



Children's Budget 2026

September 2025



About Barnardos

Barnardos provides frontline services to children and their families. We work with children and families who have been 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 across the country, in family homes, schools, early learning and care settings and communities.

Our work combats social, educational and economic disadvantage, minimising the negative impact on children's lives through a range of services and programmes. Barnardos services are needs led, outcomes focused and based in evidence. We enable children and families to build their resilience and meet their behavioural, emotional, educational, physical and social needs. Our approach is to develop and deliver a suite of trauma informed programmes, driven by a culture of hope and possibility. In 2024, Barnardos worked with over 35,000 children and their families.

Introduction

In the recent Programme for Government¹ there was a commitment to implement actions to 'lift more children out of poverty, giving them the futures they deserve'. The Taoiseach Michael Martin reiterated this at the National Economic Dialogue stating that for Budget 2026 he is asking ministers to plan and come forward with measures that will really make the difference to the most vulnerable families and children.

In order to achieve this, and improve childhoods for those most at risk, there must be increased financial supports as well as additional family, health and developmental supports. Too many children continue to go without essentials, and too many families and children go without the support they need to have a decent childhood and provide them with the best opportunities to develop. All children should have access to decent quality homes, parents who are in a position to support, access to essentials and the ability to access essential services.

The longer children live in poverty and deprivation and go without essential supports, the greater an impact it will have on their health, wellbeing, and future development.

Department of Social Protection – Income Supports

Earlier this year, we published our fourth cost of living report² highlighting the impact that cost of living pressures are having on children across the country. It sets out findings of a nationally representative survey of 1,000 parents conducted by Amárach Research carried out in May this year.

More than half cut back or went without social activities, one in five heating (18%) and electricity (17%) and food (19%). Almost half (41%) cut back or went without clothing and 19% medical appointments. These are all similar to the past few years, although it is welcome to see a decrease in relation to heating (most likely due to actual falling price for some energy products).

¹ [programme-for-government-securing-irelands-future.pdf](#)

² [Barnardos Cost of Living 2025 report reveals almost half of families going without or cutting down on basic essentials - Barnardos](#)



Over the four year period we unfortunately see that a large proportion of families consistently went without essentials and are continuing to do so. Although there have been some minor decreases in certain areas, for example heating, there have been substantial increases elsewhere such as clothing. Only one in four parents said they did not need to cut back or go without any of the items listed (27%), this is substantially down from one in three (37%) in 2022.

Additionally, 40% of parents said they had borrowed money at least once over the past 12 months in order to provide their children with essentials. This is on top of going without or cutting back on items. This is worrying because it means a large proportion of families are getting in debt just to provide necessities. For some families this can lead to problems in the future. It is particularly worrying given the once off measures in last year's budget and the fact the economy did so well the past few years.

One third of parents (32%) still said that they had gone into arrears on energy bills at some point over the past 12 months due to insufficient income. Results found that 19% of parents and their children had had to cut back or go without food over the past six months due to cost of living issues. Additionally, over the past 12 months:

- 40% skipped meals or reduced portion size so their children would have enough to eat.
- 28% felt at some point they didn't have enough food to feed their children.
- 12% reported using a foodbank.
- 17% were always worried about providing their children with enough food with a further 42% saying sometimes.

More than three quarters of parents (78%) stated that cost of living issues negatively affected the children in their care over the past 6 months, with almost one in five (19%, slightly up on 18% in 2024 and 12% in 2022) saying it has significantly negatively affected them. That would equate to approximately 200,000 children³.

Most parents stated they are worried about having enough money over the next six months to meet the needs of their children. Two in five (40%) are moderately/very worried about this, only 20% said they were not worried at all.

Seven in ten (70%) parents said they sometimes or always worry about not being able to provide their children with daily essentials.

One quarter of parents (25%) said they are always worried about being able to provide their children with essentials. Only just over one in ten parents (13%) said they never worry. Over time, outlined in more detail below, this can have a considerable impact on parents and ultimately affect their children.

Groups at highest risk

It's clear from the survey findings that three groups of parents and their families were at greatest risk of having to cut back and go without essentials. It's clear from the figures set out below the need for the government to consider targeted measures to better protect children in households most at risk of going without.

