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# Cost of Living Crisis

Impact on Children 2024



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## Cost of Living Crisis - Impact on Children 2024

Barnardos provides essential 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 therapeutic early intervention and targeted services in our service locations across the country, in family homes, schools, early learning and care settings and communities.

### Introduction

We support thousands of children and families across Ireland every year. Our services are located in communities with long term experience of economic disadvantage<sup>1</sup>. 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. Research consistently demonstrates that the longer children spend in poverty and experiencing deprivation the bigger a negative impact it can have on their futures<sup>2</sup>, clearly evidencing that childhood lasts a lifetime.

For the past three years Barnardos has monitored the impact of cost of living increases on families and children. This report outlines in detail the number of families who are cutting back and going without essentials due to increases in cost of living. It. A nationally representative survey of 1,000 parents, carried out by Amarach Research, highlights the struggles families are facing and the impact on their children. The report also shares the experience of parents currently supported through Barnardos' services. Both the survey and the interviews with parents were conducted in April this year.

 <sup>&</sup>lt;sup>1</sup> According to Pobal Deprivation Index Pobal HP Deprivation Index Launched - Pobal
<sup>2</sup> Childhood poverty associated with higher risk of material deprivation and income poverty in Irish adults | ESRI

Despite slowing inflation, the findings show that families are continuing to struggle to provide their children with essentials such as heating, electricity, food and clothing. Prices for those items remained much higher than they did two years ago, having increased much faster than family income.

The survey results are similar to those in 2023 demonstrating that many families continue to struggle with cost of living. Too many families are cutting back on essentials or simply going without, greatly affecting their standard of living and the quality of childhoods.

Government supports have helped considerably, but they have been temporary in nature. It is vital that in Budget 2025 the Government continues to direct 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. Without those supports there is a real risk that more children and families will be pulled into poverty and deprivation for longer. We set out the immediate and longer-term solutions the government should adopt to combat the situation<sup>3</sup>.

## Methodology

Barnardos commissioned Amarach 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 April this year. We discussed cost of living issues directly with parents in over 10 Barnardos services across the country. We surveyed and spoke to staff across our services to get their views on cost of living issues facing the families we support.

<sup>&</sup>lt;sup>3</sup> This builds on from last year's report and our focused work on food poverty, published earlier in 2023.

# Cost of Living - Impact on Children and Families

#### **Amarach Survey Findings**

Amarach carried out a nationally representative survey of 1,000 parents with children in April this year in relation to their experiences of the cost of living over the previous six months. The 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. Almost half of parents (47%) said they had gone without or cut down on one or more of heat, electricity, medical and food over the past six months. Figures remain worryingly high and above levels in 2022.

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

Over one quarter of parents and their children had gone without or cut back on heat (28%), and one in five had cut back on electricity (20%) and food (20%). Two in five parents said they had to cut back on clothing for their children (40%, slightly down from 43% in 2023 but higher than 34% in 2022). Almost half (47%) said they had had to cut back on social activities for their children. Only one quarter of parents (26%) said they didn't have to cut back on any of the above, same as last year.

The survey found that over four in five parents (81%) stated that cost of living increases has negatively affected the children in their care over the past 6 months, with almost two in ten (18%, slightly up on 17% in 2023) saying it has significantly negatively affected them.

Do you think the cost-of-living crisis has	April	April	April 2022
negatively affected your child?	2024	2023	
Significantly	18%	17%	12%
Moderately	24%	24%	25%
Slightly	39%	32%	34%
Notatall	16%	25%	25%
Notapplicable	2%	2%	2%

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.

How worried are you about being able to	April	April	April
afford to meet your children's needs over the	2024	2023	2022
next 6 months			
Very worried	21%	24%	20%
Moderately worried	19%	18%	19%

Slightly worried	41%	37%	36%
Notworried	19%	20%	24%

Seven in ten (70%) parents said they sometimes or always worry about not being able to provide their children with daily essentials. More than a quarter (26%) said they are always worried about it. Only one in ten parents (10%) said they never worry.

