One in three Irish parents dip into emergency savings to financially support adult children, bunq research finds

- 32% of parents surveyed have dipped into emergency savings to support an adult child, while 16% have taken on debt or borrowing
- More than four in ten (45%) parents with an adult child living at home receive no monthly household contribution from that child
- Almost one in four (24%) parents provide more than €3,000 annually in financial support to an adult child and 30% would rather not continue providing financial support but feel they have to

Dublin, 17 November 2026 – Almost one in three Irish parents (32%) have dipped into their emergency savings to financially support an adult child, while 16% have taken on debt or borrowing and 13% have reduced their retirement contributions, according to new research commissioned by bunq, Europe's second-largest neobank.

The survey of 764 parents in Ireland with at least one child aged 18 or over reveals the extent to which financial support continues into adulthood. Some parents make significant sacrifices to help their children manage everyday living costs, housing expenses and other financial commitments.

The research found that 40% of parents have cut back on holidays or leisure spending to support an adult child, while 12% have delayed buying a home or moving themselves.

Adult children continue to rely on the family home

The findings also highlight the role of the family home in supporting adult children. Among the parents surveyed, 84% reported having at least one adult child living with them, including those who return home part-time during higher education or between jobs.

Of those with an adult child living at home, 58% said the child had never moved out, while 18% reported that they had moved out and subsequently returned. For parents whose adult child had returned home, unaffordable rent or mortgage costs were the most commonly cited reason (31%), followed by studying (19%) and saving for a property deposit (14%).

Almost 45% of parents with an adult child living at home said that child contributes nothing towards monthly household expenses, including rent, bills and groceries.

The growing financial demands on parents

Financial support extends well beyond providing accommodation. Almost two-thirds (65%) of parents surveyed cover grocery or food costs for an adult child, while 40% pay phone bills and 38% contribute towards utility bills. More than a third (36%) currently contribute towards an adult child's monthly rent or mortgage costs. The research also highlights the role of parents in helping the next generation onto the property ladder.

More than one in three (36%) have contributed towards an initial deposit or down payment, either in full or in part, while a further 27% say they plan to contribute in the future. However, 26% say they cannot afford to help with a deposit or down payment.

When asked to estimate the total financial support they provide annually, including bills, savings and monetary gifts, 25% reported contributing between €1,500 and €3,000, while a further 24% provide more than €3,000 each year.

Financial support comes with an emotional cost

The financial demands are also creating pressure for some parents. More than half (53%) report experiencing at least a moderate amount of stress or worry as a result of financially supporting their adult child, including 26% who experience a lot or a great deal of stress.

While 46% say they are happy to continue providing support, 30% would rather not but feel they have to. A further 14% believe they should stop providing financial assistance to encourage greater independence.

For many parents, there is no fixed age at which they expect support to end. Almost one in three (31%) say financial assistance will end when their child reaches a particular milestone, such as securing stable employment or buying a home, while one in ten (10%) do not expect to stop financially supporting their child.

With almost one in three parents having drawn on emergency savings, bunq's savings goals make it easy to rebuild a buffer and see progress at a glance.

Supporting financial independence across generations

"Parents naturally want to give their children the best possible start in life, but our research shows that financial support can come at a personal cost," said **Joe Wilson, Chief Evangelist at bunq**. *"When parents are drawing on emergency savings, reducing retirement contributions or taking on debt to support adult children, it highlights the importance of having greater visibility and control over household finances."*

Methodology

bunq surveyed 6,038 parents aged 35 or older with a child aged 18 or older about the financial support they give their children: UK (995), France (940), Germany (910), Ireland (764), Italy (718), the Netherlands (771) and Spain (940). The data collection was completed on 29th October 2026 via Pollfish. Not every respondent saw every question, because the survey had different routes. For example, questions about a child living at home were only shown to parents whose child lives at home. All percentages are calculated on the number of people who answered that question.

About bunq

bunq, Europe's second-largest neobank, has built the first user-centric bank. By developing a product rooted in its users' wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest. As the world's first GenAI-powered bank, bunq offers its users safe, secure and simple 24/7 financial support—user-centricity at scale.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its Mexican banking license, with more global expansion to follow. Learn more: www.bunq.com

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