



UCD School of Social Policy, Social Work and Social Justice  
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**NEXSYS**

## [NexSys \(Next Generation Energy Systems\)](#)

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Joint submission to public consultation on the successor to the “Roadmap for Social Inclusion 2020-2025”

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## Introduction

This submission seeks to leverage ongoing UCD research to assist in the development of a new Roadmap for Social Inclusion for Ireland.

***The submission urges the prioritisation of sustainable welfare, that is, policies which are both socially and ecologically progressive (eco-social policies). This approach and the policies outlined here include policies that tackle residential energy and transport poverty as well as targeting those people and places most in need. It would ensure that Ireland makes more progress on a number of important policy areas including social inclusion, but also climate change and a Just Transition.***

The submission includes research by a team from UCD Social Policy and the Geary Institute for Public Policy who are funded by [NexSys \(Next Generation Energy Systems\)](#), an all-island, multidisciplinary research programme. NexSys encompasses 50 leading academics across nine institutions working in partnership with industry to tackle the challenges of energy system decarbonisation, developing evidence-based pathways for a net zero energy system. The programme recognises the close interconnection between the energy transition and issues of social inclusion. This submission draws on evidence from two of its work packages. 1) Energy Justice is focused on poverty-proofing next-generation energy systems by identifying at-risk groups and strategies to address residential energy and transport deprivation (PI: Dr Nessa Winston, UCD Social Policy). 2) Finance, Just Transition & Social Justice is providing an assessment of how Just Transition impacts disadvantaged groups and how it can be financed (PIs: Dr Geertje Schuitema, UCD School of Business and Dr Julie Byrne, DCU Business School). The submission also draws on other relevant research from the [UCD School of Social Policy, Social Work and Social Justice](#), especially work in the area of social protection for large families and working poor families (PI. Dr Stephan Koeppe).

NexSys and the School of Social Policy, Social Work and Social Justice are committed to engaging with Ireland's national policy processes in order to provide evidence based research and policy insights in support of the State's net zero and social justice policies. We would welcome an opportunity to discuss the submission or any element contained within it.

## Survey Questions

***For the most part, we respond only to those questions which relate to our research and which are supported by other national and international empirical evidence. We would welcome further engagement on the issues raised below.***

1. What progress do you feel has been made in improving social inclusion and reducing poverty since publication of the Roadmap for Social Inclusion 2020–2025 in January 2020?

The consistent poverty rate in 2024 was 5%, an overall increase since the current Roadmap commenced in 2020, suggesting that significant progress has not been made since January 2020<sup>1</sup>.

2. *In your experience, what has worked well in reducing the number of people in Ireland experiencing poverty and social exclusion?*

In relation to transport poverty, the following have helped to enhance access issues in some areas: Improvements in the affordability of the TFI Leap card; the expansion of TFI urban and rural bus routes and frequency of some rail services; the TFI Local Link Community Car Scheme. However, this is very limited in geographic coverage and there are long waiting lists for the existing ones<sup>2</sup>. Additional resources need to be allocated to this.

In relation to residential energy poverty, access to SEAI retrofitting schemes has improved for the many households who have been assisted. However, there is a large shortfall as will be demonstrated below.

3. *In your experience, what has not worked so well, or is challenging in reducing the number of people in Ireland experiencing poverty and social exclusion?*

A key challenge is the cost of living, especially prices for food, energy, and renting a home. Cost of living means both social welfare supports and the minimum wage are inadequate. For example, among one parent households with a primary and second-level child dependent on social welfare supports, income only met 82% of their minimum needs (MESL Research Team, 2025).

4. *Does consistent poverty remain the most appropriate primary target for the new social inclusion strategy?*

The leading, and internationally recognised, measure of poverty is Relative Poverty After Housing Costs (the proportion of families with below 60% of the median income after housing costs are deducted)<sup>3</sup>.

Transport poverty needs to be included in the national definition and measurement of poverty and this is recognised at EU level. The new EU Social Climate Fund will target vulnerable households and transport users who are particularly affected by energy and transport poverty. This acknowledgement from the EU that transport users need to be assisted through the energy transition reflects the importance of including transport in poverty definitions, research, policies and action plans.

