



# Barnardos

Because childhood lasts a lifetime

## Cost Of Living Crisis Impact on Children

JUNE 2022



## Cost Of Living Crisis – Impact on Children

Barnardos' provides frontline services to children and their families. 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 offer a range of early intervention and targeted services in our 45 service locations, in family homes, schools, early learning and care settings and communities. In this briefing, we highlight the impact the cost of living crisis is having on children and families across Ireland, the impact it is having specifically on the families and children we work with, the extra support we are providing and the immediate and longer-term solutions the government should adopt.

### 1. Introduction

For 60 years, we have been supporting and working with children and know the impact of living in deprivation can have on health, wellbeing and development. The experience of our staff, backed by rigorous research, consistently demonstrates that the impact of poverty on a child can last a lifetime.

As the cost of living crisis continues, there is a risk that more and more children will spend longer going without the daily essentials of enough food, heat and electricity. As a society, it is unfair and unjust that children are going without these absolute basic necessities. All children across Ireland should be entitled to a decent standard of living.

It is vital that Government does the right thing and directs further support to those facing the greatest vulnerabilities. In particular, support needs to be focused at children living in low income families facing disadvantage and specific vulnerabilities.

### 2. Increasing costs

Cost of living increases are affecting the vast majority of households, hitting the pockets of most families and reducing their levels of disposable income. However, it is those on lower incomes who are being hit hardest. It is their standard of living that is being most compromised.

Families surviving on the lowest incomes spend the greatest proportion of their finances on food, heat and electricity. They have minimal disposable income, and were already struggling to make ends meet prior to the rapid increase in cost of living, with little to no spare income or savings. As a result, they are more exposed to price increases and inflation.

Children living in low income families, of which lone parent families are particularly vulnerable, are therefore at greater risk of going without day-to-day essentials, let alone even occasional niceties or treats. At the very least, they are at considerable risk of living in households in which parents are stressed and concerned about providing children with those essentials. Below we outline recent increases to family essentials.

- **Food**

The cost of food has increased substantially over the past 12 months, with warnings that it will continue to do so over at least the next 6 months.<sup>1</sup> For example, the cost of bread, flour and milk are all up almost 10% over

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<sup>1</sup> [Shoppers to be hit by second wave of 'inevitable' food hikes in coming weeks, experts warn - Farming Independent](#)

the past 12 months<sup>2</sup>. Many families are seeing a total increase of at least 10% on their weekly food shop compared to last year, although in many cases this is substantially higher, nearing 15-20%.

Taking an average 10% increase, a family who spent €80 a week on groceries in 2021 would have to find an additional €400 in 2022 to afford the same food. As we outline in more detail below, for many families Barnardos supports across the country they simply cannot find that additional income, being forced to strip back their grocery shopping further. Most are already only buying absolute essentials, luxury items being a 'world away', so it is now a case of going without.

Research we conducted earlier this year<sup>3</sup> found 10% of parents were skipping meals weekly and a further 10% reduced their portion size so that their children would have enough to eat. 51% percent of parents have in the past cut back spending in areas such as gas and electricity, transport and medical bills to afford food. Additionally, one quarter of families worried about not being able to provide their families with enough food. Cutting back on food purchases for many of these families would simply mean going hungry for longer.

- **Energy**

	Electricity increase since October 2020	Gas increase since October 2020	Estimated increase*
Bord Gáis Energy	72%	82%	€1,313
Electric Ireland	47%	46%	€825
Energia	72%	68%	€1,129
Flogas	71%	55%	€1,316
Panda Power	69%	54%	€1,246
SSE Airtricity	67%	77%	€1,157

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### Heating Oil Prices in Ireland (500 Litres)



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<sup>2</sup> [Consumer Price Index March 2022 - CSO - Central Statistics Office](#)

<sup>3</sup> [Child Food Poverty | Barnardos](#)

<sup>4</sup> [Why are energy prices increasing? | bonkers.ie](#)

<sup>5</sup> [Oilprices.ie](#)

The tables above show there have been substantial increases to the cost of electricity, gas and oil over the past 18 months, increased to over 80% from some providers leading to annual costs going up over €1,000. Families on low incomes who were just about meeting fuel bills now have to cut back on how much energy they use or run up large arrears. Similar to food, they do not have sources of income necessary to cover the recent increases.

