

IPSOS B&A CONSUMER CONFIDENCE

January 2026

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Paul Moran &
Jimmy Larsen



INTRODUCTION



Introduction

1

This report presents the findings of Ipsos B&A's latest Consumer Confidence Barometer, covering January 2026



2

Survey results are based on a sample of 1,001 adults aged 16+, quota controlled in terms of age, gender, socio-economic class, and region to reflect the profile of the adult population of the Republic of Ireland.



3

All interviewing was conducted via Ipsos B&A's Acumen Online Barometer.



4

Fieldwork on the latest wave was conducted from the 12th - 20th January 2026.





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KEY HIGHLIGHTS





As we enter the new year, are there signs of green shoots?

This wave of the Ipsos B&A Consumer Confidence Barometer was conducted from 12th – 20th January 2026.

Consumer confidence has **seen a modest recovery** in January, with a net rating of -46 (those feeling downbeat versus those feeling more upbeat). This compares with -48 last month, and -54 back in October 2025.

58% believe that the country will be **worse off** in the year ahead (down three points), while one in eight (12%) expect the country's economy to improve.

Relatively speaking, **Dubliners** continue to be most upbeat. As seen previously, confidence is lowest among Females and C2DEs. Those aged 55+ are also more pessimistic.

Encouragingly, the proportion of households who claim to be **"coping"** with the cost-of-living now stands at 68% (up nine points). This is the highest that we have seen since early summer last year. However, nearly one in five (18%) say that they are struggling to some extent.

Inflation has fallen back slightly and now stands at +2.7%. The largest contributors to the January inflation figures were Education, Clothing/Footwear and the Recreation/ Culture sectors.

Unemployment remains below five per cent.

Nearly one in four believe their personal disposable income will increase over the next 12 months, although two in five (41%) expect their net income to **decline**.

Those outside the capital are less upbeat about the next 12 months. However, 48% of 16-24-year-olds expect their income to increase, along with 30% of ABC1s.

In total, nearly half (46%) think they will **spend less** over the year ahead, compared to one in seven (15%) planning to spend more. The gap in spending intentions between Dubliners and those outside the capital has narrowed.

This mirrors with saving intentions – 40% plan to **save less** (vs 47% last month), while 24% are planning to boost their savings over the next 12 months (up three points).

In addition, householders feel that their **net asset wealth will increase over the next year** – 38% are positive compared to just 17% being more fearful.

The gap (those who think their **asset value will increase minus those anticipating a decrease**) stands at +21%; an eight-point increase since last month.

Ipsos B&A Consumer Confidence | A snapshot of the nation – Jan 2026

December 2025

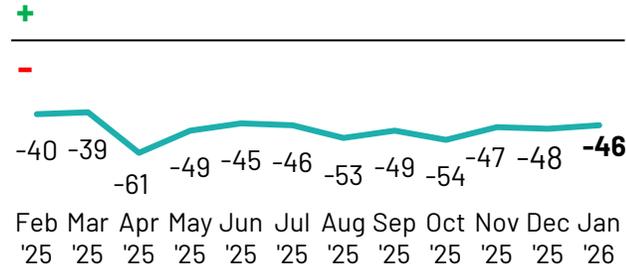
Confidence is calculated based on the NET Difference of positive and negative sentiment.

OVERALL CONFIDENCE
For the future

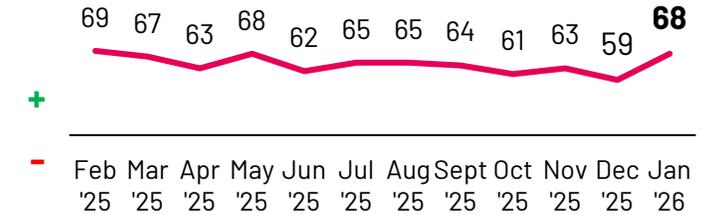
-46%
2 points better vs last month



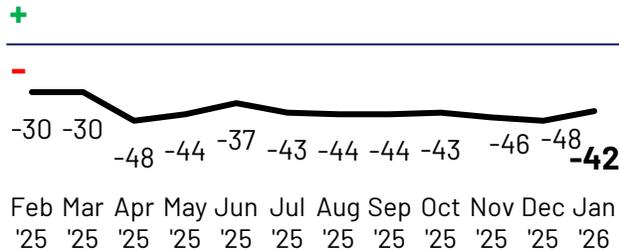
Overall confidence for the next 12 months



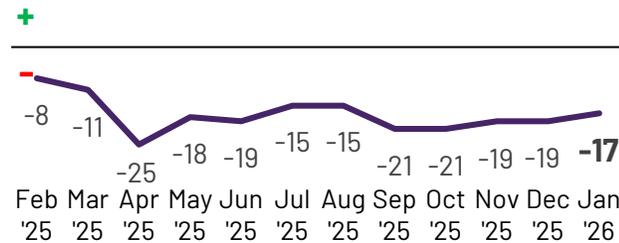
Ability to cope with rising prices for the next 12 months



