



**Submission for the action  
plan for Child and Family  
Homelessness**

**February 2026**



## About Treoir

Founded in 1976, **Treoir** is the national federation supporting unmarried parents and their families. In collaboration with our member agencies, we champion the rights and welfare of unmarried parents and their children, advocating for their equal treatment under the law.

We recognise the diversity of Irish families and believe all family types marital or non-marital, deserve equal respect, protection, and support from the State. Treoir provides clear, accessible information on family law, available supports, and shared parenting, helping families understand and claim their rights. We are committed to continuously improving how we deliver this vital information. Treoir is part of the National One Parent family Alliance (NOPFA).

## Our Work Includes:

- Operating a **National Specialist Information Service** for unmarried parents, families, and professionals via phone, website, and outreach workshops.
- Coordinating the **National Young Parent Support Programme**.
- Hosting the **National Programme for Kinship Care Ireland**.
- Promoting and supporting **shared parenting**.
- Conducting and supporting **research** on issues affecting non-marital families.
- Advocating for **legal and social reforms** to benefit lone parent families and their children.

## Context

In recent years, there has been an unprecedented rise in family homelessness. In November 2025, the total number of families accessing emergency accommodation was 2525. This figure includes

5321 children<sup>1</sup>. The housing crisis is worsening, and the number of families and children entering homelessness continues to grow. As well as growing numbers, more families are spending longer periods in emergency accommodation; many spending more than two years in emergency accommodation. This can have negative long-term impacts on families, the health, and well-being of both parents and children. Children experience trauma, mental health issues and nutritional issues, physical and developmental delays<sup>2</sup>. Emergency accommodation should only ever be a short-term solution; families living in hotels and B&B's for over two years is simply unacceptable. It is important to examine the drivers of homelessness, primarily the structural issues within the private rental sector. Lone parent households are especially vulnerable to housing insecurity<sup>3</sup> and are disproportionately represented in the homelessness figures<sup>4</sup>.

Poverty and social exclusion are deeply intertwined with homelessness, with poverty recognised as another significant driver of homelessness. For many caught in the cycle of generational disadvantage and poverty, the impact can be devastating. For children, adverse experiences including poverty and homelessness can negatively shape outcomes for the rest of their lives. It is crucial that any prevention plan for homelessness needs to have a strategy for poverty and social exclusion at its core. It is important to note that there are numbers not included in the homeless data such as those in women's refuges, those in IPAS or direct provision. Another cohort excluded, are those classed as 'hidden homeless', couch surfing, sleeping in cars, and the many households where there are three generations of families living in a two-bedroom house, rather than being forced to take up emergency accommodation. This overcrowding can have implications for the whole family and strain familial relationships. Through the Treoir information line, we are hearing more stories from parents at risk of homelessness or experiencing homelessness.

## Pathways to homelessness

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<sup>1</sup> [https://assets.gov.ie/static/documents/a5dcb873/Homeless\\_Report\\_November\\_2025.pdf](https://assets.gov.ie/static/documents/a5dcb873/Homeless_Report_November_2025.pdf)

<sup>2</sup> <https://researchrepository.ucd.ie/entities/publication/64f1d1e3-2111-42de-b3cd-c16f5252c288>

<sup>3</sup> [https://threshold.ie/wp-content/uploads/2026/01/Renting-on-the-Island-of-Ireland.pdf?utm\\_source=Advocacy&utm\\_campaign=80e08c55a9-EMAIL\\_CAMPAIGN\\_2026\\_01\\_28\\_10\\_40&utm\\_medium=email&utm\\_term=0\\_-80e08c55a9-564925773](https://threshold.ie/wp-content/uploads/2026/01/Renting-on-the-Island-of-Ireland.pdf?utm_source=Advocacy&utm_campaign=80e08c55a9-EMAIL_CAMPAIGN_2026_01_28_10_40&utm_medium=email&utm_term=0_-80e08c55a9-564925773)

<sup>4</sup> [https://www.ucd.ie/geary/t4media/ESPAN\\_IE\\_2024-25%20TR1\\_homelessness.pdf](https://www.ucd.ie/geary/t4media/ESPAN_IE_2024-25%20TR1_homelessness.pdf)