Unfortunately, this inevitably has an impact on the wellbeing of children living in some of those households as they are forced to live in cold, damp housing for long periods.

Many families are reliant on fuel for transport, in particular families living in rural areas. Public transport simply is not available and therefore not an option for many. They need a car to get their children to and from school and childcare or in order to commute to work or travel to services. According to research, for every 10-cent increase to price of a litre of petrol, it adds €1.20 to the annual cost of filling your car.<sup>6</sup> For families who were struggling before increases this now means rationing journeys carefully.

- **Rent**

Families not in a position to own their own home and not living with relatives or in social housing can be susceptible to rapidly increasing rental prices. Latest data suggests that last year new rents went up by approximately 11%.

There are rent controls for families with existing tenancies. However, families are often forced to move and suddenly find themselves having to pay significantly more for accommodation. For those that are eligible for Housing Assistance Payments (HAP) they may find themselves having to top up a higher amount between the difference in HAP rate and the rental amount. A significant proportion of the families we work with will have to move properties relatively often due to their circumstances.

### **3. Impact on families experiencing disadvantage**

We work with thousands of families every year who face varying adversities and disadvantage ranging from poor mental health, homelessness, substance misuse to bereavement issues. For many of these families, a lack of sufficient/low income is a regular and routine challenge they face. It can cause and compound these adversities or at times might be a result of those very adversities.

Barnardos' staff have always supported families in relation to this issue, to provide specific and practical help around income where they can and making referrals to other relevant partner agencies where appropriate.

However, over the past six months, staff have highlighted there has been a substantial increase in demand for support around cost of living issues. Families who we support who were facing financial difficulties in the past are reporting they are struggling considerably more. In addition, many families we support who have managed well in the past, albeit with tight budgets, are now beginning to look for help with bills and payments, admitting that they are finding things more and more difficult.

*As one project worker stated, 'It's almost a case of slowly being dragged down into financial stresses, that aren't about planning spending in the future, but thinking about how to meet essential costs today.'*

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<sup>6</sup> According to AA Ireland. For an average car, travelling 17,000km a year, motorists are paying approximately 800 more annually than they were in 2020.<sup>6</sup>

## Real life experience

A lone mother who works part time. She does as much as possible to support her children and continue to work. However, the income she receives from work places her just over the threshold for family income support measures. The recent cost of living increases have hit her and her family hard. She doesn't feel she can make ends meet, particularly as the children's father only pays maintenance periodically.

Last month, we surveyed our staff and found over half (51%) said the vast majority of families they are supporting are struggling with cost of living problems<sup>7</sup>.

One staff member, who has been working with Barnardos for over 20 years, stated that she has '*never seen things this bad*'. Below we outline some of the main issues parents are reporting to staff while highlighting the affect they are having on children.

### a. *Going without and cutting down*

We asked staff how well families are dealing with cost of living at the moment. Over 50% of staff said that families are struggling substantially.<sup>8</sup>

Barnardos commissioned Amarach Research to carry out a nationally representative survey with over 300 parents/guardians with children aged 17 or younger living with them. It found that almost two thirds of parents (63%) stated they and their children had to go without something, listed in the table below, over the past 6 months due to cost of living increases. Half of parents have cut back on social activities for their children, over one quarter (28%) have cut back on heat, and almost one in four (23%) have cut back on electricity. Over one third stated they have had to cut back on clothes and alarmingly, one in six have cut back on medical appointments/medicines. In total almost half (44%) stated they had gone without or cut down on one or more of heat, electricity, Medical, food.

