochlainn: The cynicism is out the window. The last time the Government allocated energy credits to the public was when they were going to vote almost two years ago. That was the last time the Government gave energy credits. There were none available here today. Home heating oil has increased from €900 to €1,600. The people that I represent who will be filling their tanks for the winter cannot afford that €700 increase. The Government had a choice here. It could have gone with the proposal from my colleague Deputy Pearse Doherty, the Sinn Féin finance spokesperson, for the maximum possible, which would have reduced it by €183 but it went for less than a quarter of that. The Government had choices but it went for less than a quarter and has taken hardly any pressure off at all.

It is similar with petrol and diesel. It is minimalist again and again, and the Government wonders why people come out. These are ordinary, hard-working people who never protested before and the Government drove them out onto the streets and it may well do it again. It is cynicism. The Minister has cut the fuel allowance in real terms because he has cut the period by four weeks. What was €1,216 last winter is now €1,204.

He has actually cut the fuel allowance. He has not brought back any energy credits. It has had a minimal impact on those who are struggling. He is just not listening.

An Ceann Comhairle: I am afraid we are out of time.

Deputy Pádraig Mac Lochlainn: He is completely out of touch and it will drive people out onto the streets again.

An Ceann Comhairle: I must now put the following question in accordance with the order of the Dáil-----

Deputy Ged Nash: May I raise a point of order? It is a procedural matter.

An Ceann Comhairle: Yes.

Deputy Ged Nash: It may be helpful. I was looking at this earlier. The resolution changes mineral oil tax rates that rest at the moment on the resolution that was passed on 28 August. Our understanding is that this resolution is not in primary legislation at this point. Is that correct? Therefore, the Government is seeking to put a resolution on a resolution, and we are not convinced this is procedurally correct. The legislation that this relies on is section 4 of the Provisional Collection of Taxes Act 1927 and nowhere in that law does it provide for one resolution to be overtaken by another before either has been confirmed by the law. If the Minister has advice to the contrary, it is important that he put it on the record of the House. We have not come across this situation before. It seems to be unprecedented, unless there is a precedent, that we are putting a resolution on a resolution. The resolution that was taken in late August is a bridge to the insertion of the objective of the resolution into primary legislation, but we are putting a second bridge now on that initial bridge and that could be problematic.

An Ceann Comhairle: I am informed that we are procedurally correct. However, legally, I am going to pass it over to the Minister.

Deputy James Browne: We are satisfied with the Attorney General's advice that the procedures here are legally correct and robust and will be addressed in the Finance Bill.

An Ceann Comhairle: I must now put the question.

Question put: "That amendments Nos. 1 and 2 to the motion for Financial Resolution No. 5 are hereby negatived and the motion for Financial Resolution No. 5 is hereby agreed to."

The Dáil divided: Tá, 99; Níl, 63; Staon, 0.		
Tá	Níl	Staon
Ahern, Ciarán.	Bennett, Cathy.	
Aird, William.	Boyd Barrett, Richard.	
Ardagh, Catherine.	Brady, John.	
Bacik, Ivana.	Buckley, Pat.	
Boland, Grace.	Byrne, Joanna.	
Brabazon, Tom.	Carthy, Matt.	
Brennan, Brian.	Clarke, Sorca.	
Brennan, Shay.	Collins, Michael.	
Brophy, Colm.	Conway-Walsh, Rose.	
Browne, James.	Coppinger, Ruth.	
Burke, Colm.	Cronin, Réada.	
Burke, Peter.	Crowe, Seán.	
Butler, Mary.	Cullinane, David.	
Butterly, Paula.	Cummins, Jen.	
Buttimer, Jerry.	Daly, Pa.	
Byrne, Malcolm.	Devine, Máire.	
Cahill, Michael.	Donnelly, Paul.	
Callaghan, Catherine.	Ellis, Dessie.	
Calleary, Dara.	Ennis, Daniel.	
Canney, Seán.	Farrelly, Aidan.	
Carrigy, Micheál.	Fitzmaurice, Michael.	
Cleere, Peter 'Chap'.	Gannon, Gary.	