- **Young parents.**

³ This is a very rough estimate.



Parents aged 18-24 were considerably more likely to go without or cut back on items when compared to parents who were older. For example 62% of them cut back on or went without social activities, 61% clothing, 31% food, 25% heat, 30% electricity. By comparison, parents aged 45-54 went without or cut back on those items roughly 50% less, so social activity 42%, clothing 33%, food 14%, heat 14%, and electricity 8%. Only 1% of young parents said they never worried about providing their children with essentials, and 41% were always worried. By comparison, 19% of parents aged 45-54 were never worried and only 19% were always worried.

- **Lone parents.**

Similarly to young parents, lone parents were disproportionately likely to go without and cut back on essential items. Comparing the proportion of one parent families having to go without or cut back to two parent families we see substantial differences. For example 65% went without or cut back on social activities compared to 48% of two parent families, 50% clothing compared to 38%, 25% heating compared to 15%. Almost one third (29%) said cost of living issues had a significant negative impact on their children compared to 16% of two parent families.

- **Families with more than two children.**

Finally, it is important to highlight that families with more than two children seemed at greater risk of going without when compared to families with two or less children. 66% cut back or went without social activities compared to 50% of smaller families, 51% clothing compared to 39%, 30% sporting activities compared to 17%. When asked how worried they are about providing essentials over the next 6 months 27% said very worried compared to 18%.

The latest statistics from the Survey on Income and Living Conditions (SILC) show that the rate of child deprivation remained similar last year when compared to 2023, 21.2% marginally down from 21.4%. However, there was a jump in the number of children at risk of poverty, from 14.3% to 15.3%, and substantial increase in those deemed to be living in consistent poverty, from 4.8% to 8.5%⁴. This is despite there being cost of living measures in place over the last few budgets, without which there would have higher increases.

Additionally, recent research demonstrates that children experiencing deprivation are more likely to live in households with worse physical and mental health, lower life satisfaction and poorer standard of living⁵.

It is vital that the government acts, through proactive targeted policies, to ensure that all children in Ireland have an opportunity at a decent quality life, 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.

Recommendation: Increase the Child Support Payment⁶ in line with inflation. This requires increasing the payment for children under 12 by €6 per week and for children aged 12 and over by €15 per week in Budget 2026. Commit to benchmark social welfare payments in line with minimum essential standard of living measurements. (Estimated cost of €120 million).

⁴ [Poverty Survey on Income and Living Conditions \(SILC\) 2024 - Central Statistics Office](#)

⁵ [Deprived children in Ireland: Characterising those who are deprived but not income-poor | ESRI](#)

⁶ CSP is an additional amount added to a parent's social welfare payment to help with the costs of raising a child. It was previously called Increase for a Qualified Child. The payment is made to the parent who is primarily caring for the child.



Recommendation: No child should be at risk of living in a home without sufficient heating and electricity. To better protect children most at risk energy providers should be obliged to automatically place all financially vulnerable families using prepaid meters on the lowest tariffs and extend fuel allowance to families receiving the working family payment⁷. (Estimated cost €40 million)

Recommendation: Unacceptable that children in lone parent families continue to be disproportionately likely to experience deprivation. Children living in lone parent families are at hugely disproportionate risk of going without essentials. Increase income disregards for one parent family payments. This would enable lone parents retain more of their income and reduce financial pressures.

Department of Education – Reducing Cost of Education

Last month we launched our Back to School Survey 2025⁸, examining the costs associated with attending primary and secondary school in Ireland. Announcements in Budget 2025 to extend free schoolbooks to all post primary school students was a welcome step in securing a truly free education for all children. As was the increase in the capitation grant.

However, our most recent survey⁹ found that half of primary (50%) and 60% secondary school parents are worried about meeting costs. 78% of parents still reported being asked for a voluntary contribution, with 70% stating it doesn't feel voluntary. This can add significant pressure on parents as schools mainly seek the payment in September on top of all the other expenses. Uniform costs remained a significant concern for many parents as did the cost of digital devices for secondary school parents, the average cost of which was over €400 for those required to buy items.

