

Share your views (organisations)

Direct URL: <https://forms.gov.ie/en/69dcfeb6074e130e5b04f7e6>

Response ID 6a3bddf9f952f52aad010840

Time submitted 24/06/2026 at 2:39 P.M.

Privacy notice

1. Name of organisation Other: Focus Ireland

Expectations and trust

2. What are your organisation's first impressions of a government digital wallet?

Focus Ireland welcomes the opportunity to submit feedback as part of the consultation on the government digital wallet. As a leading provider of services to people who are experiencing or at risk of homelessness, regular and often daily interactions with public services are an essential part of life for the vast majority of the people we work with.

Homelessness is complex and requires people to engage with multiple State bodies from the point at which they become at risk of homelessness through to when they can exit to a secure tenancy, and beyond. Housing as well as other supports such as social welfare, healthcare, employment, and childcare are all critical components to support a household to exit homelessness. However, application processes are often complex and extremely difficult for people to navigate, especially as they deal with the trauma of becoming homeless. Engagement with public services at the earliest possible stage is crucial and a digital platform for government credentials could reduce this burden, streamline applications, and ultimately speed up access to vital supports.

3. What concerns, if any, would your organisation have about using one?

Considerations for the digital wallet should be understood within the broader digitalisation of public services. Digital exclusion is closely linked with, and can even exacerbate, broader forms of social exclusion, and every effort should be made to ensure that the needs of people experiencing homelessness, and other marginalised groups, are central to service design.

As the Digital Public Services Plan 2030 is rolled out on a phased basis, we expect changes to how citizens engage directly with State bodies will have a major impact on the individuals, families and young people that we work with. The theme of inclusivity features throughout the Digital Public Services Plan and we believe that ensuring the correct approach to the transition to a digital wallet app is an important opportunity to demonstrate the Government's commitment 'to ensuring that no-one is left behind'.

4. What would help build trust or make the idea feel more comfortable or understandable?

Clear, accessible design is essential for digital inclusion, and the app should be fully operational on all devices—especially mobile phones, which many rely on as their only way to access online services. It should use plain language, be easy to navigate, and avoid adding stress for users.

Given the sensitive nature of the data stored on the platform, it will be important to acknowledge and address concerns around digital security. People experiencing homelessness often face added risks when keeping personal information safe and may rely on public or insecure internet connections. An education piece on these types of issues, as well as practical advice on keeping personal information secure could help build trust.

A 2022 report by the Citizens Information Board* found that public services for people on low incomes, such as social housing and social welfare processes which are critical for people trying to exit homelessness, were most likely described as 'not working well online'. A digital wallet app should run smoothly, minimise disruptions, and notify users in advance of any planned downtime.

*Citizens Information Board report is available at https://www.citizensinformationboard.ie/downloads/social_policy/social_policy_digital_exclusion_june2022.pdf

5. How should the government communicate or engage with people as this is being developed?

A clearly communicated campaign will be required to explain the benefits of a digital wallet app and provide clear information on the transition process.

Plain language should be used in all communication relating to a digital wallet as well as on the app itself - supporting all users to easily find and understand the information that they need. Accessing information should be simple and should not be dependent on scanning a QR code or other practices that could be considered exclusive. Proactive and timely communication is key, and digital inclusion should be a key priority throughout.

In an analysis of benefits, challenges, and solutions related to digital inclusion*, FEANTSA, a European network of NGOs working with people who are homeless, set out three steps to digital inclusion for people experiencing homelessness:

1. Access to equipment

Access to functional devices, reliable internet connection, and charging facilities is a major challenge for people experiencing homelessness, and the cost of both devices and connectivity often makes utilising online services even harder.

2. Digital barriers

Systems that are hard to navigate or use complex language can exclude people with different digital skill levels. Platforms that are not mobile-friendly also create barriers when a phone is the only device available.

3. Non-digital barriers

Marginalised groups can face particular challenges adapting to digital systems. Material deprivation, language barriers, and heightened security concerns create additional barriers.

Consideration must be given to programmes and initiatives that address these challenges, improve accessibility and promote digital inclusion for people experiencing homelessness and other marginalised groups who are at risk of being excluded.

*FEANTSA analysis report is available at https://www.feantsa.org/files/Themes/misc/2021/digitalisation/Digitalisation_Policy_Paper.pdf

Preferred use cases

6. Which public services should the digital wallet work with first?

The Digital Services Plan's case study on accessing social housing captures many of the complexities and administrative issues with the current system, both for applicants and local authority staff. This often includes repeated requests for documentation throughout each stage of the application process.