N= 329	
Activities/entertainment for your children	50%
Heat	28%
Electricity	23%
Food	16%
Clothing	34%
Rent	2%
Transport	10%
School supplies	8%
Medical appointments/medicines	17%
Other (please specify)	2%
No/none of the above	37%

Many families we support who were struggling in the past have been pushed to the brink financially. They can no longer pay all of their bills and meet essential costs, for some it is a case of being '*pushed over the edge*'. Some of these families were just about managing to pay bills and meet daily minimum essentials and are now missing payments and having to decide between food, electricity and heating. Across our services, more

<sup>7</sup> Fifty-one percent of staff said that over 80% of the families they are working with are struggling with cost of living issues; a further 35% said 60-80%.

<sup>8</sup> On a scale of one to 10, with 10 being unable to afford food, gas and electricity, 50% of staff said families were at least an 8 on that scale.

families on the cusp of poverty are being pulled into real deprivation, their standard of living being drastically affected by inflation.

Barnardos services staff:

*'Families who were surviving in the past...these increases are the straw that broke the camel's back.'*

*'In all my years with this service I've never seen so many families getting to the point of being cut off from electricity, having to make choices about what they are going to go with/without this week.'*

*'You'd be blue with the cold after you visit several houses in a row.'*

*'In the past families would pay for one pre-payment energy card which would see them through for a week. Unfortunately, now they will only last four or possibly five days, leaving them to have to go without for those two or three days.'*<sup>9</sup>

Barnardos staff are reporting seeing more and more families going without necessities or else having to reduce their consumption of those necessities drastically. Staff reported that they are regularly seeing families going without electricity and heating on a weekly basis. Services are receiving more and more calls asking for support with food, clothing and basic household items with more and more families asking for assistance heating their homes.

#### Lived experience

A family of two teenagers living with their father received a high heating bill a few months ago. They had to eat tinned food for a week to make sure they didn't have to turn their heating off.

#### Lived experience

Family of four is not able to afford food and electricity and are having to choose between the two on a regular basis. Their washing machine recently broke and they have no money to fix it. They are not able to enrol their children in important afterschool clubs, affecting child's social and developmental skills.

On a daily basis, staff are witnessing the practical dilemma facing parents. If a family prioritises food over energy costs then they will struggle to be able to cook the food and the fridge and freezer may not operate. Additionally, parents have to weigh up the impact it will have on washing clothes and often washing their children.

*'They had absolutely no wriggle room and now are being forced to regularly make tough choices', Barnardos staff member.'*

In some families that Barnardos supports, grandparents or aunts/uncles have become primary carers of grandchildren, nieces and nephews unexpectedly due to addiction or bereavement. Families such as these are particularly struggling to meet the financial demands of this new role with rising and pre-existing costs.

In our more rural services, there are significant issues around the cost of travel. Public transport in many places simply is not an option, as it does not exist. The only way of getting around is by car, the cost of running which has increased exceptionally of late. Families in some rural areas we support regularly must decide

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<sup>9</sup> Similarly, for many families in certain areas there is a reliance on briquettes or coal for heating. In the past a fuel voucher might have stretched for a bag of each, now it's only one.

between food/heating and making longer car journeys. For those who have always been reliant on travelling by car, the increase in prices is an unexpected and unplanned cost, but something they can't go without for the most part. It means cutting down in other areas or reducing the number of journeys that they make. In some areas such as our Athlone service, parents will have to bring their children to services in Mullingar, a 100km round trip. The increase in petrol costs means they choose to either bring their child to the service and go without electricity, or not bring their child to the service.

### *b. Housing*

Rent increases are making it unaffordable for many families to move out of unsuitable and inappropriate accommodation, for example living in cramped conditions with grandparents, or damp inappropriate conditions for a child. Additionally, we see families who are separated continuing to live together because of the price of accommodation, there is no possibility of covering the cost of two rents.

With rents being so high families can't afford to make necessary home repairs or improvements. The only alternative is to go to the landlord, for example when the boiler is not working properly. However, with the dearth of properties to rent there is a hesitancy to do so for fear of something happening with their tenancy<sup>10</sup>. Parents are constantly worried about losing their tenancies and so don't wish 'to rock the boat' with their landlords.

Many of the families we support are living in private rented accommodation which they pay for their through their Housing Assistance Payment (HAP). However, as this does not usually cover the full cost of the rent, they are forced to top it up themselves from their own income. As rents increase families are forced to top up more and more affecting their ability to afford other bills.

