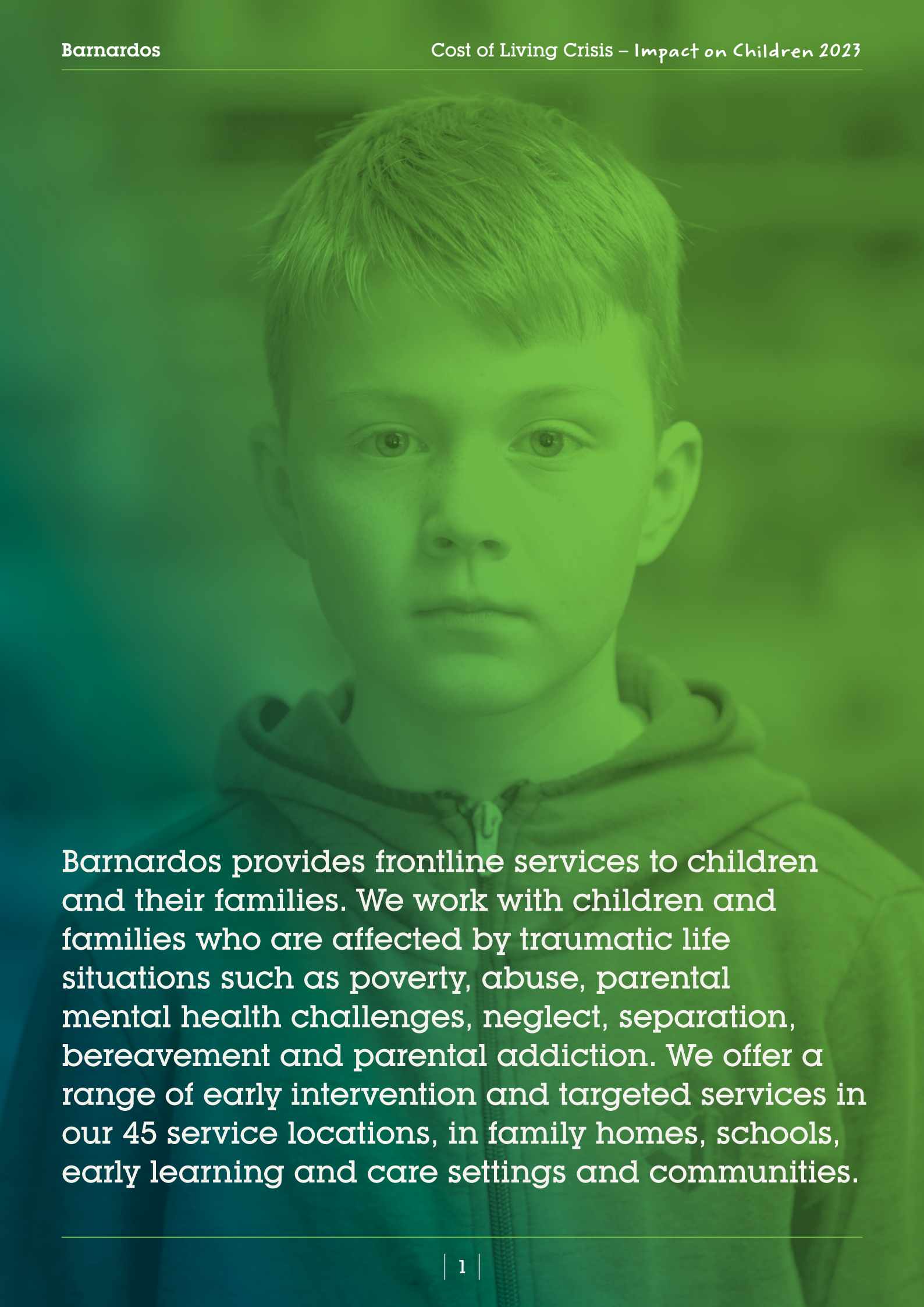




Cost of Living Crisis Impact on Children 2023


Barnardos
Because childhood lasts a lifetime



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.

Introduction

“ He has no lunch going to school, he can't afford to go places with his friends, he is sitting in a cold room trying to do his homework.”
— Parent

For 60 years, we have been supporting and working with children in Ireland. We know the impact living in deprivation can have on their long-term health, wellbeing, education and development outcomes, childhood lasts a lifetime.

We have been monitoring the impact of cost of living increases on families and children over the past 18 months. This report outlines the impact that cost of living increases has had on children and families across the country over the past six months, through a nationally representative survey of parents (315) carried out by Amarach Research and 30 one to one interviews with parents who are currently supported through Barnardos services, both conducted in April this year.

We outline in detail the number of families who are cutting back and going without due to increases in cost of living, the struggles families are facing and the impact it is having on their children. We set out the immediate and longer-term solutions the government should adopt to combat this crisis¹. All case studies and parental quotes are taken directly from parents interviewed or Barnardos front line staff.

The findings below show that families across the country are struggling to provide their children with essentials such as heating, electricity, food and clothing. Many families are constantly trying to keep their heads above water, living day to day, struggling to keep their children from being pulled into deprivation. For some, the cost of living crisis has drastically affected their standard of living and the quality of their childhood.

“ I called over just before Christmas and they were sitting in the dark as their electricity had just been cut off. We supported them with food vouchers and fuel vouchers to get them through Christmas.”
— Barnardos project worker

Cost of living increases are affecting the vast majority of households, hitting the pockets of most families and reducing their levels of disposable income². However, it is those on lower incomes who are being hit hardest. Families surviving on the lowest incomes spend the greatest proportion of their finances on food, heat and electricity. They are more exposed to the negative impacts of price increases and inflation.