Clendennen, John.	Gibney, Sinéad.	
Collins, Niall.	Gogarty, Paul Nicholas.	
Connolly, John.	Gould, Thomas.	
Cooney, Joe.	Graves, Ann.	
Crowe, Cathal.	Guirke, Johnny.	
Cummins, John.	Hayes, Eoin.	
Currie, Emer.	Healy-Rae, Danny.	
Daly, Martin.	Healy, Seamus.	
Dempsey, Aisling.	Hearne, Rory.	
Devlin, Cormac.	Kenny, Martin.	
Dillon, Alan.	Kerrane, Claire.	
Dolan, Albert.	Lawless, Paul.	
Dooley, Timmy.	Mac Lochlainn, Pádraig.	
Feighan, Frankie.	McDonald, Mary Lou.	
Fleming, Sean.	McGettigan, Donna.	
Foley, Norma.	McGrath, Mattie.	
Gallagher, Pat the Cope.	McGuinness, Conor D.	
Geoghegan, James.	Murphy, Paul.	
Grealish, Noel.	Mythen, Johnny.	
Harkin, Marian.	Newsome Drennan, Natasha.	
Healy-Rae, Michael.	Ní Raghallaigh, Shónagh.	
Heneghan, Barry.	Nolan, Carol.	
Heydon, Martin.	O'Callaghan, Cian.	
Higgins, Emer.	O'Donoghue, Richard.	
Kelly, Alan.	O'Flynn, Ken.	
Kenny, Eoghan.	O'Gorman, Roderic.	
Keogh, Keira.	O'Hara, Louis.	
Kyne, Seán.	O'Reilly, Louise.	
Lahart, John.	O'Rourke, Darren.	
Lawless, James.	Ó Broin, Eoin.	
Lawlor, George.	Ó Laoghaire, Donnchadh.	
Lowry, Michael.	Ó Murchú, Ruairí.	
Martin, Micheál.	Ó Snodaigh, Aengus.	
Maxwell, David.	Ó Súilleabháin, Fionntán.	
McAuliffe, Paul.	Quaide, Liam.	
McCarthy, Noel.	Quinlivan, Maurice.	
McConalogue, Charlie.	Rice, Pádraig.	
McCormack, Tony.	Stanley, Brian.	
McEntee, Helen.	Ward, Charles.	
McGrath, Séamus.	Ward, Mark.	
McGreehan, Erin.	Whitmore, Jennifer.	
Moran, Kevin Boxer.		
Moynihan, Aindrias.		
Moynihan, Michael.		
Moynihan, Shane.		
Murnane O'Connor, Jennifer.		
Murphy, Michael.		
Nash, Ged.		

Naughton, Hildegarde.		
Neville, Joe.		
O'Brien, Darragh.		
O'Callaghan, Jim.		
O'Connell, Maeve.		
O'Connor, James.		
O'Donnell, Kieran.		
O'Donoghue, Robert.		
O'Donovan, Patrick.		
O'Meara, Ryan.		
O'Shea, John Paul.		
O'Sullivan, Christopher.		
O'Sullivan, Pádraig.		
Ó Cearúil, Naoise.		
Ó Fearghaíl, Seán.		
Ó Muirí, Naoise.		
Richmond, Neale.		
Roche, Peter.		
Scanlon, Eamon.		
Sheehan, Conor.		
Sherlock, Marie.		
Smith, Brendan.		
Smith, Duncan.		
Smyth, Niamh.		
Timmins, Edward.		
Toole, Gillian.		
Troy, Robert.		
Wall, Mark.		
Ward, Barry.		

Tellers: Tá, Deputies Mary Butler and Emer Currie; Níl, Deputies Pádraig Mac Lochlainn and David Cullinane.

Question declared carried.

Financial Resolution No 6: Excise (Natural Gas Carbon Tax)

Minister for Housing, Local Government and Heritage (Deputy James Browne): I move:

(1) THAT for the purposes of the tax charged by virtue of section 67 of the Finance Act 2010 (No. 5 of 2010), that section be amended, with effect as on and from 7 October 2026, by the substitution of the following for the Table to subsection (1) of that section (as amended by section 3 of the Finance Act 2026 (No. 24 of 2026)):

"TABLE

Rate of Natural Gas Carbon Tax

With effect as on and from	Rate of tax per megawatt hour at
1 May 2021	€6.06
1 May 2022	€7.41
1 May 2023	€8.77
1 May 2024	€10.13
1 May 2025	€11.48
14 October 2026	€8.77

(1)
gross calorific value
(2)

".

(2) IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

Question, "That Financial Resolution No. 6 be agreed to", put and declared carried.