It is important to examine what leads families on the path to homelessness, so we can implement prevention measures. The highest number of families entering homelessness come from the private rental sector, this can be a result of notice of termination by the landlord, an inability to meet housing costs, or failure to find rental accommodation. Housing Assistance Payment (HAP) is the primary source of housing support offered to low-income households. The scheme, because of its rigid criteria, fails to protect many families from paying a disproportionate amount of income on their housing costs. This results in families being pushed into poverty, rent-arrears, and ultimately losing their tenancy. There are two types of HAP, normal HAP tenancies, and Homeless HAP, for those who are homeless or at risk of homelessness. The rent limits on both vary, with higher rates awarded to Homeless HAP. The normal HAP rent rates do not reflect the current market rent costs, especially in Dublin, and need to be re-examined. For a couple/ lone parent with two children, the monthly rent limit for HAP in Dublin City Council DCC is €1275, (with discretion up to €1350). The average rent in Dublin is €2186<sup>5</sup>, it is the tenants responsibly to top up the rest to the landlord as well as pay their portion of the rent to HAP, these top ups can be upward of €600 per month. The inflexible rules and criteria for HAP can lead to system paralysis and create more challenges for families at risk of homelessness. A flexible housing supplement that supports families facing housing insecurity is essential to keep families in their homes.

An issue impacting lone parent households is the inclusion of child maintenance in the calculation of household means for HAP. Child maintenance is the payment made by the non-resident parent to financially support their child. Often child maintenance, even if its court ordered, is inconsistent or not paid at all. If there is an agreement or court order for maintenance, it is assessed as means, regardless of whether it is paid or not. In 2024, the Minister for Social Protection made an announcement that child maintenance would no longer be counted as means for any social welfare payment. This decision was made as an anti-child poverty measure and has made a massive difference to families facing poverty. Child poverty is a whole-of-government responsibility, so as child maintenance is a payment for the child, it should be excluded as household means in all departments and local authorities. Young lone parents have a particular vulnerability to homelessness, most likely because of breakdowns in familial relationships.

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<sup>5</sup> <https://rtb.ie/wp-content/uploads/2025/09/RTB-Rent-Index-Q1-2025-FINAL.pdf>

The insecurity of the private rental sector is a worry for all those renting, in particular families. Renters know that at any stage they may be given notice to quit from their landlord for several reasons. This makes planning for the future difficult and often stressful, knowing that the landlord may decide to sell the property, wish to move a family member or themselves back in, or in some cases the property may be re-possessed by the bank. All this is outside the control of the tenant, and there is a constant fear of being one step away from homelessness. There is no security in the private rental sector.

***“This is our second HAP tenancy, I just live with a constant unease that at any time we could be back to square one and homeless, I don’t think I would cope with the stress again”***

Caller to Treoir information line 2025.

### **The reality of emergency accommodation**

Most family emergency accommodation is Hotels, B&Bs, or family hubs. In a hotel or B&B, they typically have one room and a bathroom for one or two adult parents, and one or more children. It can be limited space, with no cooking or laundry facilities. This originally was used as a short-term measure, and never intended for long term use, nor is it appropriate for family living. Many families have been living in this situation for over a year, and some for over two years. A report in 2025 by Barnardos reported 46% of families living in emergency accommodation for over a year, and 21% over two years<sup>6</sup>. There are many families living in Family Hubs, which in theory is preferable to hotels and B&Bs, as there are cooking and laundry facilities, however there are rules in these hubs that do not consider certain family needs. Rules around no children in the kitchen, or children not been alone anywhere. When Parenting alone this poses a challenge.

It is also important to note that often the accommodation may not be near the family's previous support network or family, schools, childcare, or employment. Travelling across the city on multiple buses before the school day starts can have a negative impact on a child’s education and capacity to learn. The isolation, stigma, and the process of trying to navigate services can be traumatic for families. Often the accommodation is cramped, damp, and noisy, leading to children

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<sup>6</sup> <https://www.barnardos.ie/wp-content/uploads/2025/08/Homeless-Briefing-August-2025-27.08.pdf>

not feeling safe, and parents feeling overwhelmed and exhausted. Where separated parents have access arrangements, traveling long distances to facilitate access can be difficult and cause further conflict between parents. Parents who are still together risk being separated, Treoir has spoken to fathers who have been forced to seek separate emergency accommodation from their partner and children.

School-going children have no area to do homework, cannot bring friends over, feel ashamed because they are homeless, and many struggle with anxiety because of the experience. The issue of nutrition for children in emergency accommodation is a concern, the lack of cooking facilities means food choices are limited, and the cost of eating out is a financial burden, often the choice must be made between healthy food, and what you can afford. Poor nutrition leads to poor health and poor long-term health outcomes. Lack of space for babies and small children, no opportunity to play, and limited stimulation can lead to developmental delays<sup>7</sup>.