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

#### Lone Parents

Lone parents were far more likely to report having gone without or cut back on items. For example 30% of lone parents said they cut back or went without food compared to 17% of two parent families. Similarly, 61% of lone parents said they went without or cut back on clothing, compared to 34% of two parent families. Again, lone parents were far more likely, more than double, to report cost of living issues significantly negatively affecting their child than those in two parent families, 31% compared to 14%. Nearly half of lone parents (46%) said they were always worried about being able to provide their children with daily essentials, compared to 20% of those in two parent families.

It is clear from the survey findings that despite inflation levelling off, a significant proportion of children went without or had to cut back on essentials. A large proportion of parents remain regularly concerned about being able to provide their children with daily necessities and are worried about being able to afford to meet their children's needs. The vast majority of parents felt that cost of living

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issues continue to negatively affect their children. For families across the country cost of living issues have severely impacted their standard of living and the quality of their children's childhoods.

## **Levels of Inflation**

It is important to set out the levels of inflation to give context just how much prices have increased since 2021, and why parents might be struggling so much at the moment.

Over the past few years there has been an exceptionally large increase in prices, inflation hit levels not seen for decades. For example, in the 12 months prior to March 2023, inflation measured an average change in prices of 7.7%. In the 10 years from 2010 to 2020 there was a total of 7.9% inflation<sup>4</sup>. Overall, inflation increased by 6.3% in Ireland last year and 7.8% in 2022. However, for certain essential items inflation was far higher leading to cost-of-living crisis for many families, in particular those on low incomes with limited disposable income.

While inflation has slowed substantially over the past six months this does not mean that prices are coming down to previous levels, merely that they are staying at high levels, just not growing at historic rates as they had over the past two years.

#### Energy

Between 2019 and 2023, the cost of energy rose by 58% with energy prices more than doubling for many people over 2021 and 2022<sup>5</sup>. When that is broken down into individual households it means that annual costs climbed by about €2,000 for many people. As the graph demonstrates above, prices are beginning to come down but not almost at the rate they went up from January 2021 to January 2023.

#### Groceries

The average price of groceries went up by over 10% in 2023 and 10% in 2022. Although inflation for groceries has decreased over the past year it still remains high

<sup>4</sup> Consumer Price Index <sup>5</sup>

Barnardos Ireland barnardos.ie at just under 5%<sup>6</sup>. Taking an average 10% increase for both years, a family who spent €80 a week on groceries in 2021 would have to find an additional €1,000 in 2024 to afford the same food. For many families with low incomes and stretched budgets trying to find that additional income is exceptionally difficult. They have been forced to strip back their grocery shopping further and make tough cuts elsewhere.

#### Minimum essential standard of living

The annual Minimum Essential Standard of Living (MESL) update captures the change in the cost of the minimum basket of goods and services needed to enable people to live with dignity. The core MESL cost increased by an average of 12.9% for urban based households and by 5.7% for rural households in the twelve months to March 2023. This has led to cumulative increases in the core MESL costs, over the three years to March 2023, of 17.8% for households in urban areas and 21.2% for households in rural areas.

#### Rent

Families not in a position to own their own home and not living with relatives or in council housing can be susceptible to rapidly increasing rental prices. The latest figures show the average increase in rent during 2023 was 6.8% nationally, following on from increases of 13.7% in 2022 and 10.3% in 2021. 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.

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<sup>&</sup>lt;sup>6</sup> Consumer Price Index February 2024 - Central Statistics Office

#### **Child Poverty and Deprivation Statistics**

When analysing cost of living difficulties among families it is important to keep in mind the latest poverty and deprivation figures. The most recent statistics from the Survey on Income and Living Conditions (SILC) show that there have been some positive steps in relation to the number of children living in consistent poverty in 2023, while those at risk of poverty stayed roughly the same [1]. However, the statistics also showed that the number experiencing enforced deprivation and therefore going without essential items actually increased [2]. This is a result of more children living in non-income poor households experiencing deprivation. So, although less children were technically living in poverty, more children were going without essentials. This is reflective of what staff in our services have witnessed, outlined in more detail below.

It is important to remember something highlighted in a recent OECD report[3] that although children living in income poor households are far more likely to experience deprivation 'by and large most children in Ireland experiencing specific material deprivation do not come from income poor households. In 2021, out of the 13% of children experiencing child specific material deprivation in Ireland, only 2.5% are income poor while slightly under 11% are non-income poor.