“ Children are being left behind, things that are part of a normal childhood being jeopardised to pay the bills.”

All children across Ireland should be entitled to a decent standard of living. It is vital that Government directs further support to alleviate the impact of the cost of living crisis, particularly focused at children living in low-income families facing disadvantage and specific vulnerabilities. Earlier this year Leo Varadkar set out an ambitious target to make Ireland one of the best countries in the world in which to be a child. It is time to take action and introduce measures that will help to make that a reality.

1. This builds on from last year's report and our focused work on food poverty, published earlier in 2023.

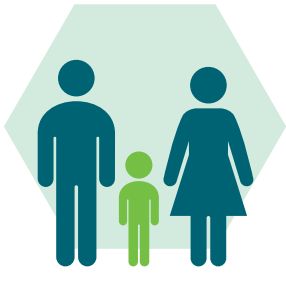
2. The Cost of food in Ireland rose 16.6% in the 12 weeks to 16th April. Rates for some items have inflated much higher. A two-litre carton of whole milk is up 31%, sugar is up 26%, butter (1lb) is up 23%. At the same time, the most recent stats show that electricity is up 62.7% on last year and gas is up 86.1%.

Methodology



National survey

Barnardos commissioned Amarach Research to carry out a nationally representative survey with over 315 parents/guardians with children aged under 18 in their care. The survey was carried out in April this year.



Parental interviews

We carried out 30 one to one detailed interviews with parents being supported in Barnardos services to understand the realities of the financial issues that families struggling are facing. These parents came from rural and urban areas, from regions throughout the country. The interviews were all conducted in April this year.



Staff & supporter engagement

We surveyed and spoke to staff across our services to get their views on cost of living issues facing the families we support. Finally, we surveyed a list of Barnardos supporters to get further understanding of some of the issues parents are facing in relation to cost of living.

Cost of Living – Impact on Children

Barnardos is concerned that cost of living increases is pulling more children in Ireland into deprivation and negatively affecting their health, wellbeing and development, particularly those living in low-income families.

Below we outline findings from our survey, setting out the number of families going without or having to cut back on essentials. We then provide detailed views from parents on the actions they are taking to provide children with essentials and the impact they are having on their lives.



Survey Findings

The Amarach survey results demonstrate that a substantial amount of parents and children have had to go without and/or cut back on essentials over the past six months.

Over the past 6 months, have you and/or your children/children had to go without or cut down on any of the following due to cost of living increases?	April 2023	April 2022
Heat	37%	28%
Electricity	23%	23%
Food	20%	16%
Clothing	43%	34%
Medical appointments/medicines/dentist/assessments	28%	17%
Social activities	57%	50%
Participating in local sports groups/clubs	20%	n/a
School supplies	12%	8%
School trips/activities	23%	n/a
Transport	14%	10%
Rent	5%	2%
None of the above	26%	37%



Almost one quarter of parents and their children had gone without or cut back on electricity (23%), more than one third heating (37%, up from 28% in 2022), one fifth food (20%, up from 16% in 2022) and almost half clothing (43%, up from 34% in 2022). Over half of parents (53%) said they had gone without or cut down on one or more of heat, electricity, medical and food. More than half (57%) said they had had to cut back on social activities.

The survey also found that over 70% of parents stated, that cost of living increases has negatively affected the children in their care over the past 6 months, with almost two in ten (17%) saying it has significantly negatively affected them.

Do you think the cost of living crisis has negatively affected your child?	April 2023	April 2022
Significantly	17%	12%
Moderately	24%	25%
Slightly	32%	34%
Not at all	25%	25%
Not applicable	2%	2%

A Barnardos staff survey found more than two thirds of respondents (69%) said that the cost of living increases were having an extremely detrimental or substantially negative impact on the health and wellbeing of the children in the families they support.

Extremely detrimental	25% (17)
Substantial	44% (30)
Moderate	25% (17)
Mild	6% (4)
None	0

“ Going to home visits and no lights, cannot boil kettle or put on heating. Families left with nothing for groceries in order to pay for power. ”

Below we detail some of the specific items listed above in detail alongside the themes that came from interviewing parents.



1. Heating and Electricity

It is clear from the Amarach survey that a substantial proportion of parents and their children have had to cut back on absolute essentials of heating and electricity, 37% of parents said that they had to cut back on heating and 23% on electricity. Children in these households are being pulled into deprivation, going without essentials, jeopardising their wellbeing and future development.

“ I’m afraid to do the washing because of the price of ESB. ”

“ We’ve had no heating for the past two months. Trying to decide between heating and the drier. Warmer outside at times than inside because of it. ”

Heating and electricity are basics that every child should be entitled to at an absolute minimum. Parents reported increasing pressures trying to afford these two essentials. Often, considerable juggling is needed to determine whether to prioritise heating or electricity and even then to be able to afford either.

CASE STUDY: One mother uses coal to heat her house. A bag of coal in her local shop has doubled in price. As a result, sometimes she cannot light the fire, as she just cannot afford to. She will only use it when it is really needed it. She will only heat one part of the house, her child’s bedroom and only keeps it on until her son falls asleep and then turns it off again. Her own room is very cold. She does that to avoid high bills. At around seven in the evening herself and her son go to bed to keep the lights off. She uses her mobile phone to light the house when her son is asleep.

Many parents stated that they are living hand to mouth when it comes to income and essential bills such as heating and electricity. Due to increasing costs, they can no longer guarantee to have the funds to cover their electricity and heating bills. To try to combat

this, parents are taking measures, cutting out non-essentials and in more severe circumstances simply going without either heat or electricity at times.

