



Cost of Living:
The Impact on Children
2026


Barnardos
Because childhood lasts a lifetime



Cost of Living Crisis - Impact on Children 2026

Barnardos provides a range of therapeutic early intervention and targeted services to children and their families in over 50 locations: in family homes, schools, early learning and family support projects and communities. We work with children and families who are affected by traumatic life situations such as poverty, abuse, parental mental health challenges, neglect, separation, bereavement and parental addiction.

We support thousands of children and families across Ireland every year. A significant proportion of them, particularly those in lone parent households (who make up approximately 40% of the families we support), have experience of poverty. We provide support in 22 of the 27 most disadvantaged areas across the country, those determined in the Pobal Deprivation Index to be either very or extremely disadvantaged.

The longer children go without essentials and experience deprivation, the more significantly it reduces their current and future wellbeing, their ability to engage in school, form relationships and have opportunities in the future. The longer parents are struggling to provide essentials, and going without themselves, the higher a toll it takes on their own wellbeing, physical and mental, and the greater an impact it has on their parenting over time. We see first-hand the impact living in deprivation and going without essentials can have on children's long-term health, wellbeing, education and development outcomes.



Introduction

This is the fifth year we have been monitoring the impact of cost of living increases and resulting financial pressures and difficulties on families and direct impact on children, focusing on what essentials they are cutting back on and going without¹.

Methodology

Barnardos commissioned Amárach Research to carry out a nationally representative survey with 1,000 parents/guardians with children aged under 18 in their care. The survey was carried out in May 2026. Additionally, we discussed cost of living issues directly with parents in Barnardos services across the country and spoke to staff across our services to get their views on cost of living issues facing the families we support.

Cost of Living - Impact on Children and Families

The inability for families to provide children with essentials, and the need to cut back on basic necessities, is affecting the quality of tens of thousands of children across the country, negatively affecting their health, wellbeing and development. Families on low income and children in those homes are at disproportionate risk.

Amárach Survey Findings

Amárach carried out a nationally representative survey of 1,000 parents with children in May 2026 about their experiences of the cost of living over the previous six months.

¹The latest statistics from the Survey on Income and Living Conditions (SILC) show that the rate of child deprivation remained similar last year when compared to 2025, 19.6% marginally down from 21.2%. The number of children at risk of poverty decreased from 15.3% to 16.9%, and there was a slight decrease in those deemed to be living in consistent poverty, from 8.5% to 7.8%. This is despite there being cost of living measures in place over the last few budgets, without which there would have higher increases. Children in lone parent families were four times more likely to experience deprivation (48.2% to 13.3%).



The results show that the majority of families continue to have had to go without and/or cut back on essentials over the past six months. Unfortunately, there has been little to no decrease when compared to 2025 figures which is concerning given the continued strength of the economy over the past few years.

One in five parents said that that they had to go without or cut back on heating (21%) and food (20%), both slight increases on 2025 with the number doing so for electricity remaining the same at 17%. A similar number (17%) cut back or went without medical/health appointments. Combined, just a little under half (44%) went without or cut back on one of those four essentials. Over one third (36%) cut back or went without clothing, a slight decrease on 2025.

Over the past six months, have you or your children/children had to go without or cut down on any of the following due to cost of living increases?	April 2026	April 2025	April 2024	April 2023	April 2022
Heat	21%	18%	28%	37%	28%
Electricity	17%	17%	20%	23%	23%
Food	20%	19%	20%	20%	16%
Clothing	36%	41%	40%	43%	34%
Medical appointments/ medicines/ dentist/ assessments	17%	19%	18%	28%	17%
Social activities	44%	52%	47%	57%	50%
Participating in local sports groups/clubs	19%	19%	20%	20%	n/a
School supplies	10%	8%	11%	12%	8%
School trips/activities	16%	16%	18%	23%	n/a
Transport	12%	12%	12%	14%	10%
Rent	8%	7%	7%	5%	2%
None of the above	30%	27%	26%	26%	37%

Additionally, two in five (39%) of parents said they had borrowed money at least once over the past 12 months in order to provide their children with essentials. For



many of those parents they will already have cut back on or gone without essentials, and despite that they are still having to borrow and get into debt, with the associated additional cost of that, just to provide necessities.