It is clear from analysis of SILC that the cost of living supports provided by government played an extremely important role in preventing more people entering poverty. The government needs to continue targeting supports at families most at risk of being pulled into deprivation whilst simultaneously introducing specific measures that will help reduce those already experiencing deprivation.

## Barnardos Staff and Parents Supported in Services

We struggle just to cover the basics. (Parent)

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Whole family sleeping in the sitting room as they can't afford to heat the house. Mothers going without food to feed children. Rubbish mounting in the garden as they can't afford to dispose of it. (Barnardos project worker)

We spoke to Barnardos staff across our services to get their perspectives on the cost-of-living issues families they are supporting face and the impact it is having on their children. Additionally, we spoke to parents in 10 of our services about cost-of-living issues. Our aim is to provide real experiences of families who are struggling to provide their children with essentials, outlining the steps being taken by those who are, and highlighting the impact it is having on their standard of living. Below we set out findings from a survey of staff members before focusing on specific items families are struggling to afford, contextualising each section with the relevant statistics from the Amarach survey.

### **Staff survey**

The Barnardos staff found more than seven in ten respondents (71%) 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. The figures are slightly higher than in 2023.

Cost of living increases	April 2024	April 2023
impact on children you		
support		
Extremely detrimental	18%	18%
Substantial	53%	44%
Moderate	22%	25%
Mild	7%	6%
None	0%	0

Families in arrears with ESB in order to keep rent/mortgage paid. Keeping grocery shopping at a minimum, struggling to keep up with the cost of tax, insurance and petrol/diesel, struggling to pay for after school activities and children missing out versus their friends, children who don't attend DEIS schools struggling to provide a healthy school lunch for children. (Barnardos Project Worker)

Staff were asked the impact cost of living increases had over the past six months on families' ability to provide essentials. Almost two thirds (64%) said it had made it a lot more difficult, with less than one in ten (8%) saying it had made no real difference and no staff suggesting it had become in anyway easier for their families.

Struggling a lot more to provide	64%
essentials	
Finding it a bit more difficult to provide	29%
essentials	
No real difference	8%
Finding it a bit easier to provide	0%
essentials	
Managing to provide essentials a lot	0%
easier	

#### 1. Heating and Electricity

#### Amarach Survey

A substantial proportion of parents and their children have had to cut back on absolute essentials of heating and electricity, 28% of parents said that they had to cut back on heating and 20% on electricity.

We've had to go without heating on the house as I couldn't afford to get oil. I lit a fire when I could but coal is so expensive and I wasn't always able to pay for it. My kids have been sick because of it. (Parent)

Wearing coats inside when I could not afford to heat my home (Parent)

Heating and electricity are an essential that all children should have appropriate access to at an absolute minimum. Parents reported they were continuing to have to juggle other bills in order to afford both, cutting back in other areas to afford to do so. Parents mentioned going without heat at times in order to lower bills or prepaid meters.

Numerous staff members said they regularly go out to visit families and notice that their homes are cold, that the heating is nearly always off in order to keep bills down.

Children staying in library to do homework as electricity is restricted at home because of cost. (Barnardos Project Worker)

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It was observed on home visits that heating is not being used while children are in school. (Barnardos Project Worker)

Staff said they were supporting many families having to make tough decisions about bills and essential items and witnessed some families taking drastic measures in more extreme circumstances.

Some have had to resort to using furniture to heat fireplace or go to the woods to get branches of the trees after storms. Some have to ask other (Barnardos Project Worker)

In one instance a staff member stated that one family they worked with, all five children and both parents slept for two weeks in the sitting room in front of the open fire due to having no money for oil. In another case a staff member mentioned families using candles a lot more to save with electricity which can be dangerous with small children. One project worker said she was working with a mother who is going to bed at 7.30 with her child to keep warm and to reduce electricity bills and reduce the need to put the heating on.

Unfortunately, parents recognised there are always additional negative effects associated with having to go without heating and electricity. For example, 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. Parents mentioned that they knew leaving the heating off could end up being a false economy because of the resulting repercussions, such as the cost of looking after sick children or not being able to dry clothes which then need to be washed again.