Financial Resolution No 7: Excise (Solid Fuel Carbon Tax)

Minister for Housing, Local Government and Heritage (Deputy James Browne): I move:

(1) THAT for the purposes of the tax charged by virtue of section 78 of the Finance Act 2010 (No. 5 of 2010), that Act be amended, with effect as on and from 7 October 2026, by the substitution of the following for Schedule 1 to that Act (as amended by section 4 of the Finance Act 2026 (No. 24 of 2026)):

"SCHEDULE 1

Rates of Solid Fuel Carbon Tax

With effect as on and from		Description of Solid Fuel Rate of Tax per tonne		
	Coal	Peat Briquettes	Milled Peat	Other Peat
1 May 2021	€88.23	€61.42	€30.44	€45.65
1 May 2022	€107.98	€75.17	€37.25	€55.87
1 May 2023	€127.74	€88.93	€44.07	€66.10
1 May 2024	€147.49	€102.68	€50.88	€76.32
1 May 2025	€167.24	€116.43	€57.70	€86.54
1 May 2027	€206.75	€143.94	€71.33	€106.98
1 May 2028	€226.51	€157.69	€78.15	€117.21
1 May 2029	€246.26	€171.44	€84.96	€127.43
1 May 2030	€263.38	€183.36	€90.87	€136.29

(1)
(2)

".

(2) IT is hereby declared that it is expedient in the public interest that this Resolution shall have statutory effect under the provisions of the Provisional Collection of Taxes Act 1927 (No. 7 of 1927).

Question put: "That amendment No. 1 to Financial Resolution No. 7 is hereby negatived and the motion for Financial Resolution No. 7 is hereby agreed to."

The Dáil divided: Tá, 110; Níl, 52; Staon, 0.		
Tá	Níl	Staon
Ahern, Ciarán.	Bennett, Cathy.	
Aird, William.	Boyd Barrett, Richard.	
Ardagh, Catherine.	Brady, John.	
Bacik, Ivana.	Buckley, Pat.	
Boland, Grace.	Byrne, Joanna.	
Brabazon, Tom.	Carthy, Matt.	
Brennan, Brian.	Clarke, Sorca.	
Brennan, Shay.	Collins, Michael.	
Brophy, Colm.	Conway-Walsh, Rose.	
Browne, James.	Coppinger, Ruth.	
Burke, Colm.	Cronin, Réada.	
Burke, Peter.	Crowe, Seán.	
Butler, Mary.	Cullinane, David.	
Butterly, Paula.	Daly, Pa.	
Buttimer, Jerry.	Devine, Máire.	
Byrne, Malcolm.	Donnelly, Paul.	
Cahill, Michael.	Ellis, Dessie.	
Callaghan, Catherine.	Fitzmaurice, Michael.	
Calleary, Dara.	Gogarty, Paul Nicholas.	
Canney, Seán.	Gould, Thomas.	
Carrigy, Micheál.	Graves, Ann.	
Cleere, Peter 'Chap'.	Guirke, Johnny.	
Clendennen, John.	Healy-Rae, Danny.	
Collins, Niall.	Healy, Seamus.	
Connolly, John.	Kenny, Martin.	
Cooney, Joe.	Kerrane, Claire.	
Crowe, Cathal.	Lawless, Paul.	
Cummins, Jen.	Mac Lochlainn, Pádraig.	
Cummins, John.	McDonald, Mary Lou.	
Currie, Emer.	McGettigan, Donna.	
Daly, Martin.	McGrath, Mattie.	
Dempsey, Aisling.	McGuinness, Conor D.	
Devlin, Cormac.	Murphy, Paul.	
Dillon, Alan.	Mythen, Johnny.	
Dolan, Albert.	Newsome Drennan, Natasha.	
Dooley, Timmy.	Ní Raghallaigh, Shónagh.	
Ennis, Daniel.	Nolan, Carol.	
Farrelly, Aidan.	O'Donoghue, Richard.	

Feighan, Frankie.	O'Flynn, Ken.	
Fleming, Sean.	O'Gorman, Roderic.	
Foley, Norma.	O'Hara, Louis.	
Gallagher, Pat the Cope.	O'Reilly, Louise.	
Gannon, Gary.	O'Rourke, Darren.	
Geoghegan, James.	Ó Broin, Eoin.	
Gibney, Sinéad.	Ó Laoghaire, Donnchadh.	
Grealish, Noel.	Ó Murchú, Ruairí.	
Harkin, Marian.	Ó Snodaigh, Aengus.	
Hayes, Eoin.	Ó Súilleabháin, Fionntán.	
Healy-Rae, Michael.	Quinlivan, Maurice.	
Hearne, Rory.	Stanley, Brian.	
Heneghan, Barry.	Ward, Charles.	
Heydon, Martin.	Ward, Mark.	
Higgins, Emer.		
Kelly, Alan.		
Kenny, Eoghan.		
Keogh, Keira.		
Kyne, Seán.		
Lahart, John.		
Lawless, James.		
Lawlor, George.		
Lowry, Michael.		
Martin, Micheál.		
Maxwell, David.		
McAuliffe, Paul.		
McCarthy, Noel.		
McConalogue, Charlie.		
McCormack, Tony.		
McEntee, Helen.		
McGrath, Séamus.		
McGreehan, Erin.		
Moran, Kevin Boxer.		
Moynihan, Aindrias.		
Moynihan, Michael.		
Moynihan, Shane.		
Murnane O'Connor, Jennifer.		
Murphy, Michael.		
Nash, Ged.		
Naughton, Hildegarde.		
Neville, Joe.		
O'Brien, Darragh.		
O'Callaghan, Cian.		
O'Callaghan, Jim.		
O'Connell, Maeve.		
O'Connor, James.		
O'Donnell, Kieran.		
O'Donoghue, Robert.		