CASE STUDY: One mother has made large cutbacks, only buying the essentials now. She cannot buy the extras anymore. She uses the immersion to heat water, but only puts it on for kids shower. She boils the kettle to wash dishes. The heating is only ever on in children’s rooms and only just before they go to bed to take the chill out of the room. However, that means that the room gets damp and moisture in the room. They cannot open the windows because it is too cold and would never get them warm again. It means she is then buying things to deal with the damp. Cannot even think about using tumble dryer. ‘Thank god, it’s coming into the summer’ as her last electricity bill was so big she will have to pay it off over a year. Her provider has been ok about it, ‘because you cannot take blood from a stone’.

Barnardos staff reported that more parents they are supporting are struggling to pay for these two essentials. In some cases, staff said it has led to parents having their electricity completely cut off, parents using flashlights at night or putting extra blankets on in the evening and keeping the heating off from 7pm.

“ Family use a flashlight at night to save on energy, wear coats and have blankets over them to keep warm only turning on heating when it is freezing temperatures. ”
— *Barnardos Project Worker*

“ Stopped putting the heating on. Sometimes going without electricity. ”

“ Can’t afford heating kids have to wear extra layers for heat. ”

Unfortunately, there are always additional negative effects associated with having to go without these items. For example, we know that if houses are poorly heated there is a real risk of damp developing, which has a knock on impact on the likelihood of children becoming ill. One staff member said:

“ Family having to choose between heating or electricity bills due to increased cost of living. Using heating only once a day, relying on hot water bottles and extra blankets for heat. Has caused extreme damp in the home and increased illness for the family. ”



Prepaid Gas and Electricity Meters

A large number of the parents we interviewed spoke of the pre-paid electricity and gas meters they had in their homes. They said that money was not lasting as long as it was in the past and they are using the emergency button on a regular basis. Finding money to keep the power on is a constant worry. They are also finding that when they do top up a large proportion of money is spent to clear the emergency credit.

It was clear that parents used meters due to fear of receiving an unexpectedly high bill, and that you at least know exactly how much you are spending. However, it was also appreciated that they are paying a premium to do this.

“ With pre-paid power. Pay as you go meter. Every time I look at it I have no electric. Constantly having to press emergency credit. ”

“ There's nowhere to get away from it. Constantly press my emergency credit, and can't do that again. ”

“ Don't ever have it, energy prices. Constantly owing, using emergency fund. Borrow. Shopkeeper is good to me. ”

“ Pre paid meter. At least I know what I'm going to have to pay. It's more manageable. Households with a lot of kids. Always thinking about electricity and what has been left on. ”

“ Prepaid power in council house. €50 a week into gas, huge jump. Know cost is more on a pre pay, but you know where you stand. ”



2. Food

Changing habits, relying on others, cutting back

Survey results found that 20% of parents said they and their children had had to cut back or go without food over the past six months due to cost of living increases.

Many of the parents that we spoke to stated that they are cutting back in other areas in order to be able to afford food. For some this is essentials such as heating, as outlined above, and in others, it is things such as Wi-Fi.

Parents also repeatedly discussed having to do grocery shopping in different ways now in order to be able to afford sufficient food. Parents are shopping more frequently for food, as they could not afford to do bigger shops/money did not stretch for as many days as it did in the past. Many mentioned going to multiple shops to take advantage of discounts whilst some stated more extreme measures they were using, including using a calculator when going around the shop.

“ It’s a struggle. Weeks I can’t afford to feed my kids. Relying on soup runs. Horrible feeling. ”

“ Some weeks no money for groceries. No lunch for children. ”

“ I cannot afford to keep my house warm throughout the day. We have had to cut back on our food shopping, as it is too expensive. ”

“ Had to stop Wi-Fi and TV in the house to be able to feed the kids in the house. ”

“ When you go to the till you have to put some back. Tell person at the till I have €100, stop at that point. ”

“ Going back to use my calculator when I’m walking around the supermarket, just out of fear. ”



“ We had a young mum with her child come into our service last week asking did we have any food. She wasn’t known to us. It was very brave yet heartbreaking that someone must come to a service to look for food. We have families asking for food from our food cloud to top up their grocery shopping. ”

– Barnardos Project Worker

“ One family didn’t have enough to buy formula for the baby last week. Parents are sending their children to the Early Years setting with no nappies or baby wipes because they just can’t afford it and know the crèches have spares. ”

– Barnardos Project Worker

“ Single Mum of three is having to ask her family for money on a weekly basis just to meet the cost of bills and food. ”

– Barnardos Project Worker



3. Health

“ Can't bring my child to the doctor this week. Brought her to A&E because you don't have to pay straight away. Get a bill a month later. Horrible feeling.”
— Parent

The Amarach survey results show that 21% of parents said that they and their children had cut back on or gone without medical care or assessment over the past 6 months. Parents who had cut back told us of their concerns about the impact that this can have on their children.



Medical costs

There has been progress in relation to rolling out free healthcare to more children across the country over the last number of years, with free GP care now available to all those under the age of six. However, obviously for those over six medical costs can be considerable. Additionally, many parents we spoke to who are entitled to medical cards stated it does not cover everything. The financial pressures some families are under at the moment meant that they don't always have the money to cover direct medical costs such as bringing their children to the GP or cover prescriptions.

Some parents also spoke of not being able to cover vital dental costs for their children or only bringing children to the GP when things are particularly bad.