One parent said that due to a lack of heating available and poor living conditions they identified a significant increase in medical related issues and hospital stays. Once someone gets sick they have to use equipment to take damp out of the room which results in a higher electricity rate which results in an alternative bill not being paid.

#### 2. Groceries

#### Amarach 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 (similar levels to 23% in 2023).

Sometimes we've just had noodles for dinner because that's all I can afford (Parent)

Many of the parents that we spoke to stated that they are still regularly having to cut back in other areas in order to be able to afford food<sup>III</sup>. Families mentioned that

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they continue to adapt shopping habits, such as not shopping with children as they make unaffordable requests, as well as needing to do as much as possible to stretch out their food for longer. They discussed talking about trying to make dinners that will last more than one day such as stews to save money on shopping as well as about constantly juggling priorities. For example, 'one week trying to pay something off the bills and the next paying for food shopping and then trying to make it last because I just can't afford to do both in the same week'.

Numerous parents stated that still rely on voluntary organisations<sup>[2]</sup> or family members at times to get them through when it comes to food. Staff said that they continue to see an increase in the number of families looking for grocery vouchers directly from Barnardos. In one service a staff member said that parents are so reliant on weekly food hampers being given out that they will phone call if it is more than an hour late. In another urban area the demand for vouchers has grown to such an extent that staff members would say that there isn't a family they support who would not benefit from them. Several parents and staff mentioned that these vouchers provide families with a bit of financial respite to pay for other essentials, where they struggle to receive financial support around.

#### 3. Clothes

#### Amarach Survey

Findings show that 40% 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.

Children would have to make clothes and footwear last as they are so expensive and I only replace them when they are threadbare. (Parent)

Can't afford shoes, had to postpone getting her glasses, she only has one coat, we live in a freezing house. (Parent)

One family's heating bills were so high mam couldn't afford to buy her 8 year daughter and 7 month old baby a heavy coat when it snowed in March. (Barnardos Project Worker)

Parents we spoke to mentioned not being able to provide their children with adequate clothing what as regularly as they would like. For example, many parents highlighted having to wait to buy children new shoes or clothes, despite them being too small or having holes in them.

At times children had holes in their school shoes before I could buy new ones. (Parent) Not being able to provide new shoes when old ones have worn down/become too small. (Parent)

Some parents discussed being unable to afford new coats for their children when it got cold or had to wait for longer periods. This was a result prioritising other bills more frequently and having less to put aside for clothing as there might have been in the past. One parent mentioned that she has €5 euro left once she has her bills paid and food bought each week. She questions how she is meant to afford clothing for her growing child with that €5.

#### 4. Social/extra-curricular activities

#### Amarach Survey

Found that almost half of parents (47%) said that they had had to cut back on their children's social activities/entertainment. Almost one fifth (18%) said they had to cut back on or go without school trips/activities, and one fifth quarter (20%) participating in local sports.

My child has had to lie about why he couldn't go on school trips or sports events (Parent)

Parents repeatedly told of times when they couldn't pay for social activities or after school activities for their children. Staff discussed children they support missing out on going on school trips and excursions and having to make up fake excuses so that people don't know it's because they cannot afford to go.

In many cases, they simply cannot afford these activities. It is the first area that is cut back in order to afford other essentials like food or energy. For some children this means there are no activities at all that they can engage in.

Money is tight so they cannot do all the things they want as paying bill is currently more important than extra-curricular activities. (Barnardos Project Worker)

We have had to curtail after school activities, instead of going every week, just twice a month. (Parent)

Cannot afford any afterschool activities for children, or school holiday outings. (Parent)

Missing out on extra-curricular activities so as to prioritise heat and groceries at home. (Parent)

Parents appreciate that missing out on these activities means their children are missing out on opportunities that can impact on the quality of their childhoods.

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Feeling left out of activities missing out on crucial development stage (Parent)

My son has ADHD and is an only child he benefits from joining clubs and sports after school activities and we cannot afford it anymore. (Parent)

Parents mentioned that children are aware of the financial stresses in the home and so at times would not ask for money for school items as a result.