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<sup>1</sup> [Poverty Survey on Income and Living Conditions \(SILC\) 2024 - Central Statistics Office](#)

<sup>2</sup> [TFI Local Link - Transport for Ireland](#)

<sup>3</sup> See, for example: [Tackling Child Poverty: Developing Our Strategy \(HTML\) - GOV.UK](#)

5. *What is the most appropriate timeframe for the new social inclusion strategy?*

Five years is an appropriate timeframe for the new strategy, in line with international practice.

6. *Which groups in society should the new social inclusion strategy put a particular focus on?*

There is considerable evidence (including Barrett et al., 2022; Laurence, Russell and Smyth, 2024; Lawlor and Visser, 2022; Ó Ceallaigh et al., 2025; Roantree et al., 2024; SVP, 2023) that the following groups covered in the existing strategy continue to have a higher risk of poverty and social exclusion: Homeless individuals and families; lone-parent families; people with disabilities; Travellers/Roma; older people; renters; low income families; recent migrants; and unemployed people.

Research conducted at UCD identifies two other groups with a high child poverty risk, namely large families and working poor families. These are a large group yet they are underrepresented in policy discourse and poverty research.

- a. **Large families:** Large families have been on the decline in most advanced economies and in Ireland, yet they remain a feature for a large share of children growing up (Köppe and Curran 2025). Children growing up in large families constituted between a quarter (4+) to a third (3+) of all children in Ireland in 2014 (Curran, 2019). New evidence shows that these children face a similar poverty risk to children growing up in lone parent households in Ireland and across Europe (Köppe and Curran, 2025). Of those children growing up in poverty, about a third grow up in large families (Curran, 2019). This elevated poverty risk has been acknowledged by both the European Commission (2019) and UNICEF (2021).
- b. **Working poor families:** The Working Family Payment (WFP) aims to reduce child poverty among working parents. However, recent evidence (Muñoz-Higueras, 2024) shows that the extremely low take-up rate of about 35 percent is a potential contributor to child poverty. Dr. Köppe currently leads further research to estimate the efficacy and efficiency of the WFP, but existing research already shows that benefit erosion is not only contributing to low take-up but also undermines the policy aim to alleviate child poverty (Muñoz-Higueras, 2024). The current Programme for Government contains a commitment to introduce a Working Age Payment that would address the anomalies we have highlighted (Department of the Taoiseach, 2025, p. 102), but the design, eligibility criteria and benefit rates need to be carefully considered in order to actually reduce the income poverty risk of working parents.
- c. **People with a disability:** Additional supports are required to address energy poverty among people with disabilities. They may have additional heating costs, and the greater overall costs of disability can result in less income to spend on energy. Supports might include: financial assistance with housing retrofit and more sustainable transport (e.g. EVs, accessible public transport) as well as adjustments to benefits or means test criteria for access to benefits. Retrofits may be more difficult to secure for those in private rented housing. In terms of transport energy poverty, the Mobility Allowance

Scheme was closed to new applicants in 2013 but an alternative scheme to replace it has not yet been implemented.

- d. **Renters:** housing in the private rented sector is more poorly insulated and less energy efficient than similar properties in the owner-occupied sector (Petrov and Ryan, 2021). Take-up of retrofit / insulation schemes is low among private landlords as the costs accrue to the landlord while benefit goes to the tenant (the 'split incentive' problem) (Department of Communications, Climate Change and Environment, 2019). Schemes are required to address these incentives. Similarly, relatively high levels of energy poverty experienced by local authority residents highlights the urgent need to continue retrofitting properties in this sector, and at estate level for efficiency reasons (Laurence et al, 2024). Ensuring that new social housing is energy efficient is also essential.
- e. **Older People:** Recent research from the Longitudinal study of Older People in Ireland (TILDA) reveals that current welfare mechanisms designed to support older adults with their energy and transport costs are insufficient to prevent the risk of energy and transport poverty (Dingley, 2025). Over half of the respondents identified as being in energy poverty were in this situation despite receiving the energy element of the household benefits package. Similarly, it was found that being in receipt of the free travel pass does not increase resilience to transport poverty. Two thirds of travel pass holders had not used their pass in the last month, with almost half of respondents stating that public transport in their area was insufficient for their needs. The vast majority of respondents relied on private vehicles to fulfil their travel needs, which is unsustainable when increasing age and/or worsening health can result in the loss of a driving license or driving cessation.
- f. **Children and Young People:** Recent research from the Growing up in Ireland study reveals the negative effects of residential energy and transport poverty on the education and mental health of children and young people (Da Silva Pedroso et al., 2025). Integrated policy responses should be used to address these interconnected issues. In particular, energy retrofitting and sustainable transport strategies, and associated funding, need to prioritise tenants and lower income households in disadvantaged urban and rural areas. The study also reveals strong evidence of the cumulative negative effects of residential energy poverty on education and mental health of children, and these effects remain after grouping children from similar socioeconomic backgrounds together, which indicates that energy poverty is not just an issue of income poverty. Transport mode effects are also evident, but are moderated by gender and geographic location. That is, there are gender and geographic variations in access to school and other resources which improve education, socialization and wellbeing (Da Silva Pedroso et al., 2025). These differences align with the findings of some previous research which indicate that transport mode selection is affected by structural and cultural factors, especially active travel such as cycling (e.g. Dingley et al., 2025; Goel et al., 2023; Higgins and Ahern, 2024; Mitra and Faulkner, 2012; Stone et al., 2014).