#### **Lived experience**

A family we are supporting have seen their accommodation costs increase recently as they had to move into a new property and start a new tenancy. This increase has left them with no money to meet most of their bills. Recently they simply couldn't pay for their bins to be collected. As a result the rubbish has built up to high levels within their property, creating an unhygienic environment for children.

#### **Lived experience**

A family of two adults and four children are living in a two-bed property. They have been repeatedly told they will not be provided larger social housing. Moving into larger private rental accommodation is not feasible as there would be too big a gap to top up between HAP and the rent and lack of rental supply. Staff can find it very difficult to work on issues with the family when there is so much going on in such a tight space.

### *c. Health and wellbeing of children*

In Barnardos' staff survey, two thirds of staff reported that the cost of living increases are having a substantial negative affect on the health and wellbeing of the children they are supporting. This is despite parents often doing as much as they can to protect their children, such as going without meals.

The findings from the Amarach survey are stark. 70% of parents said that cost of living increases have negatively affected their children over the past six months. Over one third of parents said cost of living increases have moderately (25%) or significantly (12%) negatively affected their children. Only 25% of parents said not at all.

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<sup>10</sup> For example, within all of Wexford there are 9 properties on Daft that are available to rent.

Over the past 6 months, have cost of living increases and insufficient income negatively affected your children/children in your care in any way?

N= 329	
Not at all	25%
Slightly	34%
Moderately	25%
Significantly	12%
Not applicable to me	5%

At the most extreme level staff are seeing children going without essential clothing, going for long periods without heating and living in households with insufficient food for the entire family.

*'Within our early years services we saw children arriving at preschool without winter clothes including a coat',  
Barnardos staff member.'*

Many of the families we support are already living in poor and borderline unsuitable accommodation. The inability of these families to pay for heating is affecting the health of some children living in those households. There might be issues of damp and mould and very poor energy efficiency. Being forced to leave the heating off for longer periods of time can make the houses cold which can be detrimental to general health and wellbeing of children living within them. Cold temperatures lower resistance to respiratory infections; damp conditions are favourable to bacteria and viruses; and mould and fungi produce allergens that can lead to asthma and other respiratory problems.<sup>11</sup>

*'In one family we support we are seeing a young baby developing asthma because of the conditions of the housing they are in.'* Barnardos staff member

#### Lived experience

A family we support is living in an extremely damp social property. Due to the damp there is a need to have the heating on for long periods of time. Recent energy increases have meant bills have gone up, substantially affecting their budget. The family are concerned about their children's health and have decided they have to try and prioritise the heating. This has resulted in the family frequently running out of money to pay other bills such as electricity and are accruing debts.

Staff are reporting that many children are going without more than they were previously. All disposable income is going towards bills, energy, food and travel. There is nothing left for social activities, such as vital after school activities or trips. For the children we support cutting back on trips and social activities means going without them. These are not luxuries, but an essential part of a child's development and something they should

<sup>11</sup> Strachan D, Damp housing, mould allergy and childhood asthma, Proceedings of the Royal College of Physicians in Edinburgh, 21:140-6, 1991; Peat JK, Dickerson J and Li J, Effects of damp and mould in the home on respiratory health: a review of the literature, Allergy, 53, 2, 120-128, 1998.



all be entitled to as a decent standard of living. Staff are even reporting that families are visiting family less often due to the cost of petrol.

*'The basic day trips they have planned over the summer, get to the seaside etc, those trips seem out of reach now. Days children would have looked forward to are now compromised.'* Barnardos staff member

Children are often aware of the financial strain and stress parents are under. This can cause considerable anxiety for them and at times make them feel shame. It can also have a direct impact on their interactions with their peers, as they know they have to go without and can't partake in certain social activities.

Finally, some parents are no longer in a position to afford school trips or pay for additional costs within schools. This can turn into a cycle in which parents are embarrassed and avoid communicating with the school leading to a breakdown in the home/school relationship and an exacerbation of the neglect of the children's education.