Recommendation: Parents reliant on Back to School Clothing and Footwear Allowance said it helped but did not go far enough. A large proportion of parents who were ineligible for the allowance felt they were missing out on a support that would make a real difference. Expand eligibility to the Back to School Allowance and increase it permanently by €100, so that low-income families can afford to purchase new uniforms and shoes for their children, without jeopardising their ability to pay for daily essentials such as heat, electricity and food (Estimated cost €15 million).

Recommendation: Provide schools with sufficient funding to cover their costs so that they no longer have to rely on the voluntary contributions of parents. This would require an increase to the capitation grant (Estimated cost €40 million)¹⁰.

Recommendation: Develop a pilot fund to cover the cost of digital tools for children in low income households (Estimated cost €5 million).

⁷ Working Family Payment is a weekly tax-free payment for employees with children. It supports people who are on low pay

⁸ [Back to School - Barnardos](#)

⁹ [Back to School 2023 - Barnardos](#)

¹⁰ Rough calculation based on our previous Back to School Surveys.



Department of Housing – Family Homelessness

The Housing Crisis in Ireland has been getting progressively worse over the past five years, resulting in an extremely short supply of accommodation and rapidly increasing house prices. This is having a significant impact across all sections of society.

Unfortunately, it is traumatising thousands of children within the country, greatly affecting their current wellbeing and future opportunities. A large proportion of the children and families we support are living in homeless, overcrowded, unsuitable and poor standard accommodation. A larger number are living in constant worry about falling into that accommodation. Last month we published a briefing outlining what those issues in more detail, and the impact they are having on the children and young people we support.

We appreciate that solving the overarching housing crisis will require significant increases in house building and numerous medium and long term actions. However, there are immediate actions the government can immediately take to mitigate the harm children are facing. It is vital they do so, because childhood lasts a lifetime.

We provide support services from almost 50 locations across the country. In every single one of them housing is a substantial issue for the families we support, and in every one of them staff have repeatedly stated the issue is getting worse. For the children we work with it is directly damaging their childhoods. We highlight the multiple reasons how below.

Over the past year the number of children living in emergency accommodation has hit record levels. The most recent figures show that over 5,000 were living in emergency accommodation in July this year. That is an increase of over 500 children (4,404) from June 2024 and almost double the figure from five years ago in June 2020 (2,653). Additionally, more children are spending very long periods of time living in emergency accommodation. Figures show¹¹ that there has been a substantial increase in the number of families spending more than two years living in emergency accommodation, with more than one fifth (21%) now there for that length of time compared to 13% in 2022¹² and just under half for more than a year (46%) compared to one 28% in 2022.

Across our services we have seen more and more families we support living in emergency accommodation, most frequently due to no fault evictions, despite many often having substantial notice they have simply been unable to source alternative affordable accommodation. A significant number have spent months of uncertainty, with little to no housing support, counting down the days to their eviction and officially becoming homeless and presenting to their local authorities.

The families we support report the standard of emergency accommodation varies considerably both locally and across the country. In some locations families can be fortunate to have their own small units with multiple bedrooms and washing and cooking facilities. However, in many places accommodation consists of a solitary room, sometimes in a hotel or B&B, shared facilities with numerous families, exceptionally limited furniture and no storage space.

In addition to those in emergency accommodation, tens of thousands of children are living in poor, cramped, unsuitable accommodation. Again, parents discuss the damaging effect that

¹¹ [Homeless Quarterly Progress Report 2025 Q2.pdf](#)

¹² [homeless-quarterly-progress-report-for-q2-2022.pdf](#)



this can have on their children's lives. Such as living with mould and not being able to address it.

No child in this country should have to spend a single night without a home. Living in homeless accommodation affects every aspect of a child's life. Unfortunately, too many children are living in temporary emergency accommodation. Children are being uprooted from their schools and communities and are sharing single rooms with their parents for sometimes over a year. The negative effects are far ranging, with implications for their emotional, social, educational and even their physical development.

Rent increases are making it unaffordable for many families to move out of unsuitable and inappropriate accommodation. Many of the families we support are living in private rented accommodation which they pay for 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 income¹³. This can be particularly difficult in lone parent households, where there is only one source of income from which to top up the rent.

The trauma and harm children are facing across the country as a result of homelessness and poor housing is considerable and widespread. Action needs to be taken now to mitigate some of the damage being done to childhoods and reduce the impact the trauma could have on future wellbeing and development, because childhood lasts a lifetime. Below we set out four measures the Government should focus on.