Only one in five parents said cost of living pressures have not negatively affected their child (21%). More than one in five parents (21%, slightly up on 19% in 2025 and 12% in 2022) said it has significantly negatively affected their children. This points to the cumulative effect on families over the past number of years with prices continuing to rise.

Do you think the cost of living crisis has negatively affected your child?	April 2026	April 2025	April 2024	April 2023	April 2022
Significantly	21%	19%	18%	17%	12%
Moderately	21%	23%	24%	24%	25%
Slightly	37%	36%	39%	32%	34%
Not at all	19%	19%	16%	25%	25%
Not applicable	2%	3%	2%	2%	2%

Most parents stated they are worried about having enough money over the next six months to meet the needs of their children, with 39% moderately/very worried about this and only 18% not worried at all.

How worried are you about being able to afford to meet your children's needs over the next 6 months	April 2026	April 2025	April 2024	April 2023	April 2022
Very worried	20%	19%	21%	24%	20%
Moderately worried	19%	21%	19%	18%	19%
Slightly worried	43%	40%	41%	37%	36%
Not worried	18%	20%	19%	20%	24%

70% of parents said they sometimes or always worry about not being able to provide their children with daily essentials. This figure has remained persistently



high over the number of years and has actually increased in the past 12 months, despite the strong economic growth.

Almost one third (29%) of parents said they are always worried about being able to provide their children with essentials. Only just over one in ten parents (12%) said they never worry.

How often do you worry about being able to provide your children with daily essentials?	April 2026	April 2025	April 2024	April 2023	April 2022
Always	29%	25%	26%	28%	28%
Sometimes	41%	42%	43%	42%	36%
Rarely	19%	20%	20%	19%	19%
Never	12%	13%	10%	11%	15%

Groups as Increased Risk

It's clear from the detailed findings that some households are at particularly high risk of having to go without or cut back on essentials as well as going into arrears or having to borrow in order to provide their children with essentials. Below we outline specific results for two of the most prominent groups. It's clear from the figures that there is the need for the government to consider targeted measures to better protect children in these households.

Low Income Households

Parents who said that their household income was less than €30,000 were far more likely to go without or cut back on certain essentials compared to those with higher incomes. For example, they were twice as likely to go without or cut back on heating than parents with household incomes greater than €80,000 (26% compared to 14%). They were four times more likely to go without or cut back on food (36% compared to 9%) than those with incomes over €80k, and almost double the number for those with household incomes from €30-50k and €50-80k (21% and 20% respectively).



Over one third said their children had been significantly negatively impacted by cost of living issues (36%) compared to one quarter (24%) of those with incomes of €30-50k and 8% of those more than €80k.

Half are always worried about being able to provide their children with daily essentials. This is compared to 28% of those with household incomes from €30-50k and €50-80k and 14% of parents with household incomes more than €80k. Almost two in five (38%) are very worried about having enough money to meet needs of children over the next six months, compared to 20% of €30-80k and 6% of over €80k.

Three quarters skipped meals or reduced portion sizes so their children could eat, (73%) compared to 51% of €30-50k, 37% of €50-80k and 23% of over €80k. Two thirds borrowed money to provide child with essentials (67%) compared to 40% of €30-50k, 36% €50-80k and 21% over €80k. Two thirds (63%) had gone into arrears on energy bills due to insufficient income, compared to 41%, 31% and 16%. Finally, over one third said they had used a food bank (34%), compared to 21%, 7% and 6%.

Lone Parents

It's clear from the survey findings that children in one-parent families are at disproportionate risk of having to cut back and go without essentials.

Comparing the proportion of one-parent families having to go without or cut back to two-parent families, we see substantial differences. For example, 28% went without or cut back on heating compared to 19% of two-parent families and 29% food compared to 18%. One third (32%) said cost of living issues had a significant negative impact on their children compared to 17% of two-parent families. 43% were always worried about being able to provide children with daily essentials compared to 24% of two-parent families.