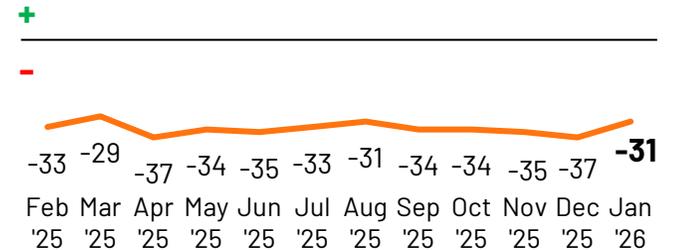
Are we better or worse off than this time last year?



Status of disposable income for the next 12 months



Spending intentions for the next 12 months



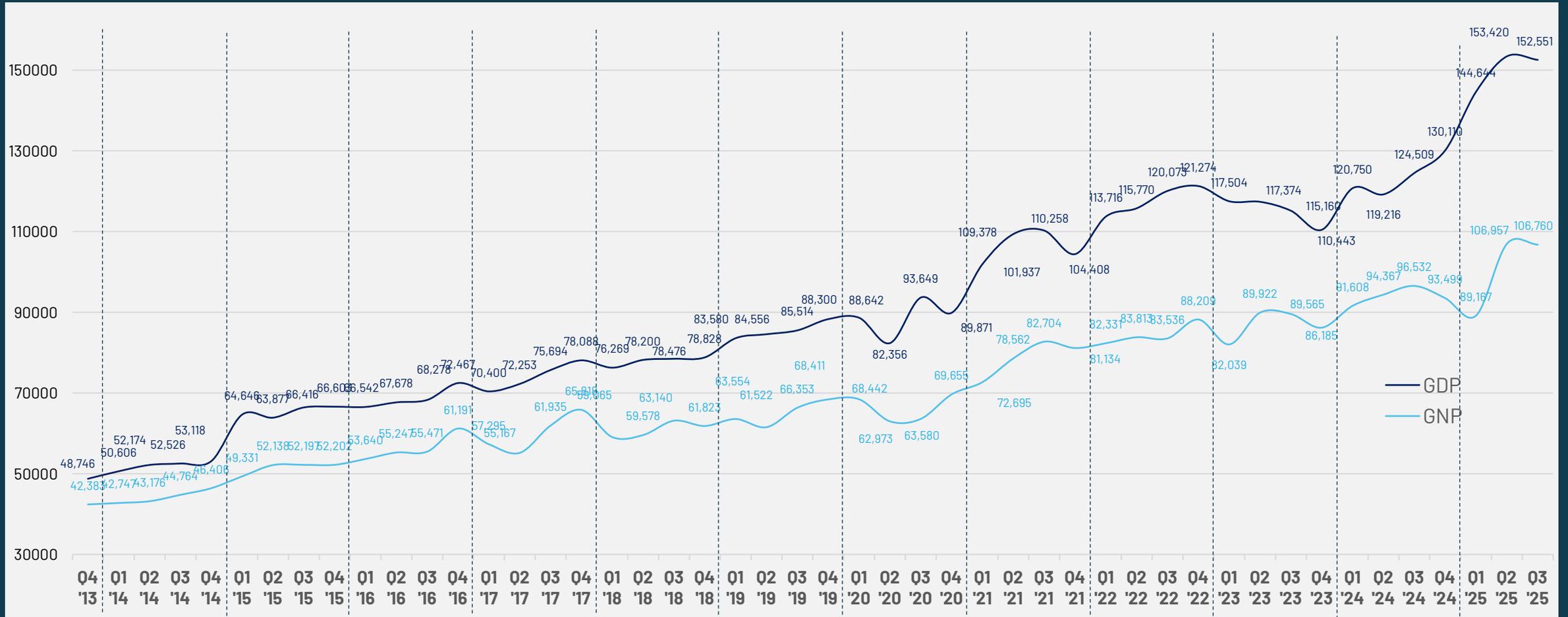
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MACRO CONTEXT