***“I feel like I have failed my child, that I could not protect them from homelessness, and I feel judged by professionals and society”***

Caller to Treoir information line 2025.

### **The impact on children**

The long-term impact on children's wellbeing and health because of being homeless cannot be underestimated. For a child, being removed from familiar surroundings to live in a strange environment with unfamiliar noise, new rules, no private space, nowhere to play, can lead to negative outcomes for children in the long term. Children feel the stigma of homelessness in a way that affects their self-worth, and their dignity. This will impact their ability to engage in education and their socialisation. Children who have spent time living in homeless services, particularly longer periods of time, are more likely to experience long term mental health issues, developmental delays, and poor physical health<sup>8</sup>. Housing insecurity means a child does not feel safe, and so this has a negative impact on outcomes for the child<sup>9</sup>. Failure to address the issue of family

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<sup>7</sup> [https://www.esri.ie/system/files/publications/RS183\\_1.pdf](https://www.esri.ie/system/files/publications/RS183_1.pdf)

<sup>8</sup> <https://www.barnardos.ie/wp-content/uploads/2025/08/Homeless-Briefing-August-2025-27.08.pdf>

<sup>9</sup> <https://www.esri.ie/publications/housing-adequacy-and-child-outcomes-in-early-and-middle-childhood>

homelessness runs the risk of the housing crisis leading to a form of institutionalisation of a cohort of children and their families.

## Conclusion

Family homelessness represents one of the most urgent and distressing consequences of the wider housing crisis, with its impacts felt most acutely by children. The continued rise in the number of families entering homelessness, alongside the growing length of time spent in emergency accommodation, highlights a system that is failing to provide stability, security, and dignity to those most in need. Emergency accommodation, never intended as a long-term solution, has instead become a prolonged reality for many families, exposing children to environments that are unsuitable for healthy development and placing parents under sustained stress.

Family homelessness is not an isolated issue but the outcome of interconnected structural failures. Insecurity within the private rental sector, unaffordable rents, and inadequate housing supports such as HAP are central drivers pushing families into homelessness. Lone parent households, particularly young lone parents, face compounded vulnerabilities due to income inadequacy, discrimination, and policies that do not adequately reflect the realities of family life, such as the inclusion of child maintenance as assessable means. These policy gaps increase the risk of poverty, rent arrears, and tenancy loss, reinforcing the cycle of housing insecurity.

The experience of homelessness is further intensified by poverty and social exclusion, both of which are deeply embedded in the pathways leading families into emergency accommodation. Children growing up in these circumstances face significant risks to their physical health, mental wellbeing, educational engagement, and long-term life opportunities. Overcrowded hotel rooms, lack of cooking facilities, poor nutrition, disruption to schooling, and separation from support networks create conditions that undermine a child's sense of safety and belonging. Prolonged exposure to such adversity risks entrenching disadvantage and contributing to intergenerational poverty.

Addressing family homelessness therefore requires more than crisis management; it demands a preventative, child-centred, and rights-based approach. Housing policy must prioritise security of tenure, affordability, and supply, particularly for low-income families. At the same time, anti-poverty measures must be embedded across all housing and social protection policies, recognising that housing instability and child poverty cannot be addressed in isolation. Failure to act decisively risks normalising the institutionalisation of children within homeless services, with profound consequences for individuals and society. Ending family homelessness is not only a housing imperative but a moral and social responsibility to protect children's wellbeing, dignity, and future outcomes.

# APPENDIX

## Recommendations

- Increase the delivery of social and voluntary housing homes ~ As well as new build homes, purchase of private homes for social housing use is a more sustainable option to pumping millions into the private rental sector, or long-term emergency accommodation.
- As a matter of urgency, address the high level of vacant local authority housing ~ There are large numbers of local authority homes laying vacant for prolonged periods, investment is needed to shorten the turnaround time.
- Re-examine the criteria around HAP, address the inflexibility in the rules and policies of HAP, to prioritise keeping families in their home. Implement a complex case management system with personnel who can help unlock systemic blockages with HAP and arrears to keep families in their homes.
- Exclude child maintenance as means for all social housing.
- Children's wellbeing, dignity and health must be a priority, and their rights must be realised, no child should be spending long periods of time in emergency accommodation, child homelessness should not be normalised.
- A compassionate viewpoint of different family composition and circumstance is needed and a recognition that dignity should pay a large part in addressing family homelessness.