“ Paying for medication – not all of it is covered by medical card. If I get his private prescription there are some things not covered. Sometimes it's €25 for the prescription you don't have, you just don't have the money for it. Your son has to go a few days without medications. Weeks were you are weighing up other essentials or medication, not getting much leeway.”

“ I have a child sick at home. I'm nearly certain it's viral. But if I needed to bring her to the doctor I'd need to wait two days until I got paid.”

Additional Needs

Numerous parents spoke of their struggle or inability to pay for assessments or therapy for children with additional needs. This can be particularly difficult because they know how important it is for their development. Parents discussed having little to no option but to cut out therapies due to need to prioritise other costs.

“ He needs therapy, I just can't pay for it. Not doing anything, just going to school and coming home. He needs speech therapy to be able to communicate better when he is outside.”



4. Clothes

“ Child needs new runners for school. He has holes in his but can't afford to buy new one. Feet are getting wet every day when he comes home from school also get slagged in school.”

The Amarach survey findings show that 43% of parents said that they had cut back on or their children had gone without getting new clothes over the past six months due to cost of living increase.

Parents we interviewed spoke about the struggles to keep their children in decent clothes. They felt that the price of clothing had gone up substantially and that the knock on impact of the increases in energy and food has meant there is less left over for clothing.

A lot of parents stated they have to wait to buy clothes and shoes until child allowance comes or after a period of trying to put away money for it. If anything happens before that and they need clothes, they just have to wait.



Some parents mentioned that how they shop for clothes for their children has had to change. In the past, they may have proactively gone out and bought clothes that they knew their children would need in advance. Now, it is a case of reacting to need last minute and getting as much out of clothing as possible.

“ Daughter has 3 outfits and one pair of shoes that fits her, can't afford to get her more. That's not right.”

“ After paying for food shop let alone electricity there is nothing left for clothes even let alone doing anything with the children.”

“ You are always making excuses you cannot buy this until you have more money. These are clothes like underwear not luxuries.”

“ I've no money left at the end of the week. Live week to week. Can't just get kids a pair of runners now when they need them. I have to try and save the money for it.”

“ Cut back on things, unless it's a week you know it's children allowance. You'll hold off buying a new jacket for him, will wait until then. Manage your money around it.”

“ Parents struggling with bills and children having holes in shoes until the next children's allowance payment.”
— Barnardos Project Worker

5. Social activities

“ I don't have any money to put them into sports. That's them losing out on a hobby and having something to do them later in life and have something behind them. And it's not fair on them. All because the cost of living. ”

The Amarach survey found that almost two thirds of parents (57%) said that they had had to cut back on their children's social activities/entertainment. Almost one quarter (23%) said they had to cut back on or go without school trips/activities, and one fifth quarter (20%) participating in local sports.

Extra-curricular activities

Parents we spoke to nearly all raised the issue of the struggle to afford extra-curricular activities for children. In many cases, they simply cannot afford it. Money that was spent on it in the past is now used to pay for essentials like food or energy. A regular refrain from parents was that now all money is spent on essentials, there is nothing left to spend on 'fun things with/for the kids'. For some children this means there are no activities at all that they can engage in.

“ Children shouldn't be left behind, out of activities, because there's a gas bill to pay...make sure children aren't left behind. ”

“ Can't afford extra curricular. Just don't have it. JUST DON'T HAVE IT. END OF. ”

Can't afford any after school activities for five year old. Can't

“ pay for insurance for football. Kids are going to miss out, and there's embarrassment. ”

They are unable to go and do activities with friends or go to

“ parties they are in home a lot more they are missing out on social aspect of their childhood. ”

Parents understand the importance of these activities, appreciating that they are not just a nicety, but it is a vital part of a decent childhood. It plays a vital role in development and being able to experience different things and build relationships.

CASE STUDY: Staff reported that more and more parents we support are struggling to pay for extra-curricular activities. In one example, a staff member reported a case in which parents needed to prioritize paying bills. Two brothers who play football were unable to continue to play because their club fees were not paid. Their parents live from week to week, depend on family members to help when they run out of money for heat and electricity and rely on food parcels from the children's school. They are accessing all supports currently available yet still cannot afford for their children to be part of their local football club.

Holiday times and days out

Parents repeatedly reported no longer being in a position to be able to bring their children on day outs and other trips, due to increased costs. These days out include even small things such as jumping on a short bus journey to the seaside.



It was clear from parents that providing for children can be considerably more expensive during holiday periods. The options of where to go and what to do are more limited due to costs involved. They try and make do with free things, however, that's limited in some places, and going on walk and parks isn't always possible when the weather is bad. Parents also discussed the guilt they feel for not being able to go somewhere with their children, as well as the impact on mental health.

“ My eight year old said to me the other day ‘you never bring us anywhere. They don't understand that it's the cost of the stuff now.’ ”

“ I find it's not fair on the kids. It's terrible on them. You'd be lucky to have a tenner left at the end of the week. Where is the life for the kids to have a little treat or day out. Do something nice for them. Used to wait until allowance for treats or clothes. Not a chance I can do that now. No money left over. ”

CASE STUDY: Mother with three children struggled in the run up to Easter break in school. There is no summer camp or Easter camp this year. She just cannot afford it. Her children want to go to the beach when it is nice but most of the time she cannot afford the petrol to get to the beach. She has to give her children two weeks' notice if she is planning to go somewhere, so that she has time to try to scrape the money together. All she wants to do is bring them out. The guilt just creeps in. She cannot even afford a trip to the play centre. She tries not to let it affect her mental health.