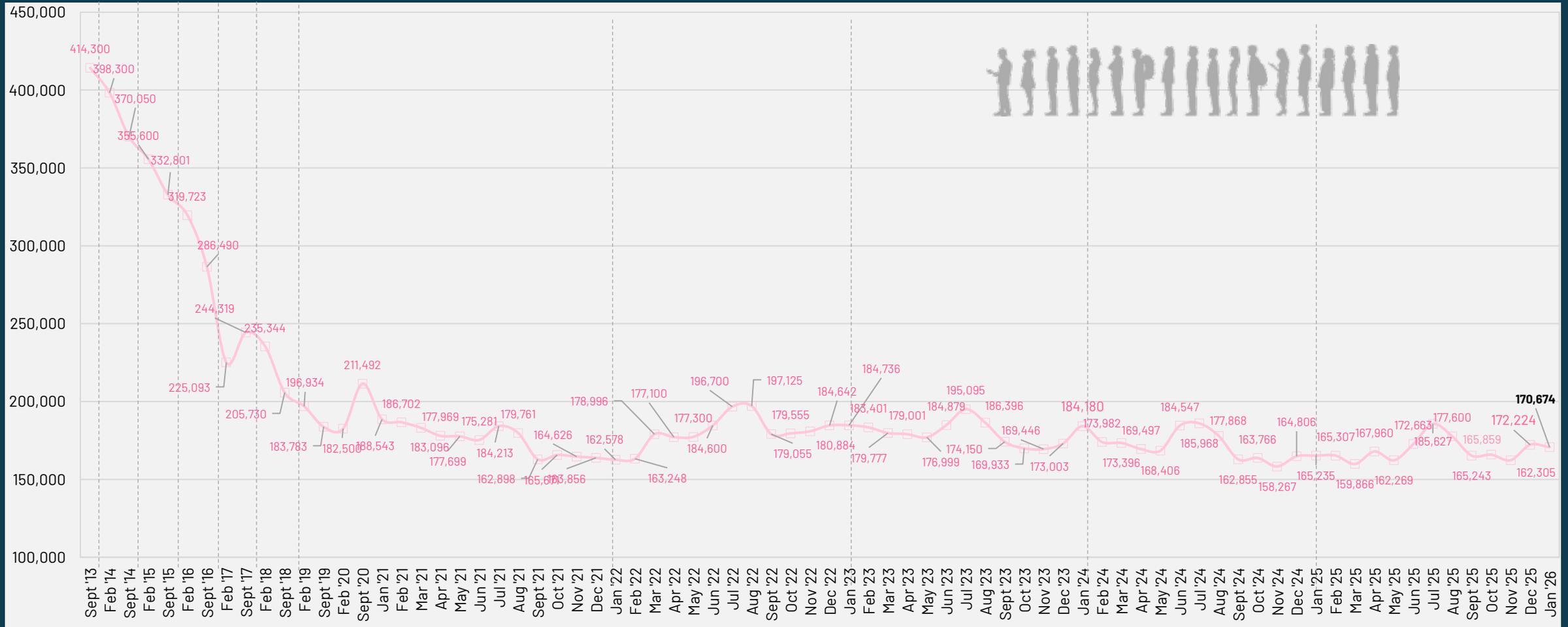


The most recent CSO data indicates a slight dip in GDP in Q.3 2025 after a turbo-charged acceleration to outpace tariffs in early 2025.



Source: www.CSO.ie Quarterly National Accounts

The unadjusted Live Register figures decreased marginally month on month, from 172.2k to 170.7k. Year on year, the increase is nearly 5,500.