7. *Are there any actions you would recommend to improve social inclusion among these specific groups?*

***Overall, we urge the prioritisation of policies which are both socially and ecologically progressive (eco-social policies). In particular, policies which tackle residential energy and transport poverty experienced by the aforementioned groups in the most disadvantaged areas would ensure more progress on several important policy areas including social inclusion, but also climate change and a Just Transition.***

#### **Residential energy poverty:**

- **Return to unit-based energy benefit:** In the context of volatile energy prices, a shift away from cash-based subsidies (e.g. fuel allowance) to a unit based approach would ensure a minimum level of electricity/gas regardless of cost. That is, it would provide energy security. It would not be possible to use this benefit for other fuels (e.g. solid fuels and oil) but as the long-term goal is to phase out fossil fuels it would still be a beneficial scheme. In the past, the Household Benefits Package provided ‘free’ electricity units or natural gas kilowatt hours. Until 2013, the Free Electricity Allowance provided 1,800 units per annum of free electricity or the equivalent of 43 per cent of the average annual electricity usage of a household. The Free Natural Gas Allowance supplied the equivalent percentage of average annual gas kilowatt hours. When the allowances changed to a cash subsidy in 2013, the rate was set to the relevant cash equivalent of the ‘free’ units provided under the scheme, which was determined to be €35 per month. However, since 2013 the unit cost of electricity and gas has risen and the increases have resulted in a drop in the relative value of this cash payment. The objective of the allowances changed from ensuring a basic standard of heat and light to one that just helps with the costs of running a household (MyWelfare, 2025). The allowances still provide income support for beneficiaries, but their relative value has decreased.

As we need to reduce the consumption of fossil fuels and use electricity for all our energy needs, a scheme centred on supporting a basic level of electricity consumption would be both socially and environmentally sustainable. The eligibility criteria used by the Fuel Allowance could be adopted to target low-income families. Just as the Fuel Allowance is paid during the winter months, this additional support could be paid during a similar Fuel Allowance ‘season’. This approach was used with the Free Electricity Allowance which provided a greater number of ‘free’ units from October to March each year and a smaller number during summer months. Returning to this form of support could enable vulnerable groups to obtain a basic standard of energy regardless of cost.

- **Stamps for electricity usage**

Research from SVP indicates the significant challenges some households have in budgeting for large bi-monthly energy bills, particularly those whose income is paid weekly. The Department of the Environment, Climate and Communications previously

funded a pilot 'Stay Warm Saving Scheme' which was managed by the SVP East Region during 2015-2017. Booklets were provided to customers who wanted to save for their fuel costs by putting money away each week or month by purchasing stamps for this purpose. A review of the scheme carried out by SVP indicated that it had made a significant contribution towards enabling families to budget for their heating costs. It was seen as a huge benefit to the many people who do not have banking facilities and cannot pay for their oil or solid fuel by direct debit and those who are reluctant or unable to use online services. The Department decided not to proceed with a national rollout of the scheme due to Government policy focus on introducing heat pumps and/or district heating systems and reducing household reliance on solid fuels and oil for heating (Department of Environment, Climate and Communications, 2022). However, this scheme could be re-introduced as a saving scheme for electricity usage. It could be provided in the form of a physical stamp booklet, or in the form of a physical card with an associated online or phone app service to reduce fears of booklets being lost/stolen. A paper version is also essential to avoid digital exclusion.