“ We are off for Easter. Depending on the park and woods. With bad weather, it is not great. Hear of kids doing camps, we cannot afford camps. We just have to go for walks. ”

“ Normally I have a plan for Easter. This year we can't afford it. Days out, too expensive, just can't go to them this year. Way more pressure during holiday times. Thank god, Easter weekend fell on allowance week. ”

“ I can't bring my kids anywhere, I've no money. I can't go on days out. I'm not left after bills to do anything. There's nothing left. Used to be able to plan out days. ”

“ Can't even get bus to the beach to get an ice cream. Can't even afford the bus. It's quite depressing. Obviously the kids are losing out, but hands are tied. ”

Social Activities

Some parents reported that they dread/will no longer bring their children to classmates birthdays because they don't have the money to pay for a birthday gift, and are therefore too ashamed to go.

“ We discourage any play date/ party for the children. ”

“ I dread if they're invited to a friends birthday party because I never have the money for a present. ”

“ My son was invited to his pals 9th birthday party, I let on we had covid cause I had nothing extra to give as a pressie. ”



6. Transport

“ Calculated to see how much diesel left in the car to go 20 miles to bring the kids to Glendalough. Would never have thought twice about in the past.”

The Amarach survey results show that 14% of parents said that they and their children had cut back on or gone without transport over the past 6 months.

The increases to petrol and diesel cost over the past 18 months have been severe. This has had a big impact on families who need to use cars for transport. For parents in more rural and isolated areas, or who need cars for work, the increase cost was said to be a significant financial hit.

According to parents we spoke to public transport in many places simply is not an option, as it does not exist. Parents in some rural areas we spoke to said they regularly must decide between heating and other essentials and making longer car journeys.

In some cases, parents reported not being in a position to leave the house as often as they would have in the past because of their worries about petrol costs. Additionally, some parents spoke of the inability to go see relatives who live more than a few minutes away as they cannot afford the fuel.

“ When you live rurally and need your own car to get around having to prioritise diesel over food to get money for bills.”



Access to services

In some areas parents said they lived long distances from community and support services. The increase in fuel costs, general expenses of owning and running a car and general lack of public transport means they simply cannot access those services.

“ Got a lot of information about activities and some services in the area. But I can't get to them. Because I can't afford to drive there and there are no buses.”

“ Cost of travel has restricted our movement and living in the heart of the countryside we have absolutely no public services locally.”



7. Housing

“ Couldn't afford to pay rent. I feel really uncomfortable, never happened to me. I don't want to be homeless with my daughter. Don't want to put her through those things. I had so much happen with my ex. She's been through enough. ”

The current housing crisis is affecting families across the country. Five per cent of parents said they had had to cut back on rent over the past six months. Some parents we spoke to mentioned that the cost of living increases meant they could not pay their rent at times.

Fear of eviction

Many families who are renting spoke of the precarious position they find themselves in and the fear that they have of being evicted. For some parents we spoke to this was exacerbated further by the fact at times recently they were not able to pay their rent fully due to having to prioritise other bills, aware of the potential impact this could have. This fear is heightened for some families who experience specific needs or are again fleeing at-risk environments.

Unsuitable accommodation

For many of the parents we spoke to the availability and cost of decent rental properties means that they are living in cramped and poor conditions because they could not afford anything else. This included staying with family and in several instances meant children sharing beds with adults.

“ One example family, single Mum and child living with maternal grandmother, 6 year old sharing a bed with his grandmother as it is only a 2 bed house, family can't find rented accommodation. ”
— *Barnardos Project Worker*

“ Family who are living in unsuitable accommodation out the back of grandparents house. Having a severe affect on mental and physical health of children and parent. ”
— *Barnardos Project Worker*





For many of the parents we spoke to who live in private rented housing, the accommodation is in poor condition and poorly insulated. Parents reported being frightened to ask landlords to put in better insulation or to fix issues, too frightened to rock the boat. That means they spend more on heating or have to cut back on how much they use.

Additionally, parents are also not in a position to pay for basic repairs and maintenance in their homes themselves. In one instance, a parent spoke of her inability to paint her children's bedroom because there was 'no chance she could afford the paint'. She appreciated that it might not seem that expensive, but the €20 the paint would cost is €20 she simply does not have.

CASE STUDY: Pregnant mother is living with her three children. She was recently handed an eviction notice. She has decided to 'basically squat' in the home until landlord takes her to court. Local council want her to bring her children to a local hub. She wants to avoid this at all costs as it would be three young children, a baby and herself in one bedroom. She is worried it would be very traumatising for a child.

CASE STUDY: A mother experienced domestic violence and had to move back to brother's apartment. Her son followed her after a few weeks. Her brother, his partner and their 6-month-old baby are in one room. The mother and son are sharing a bed in the other bedroom. Moved in thinking it would be a few weeks, it has been 18 months. The father is not homeless. It is very tough that child's option is to stay with abusive dad or stay homeless with her. Offered to be put in homeless hub 20 kilometres from work and school. 'Finding a roof so he can have his own bed. Its hell.'



8. Mental Health

Speaking to parents and staff allowed an opportunity to investigate the wider impact of cutbacks and financial pressures on children's mental health. Staff and parents spoke of the fact that children themselves are often aware and conscious of the issues that parents are facing. Children are conscious of the new constraints being placed on them in terms of what they can do, and the noticeable financial stress of their parents. There were reports of children asking their parents 'are we poor'.

“ Kids keep asking if we are poor because they have to wait together sports clothes, shoes and school bits. ”

Some parents stated that their children are becoming anxious because they cannot do what their friends might be able to do or because they are aware their parents are under additional stresses. It is very difficult to keep the financial pressures away from older children.