Levels of Inflation

The Consumer Price Index rose by 3.6% between May 2025 and May 2026. This was the highest annual rate of inflation observed in the CPI since January 2024 when the rate of inflation was 4.1%².

Minimum Essential Standard of Living

The Vincentian MESL Research Centre recently published their annual Minimum Essential Standard of Living (MESL) update, capturing the change in the cost of the minimum basket of goods and services needed to enable people to live with dignity. There was an increase nationally of 3.8% in core MESL costs compared to 2025. Cumulatively, there has been an increase of 23.6% in MESL costs since 2020. The report found that just one quarter of families they tested received enough income from social welfare to meet the costs of providing a minimum essential standard of living.

Groceries and Clothing

According to a recent report, grocery inflation increased to 5.5% over the past three months³, while clothing and footwear was up by 7.4%

Item	Percentage price increase
Milk and dairy products	0.5%
Bread	0.5%
Eggs	10.9%
Meat	6.7%

² [Consumer Price Index May 2026 - Central Statistics Office](#)

³ [Summer categories and online growth drive Irish grocery sales despite grey May skies | Worldpanel by Numerator](#)



Tea	0.3%
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Energy

The latest consumer price index (CPI), the State's official measure of inflation, indicated diesel and petrol prices increased by 26.1% and 9.2% respectively on an annual basis in April while home heating oil was up by 80.4%. The latest figures from the Central Statistics Office (CSO) show that wholesale electricity prices jumped by 18% in the year to April.

New research from the Economic and Social Research Institute shows that rising energy prices in 2026 are highly regressive, placing a disproportionate burden on low-income households, with government supports only partly offsetting the impact⁴.

Rent

Private housing rents were also up by 4.1 per cent in the 12 months to April while average mortgage interest payments rose 6.8 per cent.

Priority Concerns for Children and Families

1. Heating and Electricity

According to the Amárach Survey a significant amount of parents and their children have had to continue to cut back on or go without heating and electricity (21% and 17%).

Over one third of parents surveyed (36%) said that they had gone into arrears on energy bills at some point over the past 12 months due to insufficient income (an increase of 4% compared to last year).

⁴[Energy price shock hits low-income households hardest | ESRI](#)



Parents we spoke to discussed the difficulties of being able to pay energy bills, the regular concerns they had and the need to make cuts elsewhere in order to prioritise these bills. For some it has been a concern for so long it is almost seen as a part of day-to-day life. In the more severe circumstances parents talked about the reality of their houses having to remain cold and the impact that has on children. A staff member discussed supporting a lone mother who moved back in with her parents' house because her electricity had been cut off.

"Had to reduce the solid fuel i.e. coal, as couldn't afford it."

"Cold house. Cooking using a hob only."

"Being cold when we ran out of heat and electricity and couldn't afford to pay."

"In the winter time the heating in bedrooms can't have it on all the time, downstairs in one room. put it on a little while before bed."

"Our heating bills were astronomical this winter, I'm dreading what this winter might hold."

"We have to go without heating and my child has suffered from chest infection and kidney infection over the cold."

"It is awful having your children cold because the heating is too expensive."

2. Groceries

The Amárach survey results found that 20% of parents and their children had had to cut back or go without food over the past six months due to cost of living issues. Additionally, over the past 12 months:

- 44% skipped meals or reduced portion size so their children would have enough to eat (up from 40% in 2025).
- 30% felt at some point they didn't have enough food to feed their children (up from 28% in 2025).
- 16% reported using a foodbank (up from 12% in 2025).



- 17% were always worried about providing their children with enough food with a further 42% saying sometimes.

Parents we talked to said that the increasing price of groceries is concerning and for many it means focusing more and more on making sure there is enough food rather than looking as much as they would like at the nutritional value.

One staff member discussed working with a family with three teenage boys who were resorting to eating toast a few evenings a week for dinner because of financial struggles and the inability to afford enough groceries for the week.

"Yes. I've had to save on food to pay for oil."