Recommendation: Trauma informed family support

All children living moving to emergency accommodation and their family should be offered intensive trauma informed family support. This would help to mitigate some of the trauma they face whilst also providing some support around both practical issues and parenting coping mechanisms to try and reduce harm as much as possible. (Estimated cost €5 million)

Recommendation: Increase rates of Housing Assistance Payments

A substantial proportion of families we support are benefits of Housing Assistance Payments. This has helped them to afford to rent properties that would otherwise be out of their financial reach. Although there has been some progress made there remain extremely few properties available to rent within the current limits¹⁴. Parents are forced to top up substantially. Although this shouldn't exceed total rent being more than 30% of their net income, we see this happening regularly. This puts increased financial pressure on parents. Lone parents are disproportionately impacted by top up, as only one person there to top up. This demonstrates that HAP rates are not sufficient. No family household should fall into poverty and deprivation after paying for their accommodation. The maximum rent limit on HAP properties should be urgently increased to realistically reflect increases in market rents.

¹³ It is appreciated that local authorities have the discretion to agree to a HAP payment up to 35% above the prescribed maximum rent limit or up to 50% in the case of homeless households in the Dublin region. However, this happens infrequently in many areas, and considerably different levels in different areas.

¹⁴The latest figures showing only 41 properties across 16 areas. [Locked Out of the Market Executive Summary, March 2025 - Simon Communities in Ireland](#)



Department of Children, Disability and Equality

- Family and Parental Support

A key means of tackling adversity and inequality is through provision of family support services. Intervening early with intensive child and Family Support service should be the primary focus to improve outcomes for children deemed to be vulnerable or at-risk.

In 2019, 92% of children and families working with our intensive family support services presented with high end, complex levels of need.

Intensive and trauma centred family support can help improve the current and future health, wellbeing and development of vulnerable children in Ireland experiencing disadvantage. Family support services minimise the amount of trauma and mitigate harm children experience living in families and homes facing adversities. These services improve children and young people's current circumstances, physical and mental health and wellbeing and provide them with better opportunities for positive growth and development. Intensive therapeutic and trauma informed family support can act as an early intervention, mitigating some of the harms children may have faced, and place them in a better position in the future as well as improving their immediate quality of life and their childhood more generally.

The services have the ability to reduce issues deteriorating further and protect children. They are also cost effective; it is better to spend money on earlier preventative intervention rather than wait until children's issues worsen and there needs more significant involvement with Tusla.

Children can often be negatively impacted by adversities that their parents, such as parental substance issues, poor parental mental health, domestic violence, inter-parental conflict alongside poverty and deprivation. Family support can help parents better cope with these issues while enhancing their parenting skills and their ability to maintain strong relationships with their children. Without this support, children may not get the parenting that they need, and the issues they face and harm they are experiencing can increase and the likelihood of escalating to increased involvement with social workers and care.

Over the past ten years the number of referrals to Tusla have doubled. Barnardos recognises the challenges and difficulties Tusla faces regarding this and the impact on caseloads and a need for increased placements for children either in care. We support the need for these to be addressed.

However, Barnardos believes that a whole-system approach is required which recognises the connection between supports which are required for early intervention when problems emerge, through to when problems are more entrenched, and up to acute need when children need to be taken into care. Investment needs to be made across all areas for the whole system to work effectively in keeping children safe, and with their families in their own communities where at all possible.

In order to give children the childhoods they deserve we need to see families getting more targeted offers of support services to reduce the trauma children are experiencing to help improve outcomes over their life course



Recommendation: Increase funding to Tusla to better ensure the child protection system is working optimally to look after the most vulnerable children in the country. It is vital that this leads to increased funds for community and voluntary sector organisations providing family support services.

- Early Learning and Childcare

The first few years of a child's life are the most critical in terms of development and learning. Research studies have consistently found the early years of life are critical to the emotional intellectual development of a child, with 75% of children's brain growth completed during their first few years¹⁵.