“ Impossible to keep it from a 9 year old. I can't give her what she needs. And she knows that. ”

In some extreme cases, parents reported that children did not want their parents to deal with more financial struggles and so were trying to take actions to keep additional financial burdens on themselves.

“ Children are aware of money being tight and have stopped asking to go places or to meet friends or do activities. ”

“ My son needed runners for his GAA, he got blisters and didn't tell me about them. I felt so guilty, but even if he had told me, I wouldn't have been able to afford them. ”

“ My child didn't tell me she was ill in case I didn't get paid when taking day off work to mind her. ”

“ So he has taken to going cold throughout the day when he is home and will go hungry at lunchtimes. ”

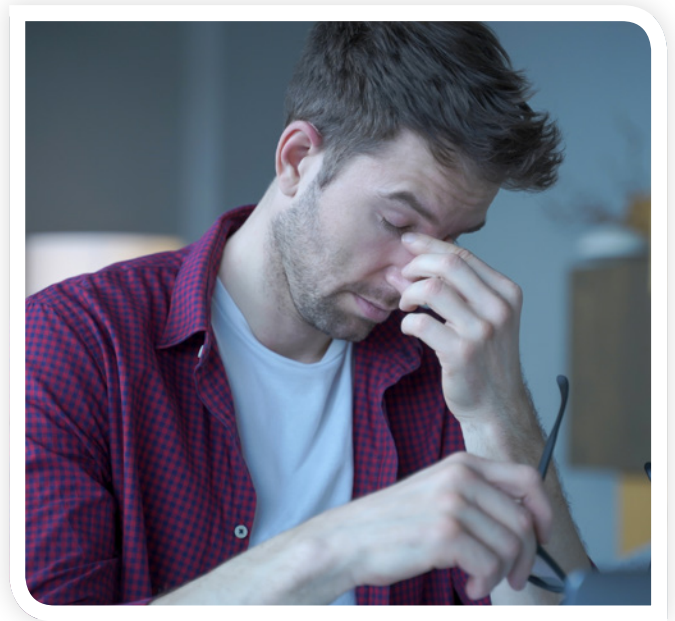
Finally, parents spoke of how great their children can be with dealing with not having enough. However, they know it is difficult for them when they see their peers. They are conscious of what they are not able to do in comparison to their friends such as holidays, visits to cinema, birthdays, and Christmas.

“ My children are very grateful people but we can see the disappointment when others are talking about their lives. ”

Cost of Living – Impact on parents

“ Had to give my kids to my ex for Christmas because I couldn't afford it. It almost killed me.”

It is clear from both the survey findings and interviews with parents that cost of living increases have placed significant additional financial pressures on parents. Below we outline in more detail how this pressure, and the resulting personal sacrifices and hardships, have had a negative knock on effect on parents' mental health and worries about the future. For parents dealing with additional adversities this has exacerbated those challenges, their ability to address those issues and at times reduced their potential to focus on their children.



Survey findings

Seven in ten (70%) parents said they sometimes or always worry about not being able to provide their children with daily essentials such as food, heat or electricity. Only one in ten parents (11%) said they never worry.

How often do you worry about being able to provide your children with daily essentials?	April 2023	April 2022
Always	28%	28%
Sometimes	42%	36%
Rarely	19%	19%
Never	11%	15%

Additionally, 45% of parents who completed the survey said their mental health has been significantly or moderately impacted by cost of living increases.

Over four in ten (43%) parents are moderately/very worried about having enough money over the next 6 months to meet the needs of their children. Only 20% said they were 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 2023	April 2022
Very worried	24%	20%
Moderately worried	18%	19%
Slightly worried	37%	36%
Not worried	20%	24%



1. Mental Health

“ I have anxiety. Thinking about things being cut off and not having enough money. ”

“ It's very stressful. They don't know the price of living, they shouldn't know we are not surviving at the minute. If prices get higher don't know how we will survive. ”

“ I'm owing money everywhere. Its constant. Never not thinking about it. ”

Impact of financial stress

Parents reported feeling more stressed about being able to afford essential bills. The fact that everything has gone up means that they feel there is little to no respite from cost of living pressures. Parents stated that they are fearful of bills, feel guilty about having to almost constantly say no to their children and are feeling depressed at times because life has gotten so much harder and their quality of life has diminished, which we discuss in further detail below.

Many parents emphasised the point that this is not something that they have experienced in previous years, with 45% of parents who completed the Amarach survey said their mental health has been significantly or moderately impacted by cost of living increases.



“ I constantly fear that I'll have an extra bill or a massive increase of electricity and not be able to afford it or have to go without necessary stuff to be able to cover any cost. ”

“ It can be mentally draining, constantly micro managing. What I can afford, what can I not afford. It's a struggle to not get depressed. ”

“ Constantly worrying about money. Having to say no to the kids as we can't afford extras. Anxiety and sleep loss over missing mortgage payments. ”

“ It wouldn't be in my mind before. I would be more free. Constantly thinking about it now. Think a lot about what you are going to do. ”

“ Mental health is at an all-time low. ”

Parents spoke about mental health and wellbeing issues worsening because even with sacrifices and micro budgeting they still cannot give their children what they want and in fact what they believe their children deserve.

It was clear that parents want their best for their children, to give them what they want and need. They appreciate that in life that will not always be possible. However, many felt they are now constantly saying no to them. Over time, this is tough to deal with and make them feel like they are doing something wrong as a parent and really affect self-esteem.