#### *d. Focus on parenting*

As mentioned above, the families we support are often dealing with numerous adversities and issues, which can at times, draw some of their focus away from parenting. Our family support services helps families deal with those issues and how they impact on parenting, enabling parents to build and establish more positive relationships and routines with their children.

Despite many families struggling to provide children with essentials due to low/insufficient income, dealing with the recent cost of living increases is placing an additional strain on them. Parents are firefighting costs on a daily basis, which is exacerbating other underlying issues and making it very difficult for them to concentrate on parenting. As one staff member put it, the increasing financial stressors due to the cost of living increase are *'causing and compounding other stressors.'* Many of the parents that we work with have mental health issues. Unfortunately, according to staff, the stress of meeting higher costs is escalating their mental health issues.

*'Home-visiting team is really seeing parents dealing with more stress and anxiety.'* Barnardos staff member

#### **Lived experience**

A family cannot afford to pay for heating and as a result, their infant child has to wear an outdoor coat inside the house in order to keep warm. One of the parents has been in tears with staff about heating the house, which is badly in need of renovation. It is very hard for this parent to look at their parenting, what they want to improve and what they would like support with, when they are simply trying to survive day to day.

#### **Lived experience**

A single mother with two teenage boys living in a rural area. She has mental health difficulties which she is trying to address in order to support her children. At the moment she is struggling to meet day to day costs. She has no opportunity to try and save to get a car, without which she relies on neighbours to drop children to school. Recently, her son had a minor medical condition but she couldn't afford to buy the medicine to treat it. The additional stress is placing a strain on her mental health issues and the constant pressure on her ability to cope.

e. *Planning for the future*

Parents are repeatedly telling staff that their income is not stretching as far as it did in the past. In order to pay bills and meet costs they are having to try and borrow from anywhere to survive from the point their money runs out through to their next payday, a period that is lengthening as increases continue.

*'Families who were able to rob Peter to pay Paul can't do that anymore.'* Barnardos staff member

Unfortunately, for the families we support, there is nowhere for them to go to quickly access the funds necessary to make up the shortfall between income and the cost of energy/food. For the vast majority, asking friends or family for help was never an option. And for those who did have it as an option, it no longer is the case as those around them are feeling the financial squeeze. Families are informing staff that applying for an Exceptional/Urgent Needs Payment takes too long and that they are too narrow in scope.

The Amara survey found that almost two-thirds (64%) of parents are regularly worrying about being able to provide their children with daily essentials such as food, heat and electricity. More than one quarter (28%) of parents say they are always worried about being able to provide their children with daily essentials.

Families are ignoring certain bills at the moment, they simply cannot forward-budget for them. As a result, many parents we support are building large arrears as bills go unpaid, leaving them to worry about how they are going to catch up and reduce those arrears, knowing that they cannot even meet the cost of future essentials. There is a concern for some that this will spiral out of control.

*'One parent is borderline hysterical about new financial pressures, constantly worried about the next bill that she won't be able to pay, she has lost all hope of being able to manage by herself.'* Barnardos staff member

More of the families we support are telling staff they must rely on external sources of support than before in order to provide their children with essentials, such as local voluntary organisations, particularly the St Vincent de Paul. Indeed, as outlined further below, Barnardos is seeing requests for vouchers increase rapidly, with staff saying that some families would be 'lost' without them. Staff are reporting that in some instances this means some families are having to go to money lenders to source income.

Parents are feeling increasingly stressed about the future and how they are going to meet upcoming costs such as back to school payments.

*'They are absolutely dreading the return to school in September and next winter.'* Barnardos staff member

One in five parents surveyed said that they are very worried about having enough money over the next 6 months to meet the needs of their children. Over 75% of parents said they are in some way worried about having enough money over the next 6 months to meet the needs of their children. Of those who are worried, 65% said they will have to cut back further and 67% said they would borrow from one or more source, rising to 86% of parents who are under 35.