The positive influence of quality, early childhood care and education (ECEC) on a child's outcomes is well documented, benefitting children's social, emotional, physical and educational development. Participation in ECEC is particularly beneficial for children from disadvantaged backgrounds¹⁶. Quality care and education helps even the youngest children to develop important life skills such as communication, social skills, maintaining friendships and navigating rules and boundaries.

We believe that the ELC system should be accessible for all children and should be adequately resourced to provide a quality service to children and families. Ensuring universal access to affordable and quality early childcare and education would give all children the best possible start in life.

The Equal Start programme has been welcome, increasing some support for children experience disadvantage and for areas of concentrated disadvantage. However, it is clear that the funding for the programme needs to be significantly increased in order to make a lasting difference. It is appreciated that this might need to take place over the course of this Government, with annual incremental increases.

The Access and Inclusion model (AIM) helps support access for preschool age children with additional needs. Targeted AIM support allows children to acquire one or more further supports to ensure that they can participate meaningfully in the ECCE programme. The recently announced increased funding of AIM and extension of hours of support is extremely progressive. It was positive to see the commitment with the recent Programme for Government to make AIM available for younger children, it is vital action is taken on this within Budget 2026.

Currently, early years providers are given an average sum for children who are sponsored under the National Childcare Scheme (NCS). Although there was an increase made to the sponsorship rate recently, unfortunately, in many areas, particularly urban, this average amount does not cover the cost of providing a space for a child. In such circumstances, those providers will have to subsidise the difference through voluntary funds. In areas of substantial disadvantage, providers of early years services are likely to have a disproportionate number of children who are sponsored. They might now struggle to take on as many children who have been sponsored as they have in the past. This means that children living in more economically disadvantaged communities and requiring sponsorship

¹⁵ [Brain Development - First Things First](#)

¹⁶ Vandenbroeck, M et al 2018. Benefits of early childhood education and care and the conditions for obtaining them.



might have reduced early years services available. While we appreciate the sponsorship rate has increased, it has not done so sufficiently.

Recommendation: NCS subsidy thresholds should be increased to reflect recent increased to the national wage. Thresholds have remained the same since 2020.

Recommendation: Extend AIM to include younger children accessing ELC and for children accessing SAC, extend it to all children on NCS.

Recommendation: Increased funding for Equal Start funding stream to make a real difference to lives of children. (Estimated cost €20 million)

Department of Health – Waiting lists

Many of the children Barnardos works with are in need of assessment or treatment for issues relating to mental health, disability or speech and language. Oftentimes children who are waiting for assessment or treatment are referred to Barnardos to try and help them and their family cope with problems associated with their undiagnosed and/or untreated condition.

In some cases children waiting longer than a year for an assessment face additional time waiting for treatment.¹⁷ A year or two is a significant period of development in a child's life. For a child with a speech delay, poor mental health or awaiting disability supports a year or two waiting is simply too long. The impact of lack of access to timely healthcare not only has significant repercussions for children's development; but later interventions are more likely to be less successful and far more costly. The impact on the whole family should not be underestimated. Parents describe feeling helpless, anxious and stressed. Siblings too can be affected if their own needs aren't met because of reduced parental attention or if behavioural problems arise.

Many parents are forced to seek private assessment or treatment for their child at a high personal cost. However, even securing private assessments does not automatically result in access to treatment in the public system.

Whilst families are waiting for specific health or disability related appointments for their children Barnardos helps them and their families. Our work is underpinned by prevention and early intervention and as such, we work with children to develop tools to relieve stress or anxiety, build self-esteem and resilience. Our Early Years services and parent and toddler groups help children improve their speech and language through play. We work to strengthen the parent-child relationship, helping parents develop skills to manage their child's behaviour, communicate and meet their child's needs. We work to capture the child's voice and ensure it is forefront in decisions about their care and future. We also advocate for children locally and help parents navigate health, education and social protection services. And we support parents to support their children in these very stressful circumstances.

Recommendation: Address unsustainable waiting lists, developing measures and actions in relation to the commitment in Programme for Government to 'support families who are who

¹⁷ Barnardos. (2018) *Winter Waiting List Report – November 2018* – available <https://www.barnardos.ie/media/2781/barnardos-2018winter-waiting-list-report.pdf>



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are waiting too long for an Assessment of Needs to procure assessments privately'. A specific fund should be ring-fenced for this support.