“ You deserve so much more – what I think about children. We are trapped, just trapped. ”

“ A lot of the time, I feel bad, because I can't give them what I used to be able to give them. ”

“ Learning to say no is a big thing. 'my friend is going here, my friend can have this'. They all want to keep up with the Jones'. ”

“ Life is gone so bad, can't afford to do anything. I'm walking on the street, I'm lost. Thinking, what can I do for my daughter. How can I get more money for my daughter. ”

Impact on additional issues

It is important to note that for many parents that we support have additional challenges and adversities in their lives which they are trying to address. It is hard for parents to address these issues if they are constantly struggling, worrying or simply unable to meet basic needs. Unfortunately, this can impact on their level of engagement with their children and take the focus away from parenting and complex challenges that may exist there

“ We cannot expect families to make progress with parenting courses etc. when their basic needs are not being met. ”
— Barnardos Project Worker

2. Personal Sacrifices

“ My birthday the other day. Got money from my own family. Spent it on dinners for my kids. ”

Food, heating, energy, clothing

Amarach findings show just how much parents are cutting back or going without at the moment. Of parents who said they had cut back, half said they had cut back or gone without medicines/medical/dental appointments over the past six months and 70% had cut back or gone without clothing.



“ Can never penalise my children for the cost of living. I try and trawl the money together somehow even if it means I go with nothing. ”

“ Be lucky to buy a pair of knickers for yourself. Clothes not an option for you. The few times recently I've gone to get clothes for myself I've had to put them back, getting clothes at the same time for the kids and didn't have the money for both. ”

“ Days I wouldn't have a dinner, so kids can have a dinner. Unless it's allowance week, eat like a queen. ”

Parents discussed the fact that putting their children first is part of being a parent, that they know its part of the job making sacrifices. However, they feel this has increased substantially over the past year.

“ Mammy doesn't get anything, she's just happy if the bills are paid. I don't come into it any more. ”

One Barnardos staff member reported working with a parent who is sharing care of her children with their father. The mother only tops up her electricity and gas meters when the children are with her, goes without heat and sometimes electricity when they are not with her, just to try to make sure she can provide enough while they are in her care.

Parents discussed at length how they are doing as much as they can to make sure their children are affected as little as possible by cost of living issues. Unfortunately, even with this action, they know that children will sometimes go without something they need.

Social Activities

Of parents who said they have cut back or gone without, almost 8 in 10 parents (79%) said they are cutting back on social activities for themselves, with many expressing they are non-existent as a result of having to prioritise bills and household costs.

“ Unable to meet up with friends due to petrol costs and general increases. ”

“ I have stopped watching TV at night time when the kids go to bed to try and save some electricity. ”

This inability to get out of the house and socialise, aligned with constant struggle just to keep their heads above water and make regular cut backs has made life considerably tougher for many. Parents reported that life has gotten harder and reflected on the fact that their standard of living has gone down, to the point they feel as if they are only surviving now and not living.



“ Life has gone harder, not easier, it's constant. We don't go out anymore, just can't go out because we can't afford it. You have to survive one way or another. You want to try and have some sort of luxury, but you can't. What's life without it. ”

“ I don't dye my hair, don't meet the girls anymore, don't get clothes. I do nothing anymore. I haven't been able to get money for the gym at all, would jeopardise kids activities. Where am I meant to get that money. ”

“ I'd never treat myself. The morale goes down, if you don't look good you don't feel good. It's hard living. ”

“ Bills, food, roof over their head. That's the priority. Struggle to look beyond on. Learning how to manage and to prioritise what you can pay out so you're not sinking. We're not living, we are surviving. ”



3. Planning for the future and unexpected expenses

The majority of parents responding to the survey stated they are worried about having enough money over the next six months to meet the needs of their children. Over 4 in 10 (43%) are moderately/very worried about this, only 20% said they were not worried at all.

Parents we spoke to repeatedly stated how financially precarious they feel. They are aware that if something goes wrong or there is an unexpected cost, such as a washing machine or car breaking down they will really struggle, one off costs can almost ‘cripple’ them.

“ Every Day is a Rainy Day – Saving and Unexpected Costs. ”

“ It makes you worried about whether you will manage in an emergency if you needed a new washing machine or something like that. ”

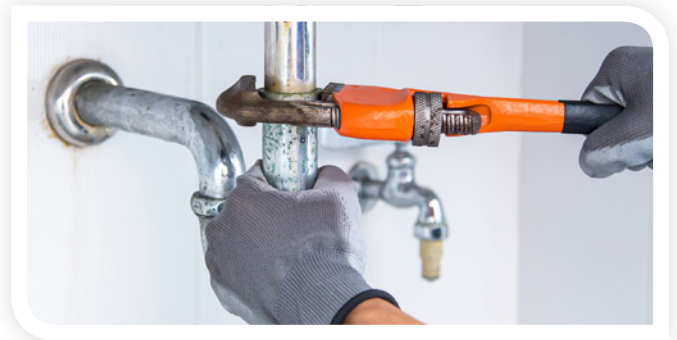
“ If anything happens my car that's the end of it I won't be able to afford to get it fixed. ”

“ Much more stressed, fearful of the future. Anything out of the ordinary, could put us over the edge. ”

I worry that something will break

“ and I won't have the money to replace or repair it. ”

CASE STUDY: A mother's fridge broke down out of the blue. She had three young children in the house, so needed to get it replaced immediately. Unfortunately, she didn't have any money saved for such an expense so she went to social welfare office. She sent in forms for emergency needs payment. Had to bring all kids down to office, waited for an hour and a half. She was told it could take a few weeks to get a response. She knew she could not wait that long so she had to go to SVP.