O'Donovan, Patrick.		
O'Meara, Ryan.		
O'Shea, John Paul.		
O'Sullivan, Christopher.		
O'Sullivan, Pádraig.		
Ó Cearúil, Naoise.		
Ó Fearghaíl, Seán.		
Ó Muirí, Naoise.		
Quaide, Liam.		
Rice, Pádraig.		
Richmond, Neale.		
Roche, Peter.		
Scanlon, Eamon.		
Sheehan, Conor.		
Sherlock, Marie.		
Smith, Brendan.		
Smith, Duncan.		
Smyth, Niamh.		
Timmins, Edward.		
Toole, Gillian.		
Troy, Robert.		
Wall, Mark.		
Ward, Barry.		
Whitmore, Jennifer.		

Tellers: Tá, Deputies Mary Butler and Emer Currie; Níl, Deputies Pádraig Mac Lochlainn and David Cullinane.

Question declared carried.

Financial Resolution No. 8 - General

Minister for Housing, Local Government and Heritage (Deputy James Browne): I move Financial Resolution No. 8:

> THAT it is expedient to amend the law relating to inland revenue (including value-added tax and excise) and to make further provision in connection with finance.

Debate adjourned.

Education (Student and Parent Charter) Bill 2019 [Seanad]: Instruction to Committee

Minister for Education and Youth (Deputy Hildegarde Naughton): I move:

> That it be an instruction to the Select Committee on Education and Youth on the Education (Student and Parent Charter) Bill 2019 [Seanad], that pursuant to Standing Order 194, the Committee has power to make amendments to the Bill which are outside the scope of the

existing provisions of the Bill to provide that Section 13 and Section 29 of the Education Act 1988 be amended for the purposes of:

a) providing a legislative basis, in Section 13, for Department of Education and Youth Inspectors to be appointed to a Section 29 appeals panel; and

b) introducing, in Section 29, suitability criteria for persons being appointed to a Section 29 appeals panel;

and to change the title of the Bill and make other technical and consequential amendments required to take account of the changes above.

Question put and agreed to.

An Bille um an Aonú Leasú is Daichead ar an mBunreacht (Ceart chun Tithíochta), 2026: An Dara Céim (Atógáil) [Comhaltaí Príobháideacha]

Forty-first Amendment of the Constitution (Right to Housing) Bill 2026: Second Stage (Resumed) [Private Members]

An Ceann Comhairle: I must now deal with a postponed division relating to the Second Stage of the Forty-first Amendment of the Constitution (Right to Housing) Bill 2026, taken on Thursday, 1 October 2026. On the question, "That the Bill be now read a Second Time", a division was claimed and in accordance with Standing Order (85)(2), that division must be taken now.

Cuireadh an cheist.

Question put:

The Dáil divided: Tá, 70; Níl, 92; Staon, 0.		
Tá	Níl	Staon
Ahern, Ciarán.	Aird, William.	
Bacik, Ivana.	Ardagh, Catherine.	
Bennett, Cathy.	Boland, Grace.	
Boyd Barrett, Richard.	Brabazon, Tom.	
Brady, John.	Brennan, Brian.	
Buckley, Pat.	Brennan, Shay.	
Byrne, Joanna.	Brophy, Colm.	
Carthy, Matt.	Browne, James.	
Clarke, Sorca.	Burke, Colm.	
Collins, Michael.	Burke, Peter.	
Conway-Walsh, Rose.	Butler, Mary.	
Coppinger, Ruth.	Butterly, Paula.	
Cronin, Réada.	Buttimer, Jerry.	
Crowe, Seán.	Byrne, Malcolm.	
Cullinane, David.	Cahill, Michael.	
Cummins, Jen.	Callaghan, Catherine.	
Daly, Pa.	Calleary, Dara.	