- **Targeted energy upgrades and financial assistance for vulnerable groups**

To address the energy costs of the groups highlighted above, additional support is required in the form of a) energy retrofitting of their homes and b) the provision of additional financial assistance to them (Laurence et al., 2024). In relation to the latter, the ESRI found that providing lower income families with a second-tier targeted child benefit payment is a highly effective method of addressing poverty among families with children (Roantree and Doorley, 2023). It could help address energy poverty linked to low income.

- **Green Doctors Scheme**

Consideration might be given to a scheme such as the Green Doctors Scheme (UK) which involves energy efficiency experts visiting vulnerable households to help them save money on energy bills and reduce carbon emissions (Groundwork, 2025). It is a free service for individuals requesting it. The experts identify causes of heat loss, offer tips for saving energy while ensuring the home stays safe and comfortable. They also install small energy efficiency measures such as draft excluders, facilitate switching energy providers and provide help with access to other supports such as government grants and advice on energy debt. Similar schemes have operated in Barcelona (Energy Advice Points - PAE), and Germany (Stromspar-Check SSC) (EPAH, 2021). SVP visitation personnel might be trained to conduct this work.

### **Transport poverty**

- **Sustainable Public and Active Transport Access**

There is a substantial need to continue to expand suburban, outer urban and rural public and active transport. This includes the FTI Local Link Community Car Scheme mentioned above, for which there are long waiting lists. However, it should also include the extension of the NTA/UCD Bike Library scheme (2025), a (e)(cargo)bike sharing

scheme with programmes running in schools and communities in parts of Dublin and/or other free sharing scheme of its type. Funding for public and active needs to be prioritised in areas where alternatives to the private car are lacking, such as outer urban and rural areas. We also recommend an expansion in eligibility for school bus schemes, greater integration between it and public transport and expanding the Safe Routes to School Programme to increase active travel as per the latest report of the Climate Change Advisory Council for Ireland (2025).

- **Access to EVs**

The current distribution of electric vehicles (EVs) in Ireland is skewed by income and region which is exacerbating existing social inequalities. Caulfield et al. (2022) show that charging points tend to be concentrated in more affluent areas. They highlight the barriers faced by those on lower incomes in accessing EVs. In this context, consideration might be given to the following initiatives:

- i. The Scottish Used Electric Vehicle Loan which offers interest-free loans to help with the upfront cost of a second-hand EV.
- ii. The French state-subsidized 'social leasing' program which assists lower-income households in their access to EVs.

***It is important to note that the EU is supporting the social leasing of both EVs and heat pumps via its Social Climate Funding to address transport poverty and a just green transport transition (European Commission, 2025).***

### **Addressing food poverty**

Measures to address food poverty in disadvantaged communities must be supported in light of the high cost of food and the cumulative evidence of food poverty in Ireland (e.g. Drew, 2022; O'Ceallaigh et al, 2025). In rural areas with a large proportion of deprived households, measures which encourage routes to market could help food producers economically, while also enhancing social cohesion (Moore-Cherry et al., 2025). Supporting the development of existing and new markets would also have positive local impacts. One example is the online Open Food Network (2025), an innovative route to market that allows producers to advertise their products online and then sell to local consumers. The Network currently has four pick-up locations in the country. In areas where it has been highly successful (e.g. Cloughjordan) the Network expanded to another town (Nenagh).

- We recommend social supermarkets in disadvantaged rural and urban areas. Research has indicated strong community support for social supermarkets, with the model reducing the stigma associated with receiving free groceries (Ryan et al., 2024).

### **Children and young people:**

- The new social inclusion strategy should take into account the specific needs of large families (Köppe and Curran, 2025). For Ireland, an effective strategy for this group would be to reintroduce higher child benefit rates for large families. In addition,

employment supports and childcare services need to consider the specific needs of large families. For instance, employment programmes for lone parents do not easily work for, and would need to be tailored to, large families. In addition, childcare fees paid pro rata for each additional child disincentivise work as salaries do not increase with the number of children but means-tested welfare benefits aim to reflect household size. Sweden operates a cap on childcare fees for the third child at 6 percent of gross income for three children (European Commission 2024, section 3.1). This means any additional children do not incur any further fees which results in a strong work incentive for parents with four or more children.