A staff member reported working with a family who had a sudden unexpected but essential dental bill. This meant that they had limited food for a period. A food hamper from Barnardos was offered and accepted. It highlighted how families are living week to week and how one medical bill for example can cause huge financial problems within the home.

Families we spoke to who may have some savings put away in the past have long since exhausted those resources. Parents repeatedly stated they cannot save any money at the moment. They are living pay day to pay day, week to week.

The rise in the cost of mortgage, electricity and gas and groceries has meant that we have had to cut back on every other expense. We live pay cheque to pay cheque. It has also become impossible to save any money.

Therefore, when emergencies do come up they have to borrow from friends, go to charities or else at times they had to go without.

For some, even if they do manage to put some money away or get money together from somewhere it inevitably has to go into paying immediate bills. Any time that there seems to be a glimpse of saving something or getting a little bit away from financial difficulties ‘they get sucked back in’. They are chasing their tails in regards bills and can never seem to get ahead of themselves.

Generally, parents reported being worried about the future and being able to provide for their children. They cannot see the cost of living crisis going away and they are all too aware of not having anything if something unexpected does come up. Longer-term opportunities for themselves and their children, such as further education, seem further and further away.

Conclusion and Recommendations

“ Same amount of money coming into the house, it's bills that have changed. General cost of living needs to come down to give people a break. ”

“ Nowhere to turn if you have nothing, have to struggle get on with it, and get to the next payday. ”

“ Everything is going up, except the things that help. ”

As a society, it is unacceptable that children are going without absolute minimal necessities. All children across Ireland should be entitled to a standard of living that supports their emotional, social and physical development.

Over the past 18 months the government has had three occasions to provide additional support for families and try and prevent more children going without and being pulled into serious deprivation, cost of living measures in 2022, Budget 2023 and cost of living measures 2023. Parents mentioned that some of those measures did indeed help and enabled to keep the electricity on.

“ Double allowance helps, and €200 helps, means we can actually get things. ”

“ Electricity credits have been great. One month, I had no money left to buy electric. Had paid off other bills and nothing left. Without that wouldn't have had anything. ”

However, it was clear from parents that they did not feel that the measures had gone far enough. There was appreciation that the measures were only temporary in nature, and there is a need for more permanent supports.

“ Government supports are great to get you out of a hole, but nothing to stabilise you. ”

“ With the €200 bonus I can get my kids summer clothes. It definitely does help. But I don't think it should stop now. Because it's just gone so hard. Something more regular would mean we can cover essentials. ”

“ The money is a great help that we are getting, but we know it's not going to last, and we know we won't stay afloat or be able to manage when they come to an end. ”

As the cost of living crisis continues there is a risk that more and more children will be pulled into deprivation and spend longer and longer without sufficient food, heat and electricity. It is vital that the Government introduces 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. Below we outline immediate steps that would go same way to begin to help make that a reality.

1. Increase Income Supports

“Welfare grant – sometimes it’s like you’re fighting for it. Sometimes waiting 6 weeks for the sake of €50, child needs it now.”

“It would be nice to know that we won’t go without essentials. Go to sleep knowing that.”

“Could forgo the 200 here and 100 there, if it meant more stability and certainty.”

Low-income families have clearly demonstrated they are struggling to provide children with necessities. Some parents may need support with budgeting their money in order to make it go further. However, for the vast majority of parents we spoke to they are already doing everything that they can. It is simply a matter of not having sufficient income to meet costs. The government must increase welfare supports in order to make sure that families have enough to provide their children with all their basic essentials.

- Benchmark social welfare payments in line with minimum essential standard of living measurements. This is a sector wide ask.
- Increase the Qualified Child Increase in line with inflation. This is a sector wide ask.
- Set maximum waiting times for parents seeking Additional Needs Payments where children are at risk of going without essentials.

2. Food

“No child should live in households at risk of having insufficient nutritious food.”

- Further expand the hot school meals programme to secondary schools and more non-DEIS schools. Pilot expansion of school meals during holiday time.
- Publish an Action Plan on Food Poverty informed by research carried out by the food poverty Working Group led by Joe O’Brien. This should set out specific targets for reducing the number children and families experiencing food poverty and the actions to achieve those reductions.

3. Heating and Electricity

Many of the families we spoke to stated they are struggling to provide their children with heating and electricity.

- Ensure that families on low incomes with children living in the house who are using pre-paid meters are automatically placed on lowest tariffs. It is unjust that children living in low-income households are going with less heat and electricity because their parents are paying higher tariffs.
- Extend fuel allowance to families receiving the working family payment.
- Provide an additional once off targeted lump sum to low income families most at risk of going without heating this coming winter to cover the continued exceptionally high price of heating.

4. Social Activities

“ Bonus for the summer to be able to bring the kids out. Some sort of grant. It's going to be very hard to bring them somewhere in the summer. Bringing them out once a month in the summer, it's not fair. ”

It is clear that children are missing out on vital extra-curricular activities as a result of cost of living increases. Engaging in sports and other cultural activities is beyond the affordability of some families where there are no free options available to them locally. Social activities are a vital part of a decent childhood, all children should be able to partake in them.

- The newly established Child Poverty and Wellbeing Unit should introduce measures to guarantee children living in low-income families can engage equitably in after school sporting and cultural activities. This might take the form of a grant or subsidised rates for families to use with local holiday camps and extra-curricular activities and free public transport for children during holiday periods.

About Barnardos

As Ireland's leading children's charity, helping vulnerable children since the 1960's, Barnardos' work 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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