"Food for myself, I'm having to go without."

"Nutrition isn't as high because some essentials are so expensive."

"Amount of food we buy had been significantly cut."

3. Clothes

Just over one third of five parents (36%) responding to the Amárach survey said they had cut back on or their children had gone without getting new clothes over the past six months. Similar to previous years parents we spoke to discussed having to wait long periods before buying their children new clothes, despite them growing out of their older ones. It's now a case of having to 'wait until pay day' or child allowance to make clothing purchases.

"Clothing and footwear updates due to using children's allowance for creche bills."

"Clothing isn't being updated as much as it should due to high cost of bills etc."

"The cost of clothes or runners is an expense that I can't cover without trying to save for weeks to get them for him."

"When it comes to getting clothes or shoes I have to budget and wait for sales as best I can."



"Clothing has now become a luxury item due to the cost of it."

4. Social/extra-curricular activities and family trips

Just under half of parents surveyed (44%) said that they had had to cut back on their children's social activities/entertainment. 16% said they had to cut back on or go without school trips/activities, and one fifth (19%) reduced participation in local sports.

Parents we spoke to in our services about this issue reported that they have less ability to pay for trips out as part of a family, worrying about the cost of the day, including the cost of petrol/diesel. Over half of parents (55%) were concerned about having enough money to put fuel in their car.

"Any kind of treat or social activity that costs money - a trip to the cinema for my son and I, costs for the tickets alone almost 24 euro - not including getting there and back and a bag of sweets making even the most simple activity too expensive"

"Constant issue with not being able to go anywhere, partake in activities, sports or social events because of lack of funds."

"Always trying to get the best deals not going places that are too expensive kids getting to do less activities."

"Cost of living crisis has increased everything so we have cut down on the amount of things we do outside the home and try to travel less so as to conserve diesel etc. We try and go places and visit places that don't have entry fees."

Parents discussed having to go without themselves, on items such as haircuts. However, again for many this was now just seen as a regular part of life, something they had learned to live with for a long time.

"Basic self care such as haircut, not visited the hairdresser in 7 years! Clothes, toiletries basics."

"Not go without just longer between things like haircuts and stuff that can be put off until payday."



"I have given up on those things for myself a long time ago to be able to provide them for my kids."

5. Healthcare

Parents discussed a whole range of worries about having to cut back on or go without medical costs for both themselves and their children. For some this was costs such as GP or dental visits and for others it was to visit development experts for their children. It is not an option for many families to go without or cut back on certain medications, the cost of which is placing a considerable strain on being able to afford other necessities. Several parents spoke of the impact of paying privately to get their children assessed and to pay for private therapy while many more spoke about not being in a position to afford to do that.

"My son takes expensive medication for ADHD that is not covered under DPS. I had to go into debt to get him assessed privately to even get these medications to help him get through school. This extra cost has almost broken me in the past few months."

"Can't buy glasses or dentist visits."

"For me, my mental health is a current issue due to not eating well enough or taking supplements while breastfeeding as I cannot afford them so my hormones are imbalanced."

"Putting off dentist visits when they are long overdue because of the expense."

"Yes I would like my child to avail of someone to talk to about his worries and temper outbursts but cannot afford this."

6. Quality of life

Parents we spoke to said that cutting back and going without essentials led to constant worries and significantly increased stress. For many the additional anxieties of having insufficient income to provide daily necessities, or being one unexpected bill away from that, makes them less available to their children.



"I have a reasonably good job but every month is the same - nothing left for anything once the bills and food and medication costs are spent. I can accept going without these things myself and shop in second hand stores etc but it's a constant worry if something unexpected pops up it can take me months to come back from it."

In addition, parents spoke about feeling more and more isolated as a result of not being able to afford basic essentials for themselves. Combined with financial pressures to provide for their children this is affecting their general mood and at times their emotional availability.

"Isolated often at home, child sees me constantly stressed and budgeting/worrying about bills and arrears and going without basics."

"Stress on parents which have led to less emotional availability."

"Pressure affects your mood and stress make you exhausted."