- The Working Family Payment (WFP) aims to reduce child poverty among working parents. However, recent evidence (Muñoz-Higueras, 2024) shows that the extremely low take-up rate of about 35 percent is a potential contributor to child poverty. Dr. Köppe currently leads further research to estimate the efficacy and efficiency of the WFP, but existing research already shows that benefit erosion is not only contributing to low take-up but also undermines the policy aim to alleviate child poverty (Muñoz-Higueras, 2024). The current Programme for Government contains a commitment to introduce a Working Age Payment that would address the anomalies we have highlighted (Department of the Taoiseach, 2025, p. 102), but the design, eligibility criteria and benefit rates need to be carefully considered in order to actually reduce the income poverty risk of working parents.
- We support the ESRI (Roantree and Doorley, 2023) proposal for a Child Income Support Payment to provide households with children with a payment determined by both their means and number of children. It is also supported by the Commission on Taxation and Welfare, the National Economic and Social Council and the Children's Rights Alliance.

### **Combining place-based and people-based approaches to addressing social inclusion**

While it is essential to address the particular needs of the aforementioned groups, increasing the use of place based approaches to social inclusion policy would be particularly effective and it was recommended in other recent studies (e.g. Devlin et al., 2025, Whelan et al., 2023). This would require additional resources being allocated to the most disadvantaged areas and the Pobal Deprivation index will be useful in identifying and allocating additional resources towards those areas of significant disadvantage. In addition, recent research highlights the significant spatial dimension to both residential and transport energy poverty (e.g. Mattioli et al., 2017; Verry et al., 2017; Chatterton et al., 2018; Ortar, 2018; Berry, 2019; Gouveia et al., 2019; Robinson & Mattioli, 2020; Karpinska et al., 2021; Lowans et al., 2021; Furszyfer Del Rio et al., 2023). Several researchers recommend analysing the problem spatially to identify energy poverty hotspots as this can help prioritise areas which require targeted energy poverty actions (Gouveia et al., 2019; Karpinska et al., 2021). Using this approach, energy poverty actions may be tailored to meet the specific needs of these locations. The approach would also enable a ranking of geographic areas most in need and provide a strategic needs-based approach to providing energy poverty actions. This is important because it will help address some existing and longstanding social inequalities.

Partnering with communities and community organizations in these processes will assist in much needed social, economic and environmental development in our most disadvantaged areas. While funding has been made available to community groups, our research shows that many community organisations have difficulty accessing that funding. We recommend the following:

- Simplify the procedures for accessing funding and
- Provide training for community groups so they can grow their capacity to apply for funding. This could be through training, webinars, or improved guidance documents.

***The cost of the actions outlined here must be considered in the context of the very substantial social and economic costs of poverty, including energy and transport poverty. Research on the hidden costs of poverty in Ireland (Collins, 2022) indicates that it ranges from almost €3bn per annum using the conservative estimate to a likely upper limit of over €7.2bn per annum.*** For example, this includes impacts on the demand for and cost of mental and physical health services. There is an abundance of evidence on the impact of residential energy poverty on physical and mental health, including mortality and infant mortality rates (e.g. Banerjee et al., 2021; Bosch et al., 2019; Csiba et al., 2016; Healy, 2003; Healy and Clinch, 2004; Hernandez, 2016; IPHI, 2009; Liddell and Guiney, 2015; Mari-Dell’Olmo et al., 2017; Mohan, 2021; Laurence, Russell and Smyth, 2024; O’Meara, 2015; Peralta et al., 2017; Poortinga et al., 2017; Scott et al., 2008; Thomson et al., 2017). Energy poverty results in higher use of health services by infants and young children (Mohan, 2021; Tod et al., 2016). Children living in households who find it difficult to keep their homes adequately warm most of the time are twice as likely to use a hospital out-patient department compared with those who had no problems in that regard (Evans et al., 2000). Children living in energy poverty are also more likely to be under or overweight due to substitution effects (heat/eat) (Mohan, 2021). Children who live in cold houses are more likely to have respiratory conditions than those who live inadequately heated homes (Rabbi and Karmaker, 2015; Tham et al., 2020). Energy deprivation can impede early childhood development (Bouzarovski, 2014; Oliveras et al., 2021), including both physical and mental health outcomes (Da Silva Pedroso et al., 2025; Harker, 2006). Da Silva Pedroso et al. (2025) find that the more children experience these problems, the more negative the results.