Devine, Máire.	Canney, Seán.	
Donnelly, Paul.	Carrigy, Micheál.	
Ellis, Dessie.	Cleere, Peter 'Chap'.	
Ennis, Daniel.	Clendennen, John.	
Farrelly, Aidan.	Collins, Niall.	
Fitzmaurice, Michael.	Connolly, John.	
Gannon, Gary.	Cooney, Joe.	
Gibney, Sinéad.	Crowe, Cathal.	
Gogarty, Paul Nicholas.	Cummins, John.	
Gould, Thomas.	Currie, Emer.	
Graves, Ann.	Daly, Martin.	
Guirke, Johnny.	Dempsey, Aisling.	
Hayes, Eoin.	Devlin, Cormac.	
Healy, Seamus.	Dillon, Alan.	
Hearne, Rory.	Dolan, Albert.	
Kelly, Alan.	Dooley, Timmy.	
Kenny, Eoghan.	Feighan, Frankie.	
Kenny, Martin.	Fleming, Sean.	
Kerrane, Claire.	Foley, Norma.	
Lawlor, George.	Gallagher, Pat the Cope.	
Mac Lochlainn, Pádraig.	Geoghegan, James.	
McDonald, Mary Lou.	Grealish, Noel.	
McGettigan, Donna.	Harkin, Marian.	
McGuinness, Conor D.	Healy-Rae, Danny.	
Murphy, Paul.	Healy-Rae, Michael.	
Mythen, Johnny.	Heneghan, Barry.	
Nash, Ged.	Heydon, Martin.	
Newsome Drennan, Natasha.	Higgins, Emer.	
Ní Raghallaigh, Shónagh.	Keogh, Keira.	
O'Callaghan, Cian.	Kyne, Seán.	
O'Donoghue, Richard.	Lahart, John.	
O'Donoghue, Robert.	Lawless, James.	
O'Flynn, Ken.	Lawless, Paul.	
O'Gorman, Roderic.	Lowry, Michael.	
O'Hara, Louis.	Martin, Micheál.	
O'Reilly, Louise.	Maxwell, David.	
O'Rourke, Darren.	McAuliffe, Paul.	
Ó Broin, Eoin.	McCarthy, Noel.	
Ó Laoghaire, Donnchadh.	McConalogue, Charlie.	
Ó Murchú, Ruairí.	McCormack, Tony.	
Ó Snodaigh, Aengus.	McEntee, Helen.	
Ó Súilleabháin, Fionntán.	McGrath, Mattie.	
Quaide, Liam.	McGrath, Séamus.	
Quinlivan, Maurice.	McGreehan, Erin.	
Rice, Pádraig.	Moran, Kevin Boxer.	
Sheehan, Conor.	Moynihan, Aindrias.	
Sherlock, Marie.	Moynihan, Michael.	
Smith, Duncan.	Moynihan, Shane.	

Stanley, Brian.	Murnane O'Connor, Jennifer.	
Wall, Mark.	Murphy, Michael.	
Ward, Charles.	Naughton, Hildegarde.	
Ward, Mark.	Neville, Joe.	
Whitmore, Jennifer.	Nolan, Carol.	
	O'Brien, Darragh.	
	O'Callaghan, Jim.	
	O'Connell, Maeve.	
	O'Connor, James.	
	O'Donnell, Kieran.	
	O'Donovan, Patrick.	
	O'Meara, Ryan.	
	O'Shea, John Paul.	
	O'Sullivan, Christopher.	
	O'Sullivan, Pádraig.	
	Ó Cearúil, Naoise.	
	Ó Fearghaíl, Seán.	
	Ó Muirí, Naoise.	
	Richmond, Neale.	
	Roche, Peter.	
	Scanlon, Eamon.	
	Smith, Brendan.	
	Smyth, Niamh.	
	Timmins, Edward.	
	Toole, Gillian.	
	Troy, Robert.	
	Ward, Barry.	

Tellers: Tá, Deputies Rory Hearne and Pádraig Rice; Níl, Deputies Mary Butler and Emer Currie.

Question declared lost.

Faisnéiseadh go rabhthas tar éis diúltú don cheist.

Cuireadh an Dáil ar athló ar 11.42 p.m. go dtí 10.23 a.m., Dé Céadaoin, an 7 Deireadh Fómhair 2026.

The Dáil adjourned at 11.42 p.m. until 10.23 a.m. on Wednesday, 7 October 2026.