They would not tell me if funds were needed for school or cookery items needed as they knew which day was pay day in the house. I even notice the Xmas lists disappeared because they knew the money wasn't there. (Parent)

Afraid to ask for money for school as they know we haven't got any extra. (Parent)

#### 5. Family time and trips

Not being able to go places or bring my kids places they ask to go because we genuinely cannot afford it. It's either food for the week or go somewhere and that's not an option. Food is the priority. (Parent)

Most parents said they were no longer being in a position to be able to bring their children on day outs and other trips as often as they had in the past. For others they said they could no longer do it full stop. Parents stated that over time this made them feel like they couldn't have as much fun with their children. They mentioned that doing things as a family outside of the home was now no longer affordable.

Reducing the days out to avoid extra spending, cutting some activities to comply with the household budget. (Parent)

Extra money that could be put aside for day trips or treats was no longer existent. There is not money for extras like take away or day trips or little treats. (Parent)

Cut down family fun. (Parent)

As parents we have become more stressed worrying about the next bill. We don't seem to have fun family experiences much anymore. (Parent)

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. Staff witnessed parents they support constantly struggling to afford to take their children out for treat days.

Family outings are limited even going to the local forest for a walk is costly with the price of fuel. (Parent)

There is only so many times the children can be brought to the park before they are bored with it. (Barnardos Support Worker)

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#### 6. Transport

Amarach Survey

Results show that 12% of parents said that they and their children had cut back on or gone without transport over the past 6 months.

Sometimes the choice is between heat/electricity and food. I usually only put €20 of diesel in the car and I am constantly driving on a near empty tank. (Parent)

One family are getting exceptional needs payments for support with transport to and from hospital visits to Dublin (Barnardos Project Worker)

According to parents we spoke to in some rural areas we spoke the price of fuel meant that they couldn't bring their children to after school activities. One staff member said that a family they are supporting are experiencing chronic health issues having to choose between groceries and transport to and from essential service as family do not have a car.

High cost of power means choosing between paying electricity or taxing car/ insurance/diesel and or being able to pay for monthly medical prescriptions. (Parent)

Living rurally cost of transport, fuel increases make it difficult for parents to get children to school, activities. Children just don't attend out of school activities as much. (Parent)

#### 7. Housing

#### Amarach Survey

Seven per cent of parents said they had had to cut back on rent over the past six months.

I work and am a single parent so he is in after school care which is expensive and means some weeks I have to hold off paying my rent to cover costs elsewhere in our life. (Parent)

The current housing crisis is affecting families across the country. Some parents we spoke to mentioned that the cost-of-living increases meant they could not pay their rent at times.

One staff member reported working with a family struggling with groceries due to cost of living. As a result, they are not paying as much as necessary of their rent as they cannot afford to, putting them at risk of eviction, but they feel there's no other choice.

In some services there are a significant number of families living in emergency accommodation or overcrowded conditions with grandparents. Unfortunately, they don't have option to move out because of increased rental prices. Despite being approved for Housing Assistance Payments, too often it won't come close to covering the cost of rent and they would be forced to top up too much.

Staff have mentioned that the increasing high cost of housing means that if the relationship deteriorates between parents there are times when they have to stay living in the same house they can't move out.

In one family that I am working with the mother continues to live with her ex-partner who is abusive to her because she cannot afford to move out with her 3 children. (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 and at times it can be damp. 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, outlined in more detail below.

#### 8. The future and unexpected/once off expenses

Parents spoke about not having any safety net in place if there's an unexpected essential cost. Additionally, they are not in any position to put any money away for any bigger occasions. 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.

A staff member reported working with a family whose washing machine had recently broken down. They were unable to pay for it to be replaced or fixed by themselves. They were unable to pay call out fees for broken appliances as required by the community welfare officer who will not assist until item is declared broken. They have been forced to do some washing in the Barnardos project, use family and friends machines amongst other measures.

Parents we spoke to who may have had some savings put away in the past have long since exhausted those resources. One parent reported that they had decided not to pay for their bin services for a few weeks in order to be able to afford plumbing problem in her home which she did not want to trouble the landlord about.

Can't afford heating, clothes, fun activities or holidays. Unable to repair or replace broken appliances. (Parent)

Parents mentioned that if there is an unexpected expanse or a special occasion they will juggle as much as possible to make sure their children don't go without. This results in other bills being sacrificed, arrears building up, or else getting some form of credit, which inevitably increases costs further.