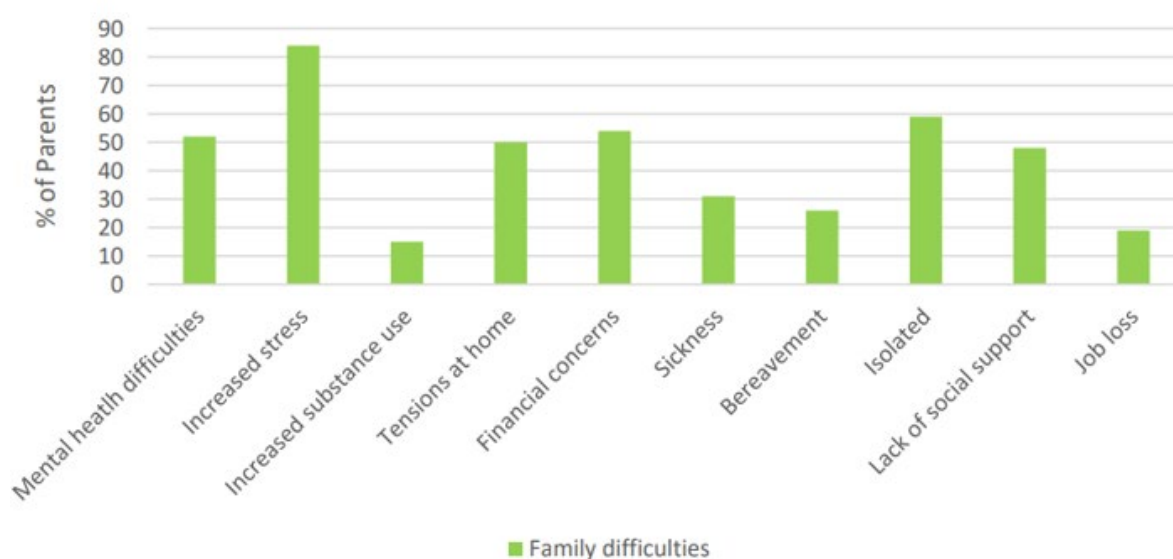
For the parents we support, they simply cannot build up anything or put away money at the moment for future unplanned expenses. Living on the edge financially means that for many families if something goes wrong or something crops up in the future, they will be pushed over it. They have no safety net at all. For example, if a car or washing machine breaks down they can't afford to fix them.

*'All it takes is for one cost to crop up or one thing to breakdown and they are tipped into financial distress.'* Barnardos staff member

## 4. Barnardos support

Over the past two years, the pandemic created additional hardship for many families across the country. A 2021 Barnardos' report<sup>12</sup> asking parents about adversities found that 93% of families faced at least one adversity from a list of issues outlined below.

During that period, we have seen a significant increase in the demand for our services. As a result of restrictions, families that were facing disadvantage prior to pandemic struggled further. Additionally, more families struggled with routines and there were greater levels of stress, isolation and tensions within the home. Many of these families had started the process of recovering from the pandemic. Unfortunately, these families are now being hit with cost of living increases.



Our staff always take into account and appreciate families' individual circumstances and that in order to help them focus on parenting it will be important at times to prioritise supporting them with practical issues, such as help to deal with issues associated with having insufficient income.

Staff are reporting that they are having to spend more and more time focusing on practical issues such as securing affordable housing and making sure they have access to heating and electricity. For some, *'only once this is sorted will they be able to move forward with supporting other parenting and family problems.'*

Our services are able to provide some families with vouchers from time to time to help to pay for certain costs, such as food vouchers. Staff across the country have reported a significant increase in families looking for vouchers and food hampers. Families might use them for food but the benefit would mean directing income to pay for other essential bills such as electricity and heating.

In the past vouchers were offered to some families. Over recent months, more and more are proactively coming forward and looking for them. In some instances families who were previously supported by our services are now coming back looking for financial support, through vouchers, despite never needing them in the past and no longer being supported by our service. Families who would have declined vouchers in the past, thinking there were others who needed them more than they did are now coming forward and asking for them. Unfortunately, our vouchers can only go so far as we have a limited supply of them. Staff are reporting that they are having to pick who needs vouchers the most, despite knowing that nearly all families could do with them.