***The very substantial social, economic and environmental costs of poverty need to be highlighted in discussions on the costs of social inclusion and ecological measures.*** In addition, additional sources of income for energy and transport poverty actions might be sourced from a range of measures including:

- ***The EU Just Transition Fund***, the main purpose of which is to assist the most affected territories in transitioning to a climate neutral economy. Some of the proposals mentioned above could be introduced in the wider-Midlands region to address the impacts of the ending of peat extraction for energy production.
- ***EU Social Climate Funding*** can be accessed to help address transport and energy poverty (EC, 2025).
- ***Taxing household cars/EVs by weight*** as is done in France and as recommended by Professors Hannah Daly (UCC) and Brian Caulfield (Trinity College Dublin).

- **Ending grants and tax reliefs/expenditures to wealthier households for a period of time** to enable more investment and progress on energy and transport poverty.
- **Updating SEAI's mandate to significantly increase their support to the most vulnerable.** This was also recommended in the energy poverty report produced by the Joint Committee on Social Protection, Community and Rural Development and the Islands.

8. *Any additional indicators (data sources) we should be aware of?*

Income thresholds: Much of the research on deprivation outlined above reveals that the negative impacts of the cost of living affect a larger group of people than is indicated using the current income poverty measure. For example, the latest study of deprived children in Ireland (Slevin et al., 2025) shows the extent of deprivation among those not classified as income poor using the 60% of median income threshold. We support their call for a slightly higher threshold placed at 70 or 80 percent of median income.

Adjustment for disability costs: Poverty lines might be adjusted for the costs of disability. Doorley et al. (2025) demonstrate how the equivalence scale could be adjusted for disabled household members.

Adjustment for housing costs: Comparing poverty lines before and after housing costs highlights a group of those that have a significant draw on their resources. The leading, and internationally recognised, measure of poverty is Relative Poverty After Housing Costs (the proportion of families with below 60% of the median income after housing costs are deducted)<sup>4</sup>.

Transport poverty: This dimension of poverty needs to be included in the national definition and measurement of poverty. The EU Social Climate Fund will target vulnerable households and transport users who are particularly affected by energy and transport poverty. This acknowledgement from the EU that transport users need to be assisted through the energy transition reflects the importance of including transport in poverty definitions, measurement and policies. The European Commission (2025) defines transport poverty as the inability or difficulty of individuals or households to meet the cost of private or public transport, or lack of access to essential services due to limited transport options. The European Commission (2025) identifies key groups at risk:

- Low-income households in rural and suburban areas.
- Vulnerable urban populations lacking affordable, adequate public or shared mobility options.
- Communities dependent on high-cost fossil fuel-based mobility.

Gender and income: we also highlight the need for better national data collection, including gender- and income-disaggregated indicators, to track progress. EU-level tools like the

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<sup>4</sup> See, for example: [Tackling Child Poverty: Developing Our Strategy \(HTML\) - GOV.UK](#)

upcoming European Fair Transition Observatory will help monitor the fairness aspects of the green transition, including the deployment of electric vehicle infrastructure and access to zero-emission mobility.

**Age:** With rising life expectancy, the over 65 years age group is very large and growing. Consideration should be given to monitoring the particular needs of the 'older old' (those aged 75-79 and 80 plus years). Furthermore, as income poverty, energy poverty, and material deprivation considerably impact developmental outcomes of children, it is also fundamental to track different age cohorts of young people, especially those living in vulnerable conditions.

**Underrepresented groups:** Due to a reliance on household surveys for much of the data, some groups are likely to be underrepresented in the figures on poverty. These include: families using homeless services; families living in multiple family units; members of the Traveller and Roma communities; and families in direct provision. These groups are likely to be more exposed to poverty, including residential and transport energy poverty and research on their experiences is required.

Internationally, it is increasingly recognised that Integrating environmental and social policies (eco-social policies) are the most effective and efficient approaches to tackling climate change and poverty simultaneously.

#### *9. What are the current issues impacting people experiencing poverty and social exclusion?*

The extensive research outlined above reveals that people experiencing poverty and social exclusion are suffering due to significant deprivations in a range of essential services including food, housing, energy and transport. Access to these services is critical for their physical and mental health but also their education and life chances. As a result of the cost of living crisis, there is significant evidence that they are cutting essential day to day spending; taking on more debt; falling into arrears on utility bills, rent, mortgage repayments or borrowing repayments. This has detrimental effects on their physical and mental health and that of the children and young people in the household. These households are falling behind other groups, raising serious concerns not only for a Just Transition and social inequality but also for social cohesion in Ireland.

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