We can't afford to repair stuff in the house if it gets broken so we have to go into debt to do so. (Parent)

Sometimes but would go without or extend my credit union loan to get her something she needed (Parent)

A staff member said: 'If some of the parents we support have communion or confirmation or even a child's birthday bills or food have to be sacrificed to be able to pay for these events and then families end up in arrears. It's a cycle they find themselves in that they find very difficult to get out of. The stress of this situation often leads to increased mental health issues.'

Another staff member reported working with a parent struggling to provide the basics such as nappies and. wipes due to the impact of paying back loans secured for Christmas. Families are reporting constantly being stuck in a cycle of being in arrears and the increasing impact on their health and wellbeing.

Struggle to get to the end of each month, have to buy things on credit, and then start the new month in debt and a vicious cycle goes on. (Parent)

I never seem to catch up on my debts. (Parent)

In one extreme case a parent mentioned their child has a confirmation coming up soon. They had sought a credit union loan but were refused because of their lack of income. As a result, they suggested they might have to go to a loan shark.

### **Conclusion and recommendations**

All children across Ireland should be entitled to a decent childhood, with a standard of living that supports their emotional, social and physical development. They should live in appropriately heated homes, with sufficient food, adequate clothing and the opportunity to engage in sporting and cultural activities.

Unfortunately, the result of our survey shows similar levels of children and families going without essentials when compared to last year, when inflation was at an historic high, and the government had put numerous support measures in place.

There is a risk that without additional targeted supports this year, as prices remain high, more and more children will be pulled into deprivation and will go without for

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longer. Below we outline immediate steps that would go same way to begin to help make that a reality.

#### 1. Increase Income Supports

Families are continuing to struggle to provide children with necessities. For many it is simply the case that they don't have sufficient income to meet costs. The rapid increase in prices of essentials was not matched with similar increases to their incomes. Families on lower incomes have been particularly impacted, as they spend disproportionate amounts on those essentials. As their money no longer goes as far as it did before the unprecedented period of high inflation, they are left having to cut back and go without more often. Any ability to put money away or any safety net is now gone. The government must increase welfare supports in order to make sure that families have enough to provide their children with all their basic essentials.

- Increase the Qualified Child Increase by €10 for under 12s and €15 for over, with a commitment to increase it in line with inflation going forward. The increase last year was welcome but did not go far enough. This targeted measure would provide more parents on low incomes who are reliant on social welfare payments additional income to support their children and provide them with essentials.
- The Additional Needs Payments is a progressive and extremely beneficial source of support for families across the country. Unfortunately, families at times can be left waiting long periods, often more than six weeks, to receive a decision after making an application. The government should set maximum waiting times of one week for parents seeking where children are at risk of going without heat/food/electricity.
- Benchmark social welfare payments in line with minimum essential standard of living measurements. This would guarantee that all families have sufficient income to provide their children with a decent and dignified standard and allow them to meet their physical, psychological and social needs and fully participate in Irish society.

#### 2. Heating and electricity

One of the first essentials that families cut back on when struggling to afford bills is heating. Despite the impact this has on their standard of living, and potentially on

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their health, it is often seen as less vital than electricity and food. All children deserve to grow up in adequately heated homes. There are straightforward steps the Government could take to help make that a reality.

- The latest energy poverty action plan committed to extend the definition of vulnerable customers to those deemed financially vulnerable for a twoyear period. This must be implemented as soon as possible and made permanent. As a minimum starting point families using prepaid meters who are financially vulnerable should automatically be placed on lowest tariffs.
- Extending the fuel allowance to families receiving the working family payment would make a huge benefit to thousands of children living in low income one parent families.

#### 3. Extra-curricular/social activities

It is clear that children are missing out on vital extra-curricular activities as a result of cost-of-living increases. Social activities are a vital part of a decent childhood, all children should be able to partake in them.

- The government should pilot a fund that provides schools with additional resources to establish certain sporting and cultural activities for children free of charge in a targeted area of economic disadvantage.
- Introduce free public transport for children during holiday periods so that they can access more facilities taking pressure off parents struggling to afford to entertain their children and provide them entertainment opportunities.