"I think they can see how we are worried, they are concerned too."

"I get quite stressed when I do not have sufficient funds and I am not able to parent to my best."

Parents feel guilty about not being able to provide their children with the basics and feeling like they aren't good enough parents. For others, it's a case of just scraping by but not being able to actually enjoy life as a result of the constant struggle.

"Just I feel like I'm not good enough for my children because I can't give them more than the basics."

"Try to protect them from it all by not discussing it around them but they have definitely heard us refer to the cost of heating / electricity and stressing over diesel for the car."

"A struggle as well as the rising cost of groceries and running a car etc and there is nothing left for treating them especially for their birthdays and other events as I don't know how I will be able to do any of it."



"Yes we live, we have what we need, but no room for anything to go wrong or to actually live."

Conclusion and recommendations

"Increase income thresholds to be eligible for things like the fuel allowance, back to school allowance, medical card, child support payment. I work so not entitled to any social welfare payment but I don't earn enough that we aren't really struggling to pay the bills. I am not the squeezed middle either. I have a crappy job that is low paid and no matter how many hours I work, it isn't enough. But I am not a professional. I don't own my own home. I drive a crappy old car and can't afford the petrol to get them to school. I worry about the autumn and winter when it will get cold again. I am on a prepay electricity meter for electricity and heat. I will just be cut off if or when I run out of money before I get paid, and then my children will suffer. We are cutting down on showers, internet use, lights everything we can to try and cut back. It is never enough. I work hard to try and support my family. But it isn't enough. I have a disability which is stopping me from getting a second job, otherwise that is what I would do. But we shouldn't have to. I want to spend time with my kids in the evening. Not worry and be looking through bills and trying to beg from Peter to pay Paul every few days. This isn't living. My kids deserve a parent who isn't stressed out of their mind every day. How can a country have so much, yet so many of us live like this? I just don't understand."

Too many children and their families are going without essentials for too long. The longer they spend living in those conditions the bigger an impact it has on their education, future job opportunities and general health and wellbeing. Recent research demonstrates that children experiencing deprivation are more likely to live in households with worse physical and mental health, lower life satisfaction and poorer standard of living. This is damaging childhoods and futures opportunities and reducing the quality of life for families across the country.

We witness first-hand the impact deprivation has on the children we support across the country. For many there are additional adversities within the home, such as parental separation, poor parental mental health, homelessness, and/or addiction. Deprivation and poverty have been the cause of some of those



adversities and for others, it is something that prevents parents being able to address those difficulties.

It should be a minimum guarantee that every child should live in homes with adequate heating and electricity, sufficient nutritious food and appropriate clothing, as well as opportunity to engage in sporting and cultural activities.

The Government recently set a new ambitious target to reduce consistent child poverty to below 3% over the next five years. If that is to be achieved, targeted measures and resources need to be directed at families most at risk. Below we set out actions that should be prioritised to meet that target and better ensure children have the best childhoods possible, because childhood lasts a lifetime.

1. Increase the Child Support Payment by €10 for under 12s and €15 for those over 12 and commit to increasing it in line with inflation.
2. Children living in lone-parent families are at hugely disproportionate risk of deprivation, so increase income disregard for one-parent family payments and extend the living at home allowance to one-parent families.
3. Increase fuel allowance by €5 per week; commit to reducing the disparity in cost of energy bills for those on pre-paid meters and those on bill pay; begin work to protect young children from energy poverty and experiencing cold homes by categorising households with children under two as vulnerable customers and therefore entitled to benefit from protections such as winter disconnection bans and debt repayment limits.

About Barnardos

As Ireland's leading children's charity, helping vulnerable children since the 1960's, Barnardos works with vulnerable children and families to provide practical, social and emotional support.

Barnardos supports children and families all across Ireland who have been affected by traumatic life events such as abuse, parental mental health, neglect, separation, bereavement and addiction.

Our core purpose remains the same; 'to help the most vulnerable children in society achieve their full potential – regardless of their family circumstances, their gender, race or disability' – **Because Childhood Lasts a Lifetime.**

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