The gap between national and local systems further compounds the difficulty for the people we support to interact with multiple national public services, while simultaneously needing to directly engage with their local authority to apply for homeless and housing supports.

To avoid delays and ensure timely access to critical supports, the integration of national and local services should be incorporated into the digital wallet testing phase so that new systems are fully stress-tested and issues resolved at the earliest stage possible.

It is important that the initial rollout of a wallet app is supported by clear communication across society as well as services working on the ground, such as Focus Ireland, so that we can support our service users effectively during the transition.

7. Are there specific situations where your organisation thinks it would be especially useful?

People who are experiencing homelessness can often face chaotic circumstances. This can include issues such as regular movement from different emergency accommodation which can result in property being lost or stolen.

Furthermore, people experiencing homelessness often need to engage with multiple State bodies and their local authority simultaneously, and many application processes such as social housing and social welfare require duplicate document submissions. Secure digital versions of their official government credentials could make it easier for people to engage with State bodies and lead to quicker access to supports. To be effective, a cross-departmental approach in terms of the content of the wallet must be applied. For example, key documentation regarding residency status is essential to access supports for many people that we work with, highlighting the need for interdepartmental collaboration with the

Department of Justice. The wallet should span the full public sector to prevent service gaps that would undermine its purpose.

Department of Housing data show that nearly six in ten families in emergency accommodation are lone parent households. A Focus Ireland report* on lone parents' experiences and interactions with public services found that processes were often a cause of financial and housing stress due to complex, slow, and error-prone systems. A digital wallet could be a positive step towards streamlining application processes and improving financial stability and wellbeing for lone parents experiencing homelessness as a result.

It is very important to note that limited English language proficiency is a major barrier for many of the people we work with when engaging with public services. A wallet app presents an important opportunity to incorporate translation supports as part of the testing phase and demonstrate the Government's commitment to user-centred design and digital inclusivity as outlined in the Digital Public Services Plan.

*The report on Lone Parents and Homelessness in Ireland is available at https://www.focusireland.ie/wp-content/uploads/2025/11/Lone-Parents-and-Homelessness-in-Ireland-Report_FINAL.pdf

8. Are there services where your organisation thinks the wallet would not be helpful?

Many people experiencing homelessness may not have access to any form of technology. For many of the people we work with, mobile phone use is either sporadic or non-existent, as is access to wifi. It is crucial that these people are not left behind as an unintended consequence of the Digital Public Services Plan. Appropriate government supports will be needed to help individuals who require assistance as services move online, ensuring they can continue to interact with the State effectively.

Making sure the wallet works for everyone

9. Are there groups of people who might find the digital wallet harder to use?

As noted previously, lost, stolen or inaccessible identification documents can severely affect people experiencing homelessness. While a digital wallet may be helpful in some cases, crisis situations can often limit the ability to engage online. In addition, personal log in information can easily be lost or forgotten.

People who are unable to access digital versions of their official government credentials, for whatever reason, must have alternative options. The introduction of a wallet app should not impact or delay service provision, especially at a time of crisis. Supports should be put in place for people unable to engage with the online system, and these should be fully resourced to advise on alternative methods.

In situations where personal log-in details are lost or compromised, it may not always be safe or appropriate to rely on accounts linked to personal devices or email addresses, as these can change or be inaccessible. Email can also be unreliable with log-ins easily forgotten or users having multiple accounts. Alternative ways to retrieve information or reset passwords will need to be considered and may require several different options to reflect the different life circumstances of users.

10. Can you think of any situations where the wallet might not work well?

For people experiencing or fleeing domestic, gender, and sexual based violence (DGSBV), devices may be shared with, or access to important documentation may be dependent on, the perpetrator of the abuse. Personal documents need to always remain safely accessible, regardless of family or civil status. It is important that all service users are provided with their own personal account information to ensure ongoing and safe access to personal documents.

Security and software requirements could become a major barrier if updates depend on having the latest phone. Many people experiencing homelessness and other marginalised groups may be working off older devices. Therefore, a particular standard of software should not be required to use or update the app.

11. What could we do to make it easier, safer or more accessible for everyone?

It is important to note that while this consultation concerns the digital wallet only, these questions highlight other crucially important considerations regarding the wider digitalisation of public services at both national and local level.

The needs of people experiencing homelessness, some of which have been set out throughout our response, highlight the importance of structural supports as part of any programme of digitalisation, and the requirement for inclusive initiatives for groups who are marginalised and at risk of being left behind. We would welcome continued engagement with the Department of Public Expenditure, Infrastructure, Public Service Reform

and Digitalisation in this regard.

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