<sup>12</sup> [back-to-school-survey-results-2672021.pdf \(barnardos.ie\)](#)

*'Families are coming forward and saying, look, I'm broke, I don't have any food, can you give us a voucher.'*  
Barnardos staff member

*'We do try and help teach families how to budget, but problem is they just don't have enough to pay for what they need.'* Barnardos staff member

Project workers frequently help families where possible to ensure that their heating and electricity is not being turned off, helping them liaise with other local voluntary organisations such as Society of St Vincent de Paul to try and source additional funds.

*'We will always try and think creatively about how we can help families get the money they need. But obviously some sources dry up after a while, and there ends up being fewer and fewer places to turn to.'* Barnardos staff member

*'Some parents are coming to us almost in hysteria because the stress they find themselves in, something has tipped them over the edge and they need immediate practical help.'* Barnardos staff member

## 5. Recommendations

The measures taken by the Government earlier this year to protect families from rapid recent increases to the cost of living will have helped many children across the country.

However, as many have been universal in nature, such as the VAT reduction on gas and electricity, they have not gone far enough to target those facing the greatest levels of disadvantage.

It is vital that government acts, through proactive targeted policies, to ensure that all children in Ireland, at an absolute minimum, live in homes that have sufficient food and can provide regular meals, live in appropriately heated accommodation and don't go without electricity. Government policy and resources must be targeted at the most vulnerable and lowest-income households to assist with the growing cost of living challenges.

When determining what actions to take in the future, it is important that the government listens to families facing the greatest levels of disadvantage.

*'The only way Government would get a true picture is by visiting these families in their homes. And even then I am not sure if they would understand the difficulties and hardship our families face on a daily basis.'* Barnardos staff member

There is real concern that the impact of continuing cost of living increases will only worsen as the year progresses and families have to deal with back to school costs and winter heating and electricity costs. Below we outline actions government should take based on the views and experiences of both staff and the families we support.

### 1. Hardship Fund

The Department of Social Protection should introduce a hardship fund.

Low-income families require access to immediate funds when they can't meet essential costs. Currently, families who are unable to meet the cost of heating/food and electricity are forced to find funds from family, friends or charitable organisations in order to provide their children with day to day essentials. Voluntary sector organisations are there to help, but they cannot be seen as the solution on their own.

A fund, administered through the Department of Social Protection should be accessible to those most in need to apply for when they cannot meet one of the three bills of electricity, heating or food.

The current exceptional payment scheme process takes too long and the process itself can be off putting. It does not cover immediate everyday bills such as heating and neither would most urgent needed payment applications. They need to be amended or a new scheme put in place.

## **2. Social Welfare payments**

Benchmark social welfare payments in line with minimum essential standard of living measurements.

The fact that families are repeatedly coming to organisations such as ourselves to look for help getting food and paying essential bills suggests there is an issue with income adequacy. They don't have sufficient income to provide children with basic necessities.

The government must increase welfare supports in order to make sure that families have enough to provide their children with all their daily essentials. Some parents need support with budgeting their money in order to make it go further, but a large proportion are already doing everything that they can. It is simply a matter of not having sufficient income to meet costs.

## **3. Fuel allowance and energy providers**

Recently introduced extensions to fuel allowance should be continued next year and additional families should be able to benefit from it, for example, parents on working family payment.

Many of the families we support are unable to proactively go to energy providers and look for cheaper options/shop around by themselves. Often they are on expensive pre-pay meters.

It is unfair and unjust that children living in low-income households are going without heat and electricity because their parents are paying higher tariffs, despite being individuals who could most benefit from lower tariffs.

The energy regulator should take action to ensure that families on low incomes with children living in the house are automatically placed on lower tariffs.

Barnardos' mission is to deliver services and work with families, communities, and partners to transform the lives of vulnerable children who are affected by adverse childhood experiences such as abuse, parental mental health, neglect, separation, bereavement & addiction. Barnardos' vision is where every child can reach their full potential - because childhood lasts a lifetime.

Barnardos has supported children and their families for 60 years.

Visit our website [www.barnardos.ie](http://www.barnardos.ie)  
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