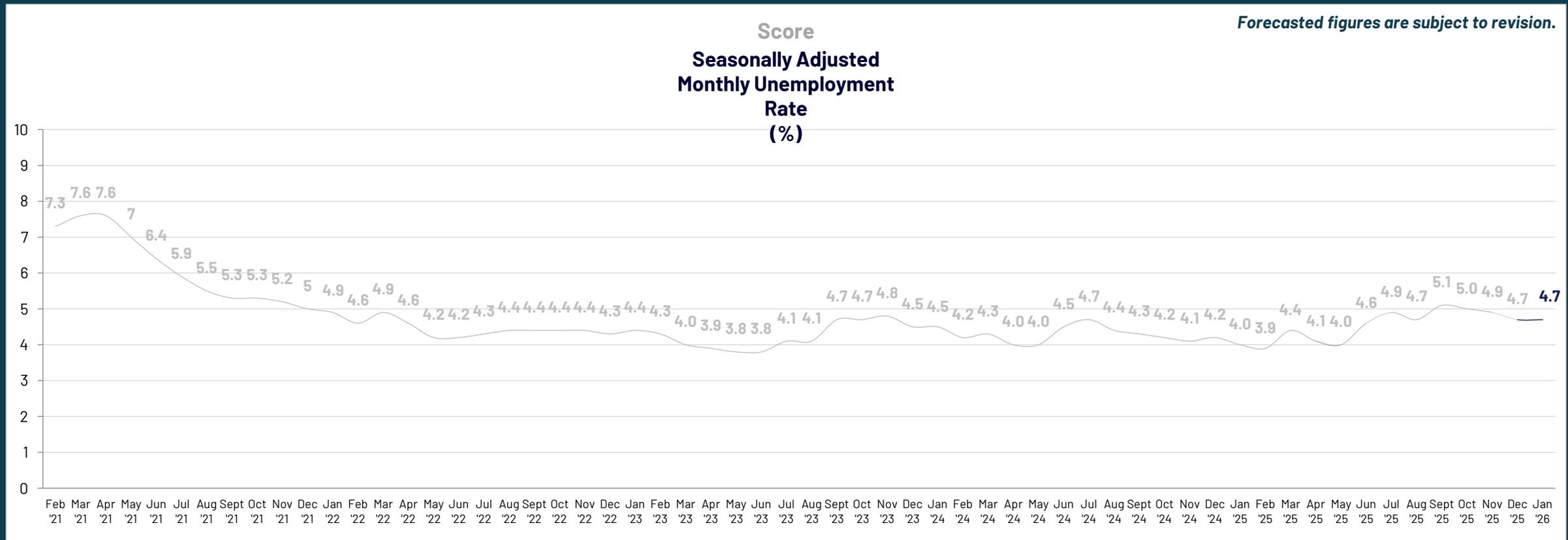


*The Live Register is not designed to measure unemployment. It includes part-time work e.g. seasonal & casual workers who work up to 3 days per week.
 Note: Based on unadjusted data.

Source: www.CSO.ie Quarterly National Accounts

Estimated unemployment has remained steady in January, and is below five percent for the third month in a row.

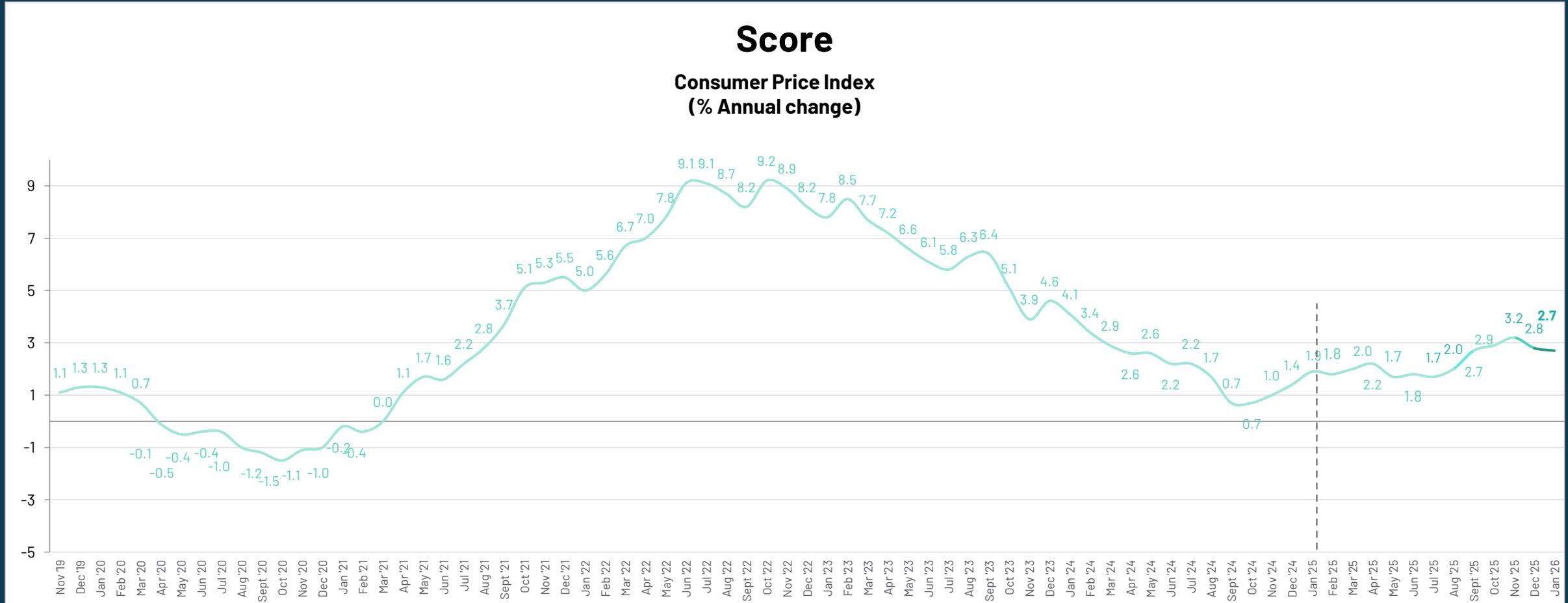
Seasonally Adjusted Monthly Unemployment Rate



Source: www.CSO.ie Seasonally Adjusted Monthly Unemployment Rate

In addition, inflation has slipped back slightly and now stands at 2.7%.

Consumer Price Index (% Annual change)

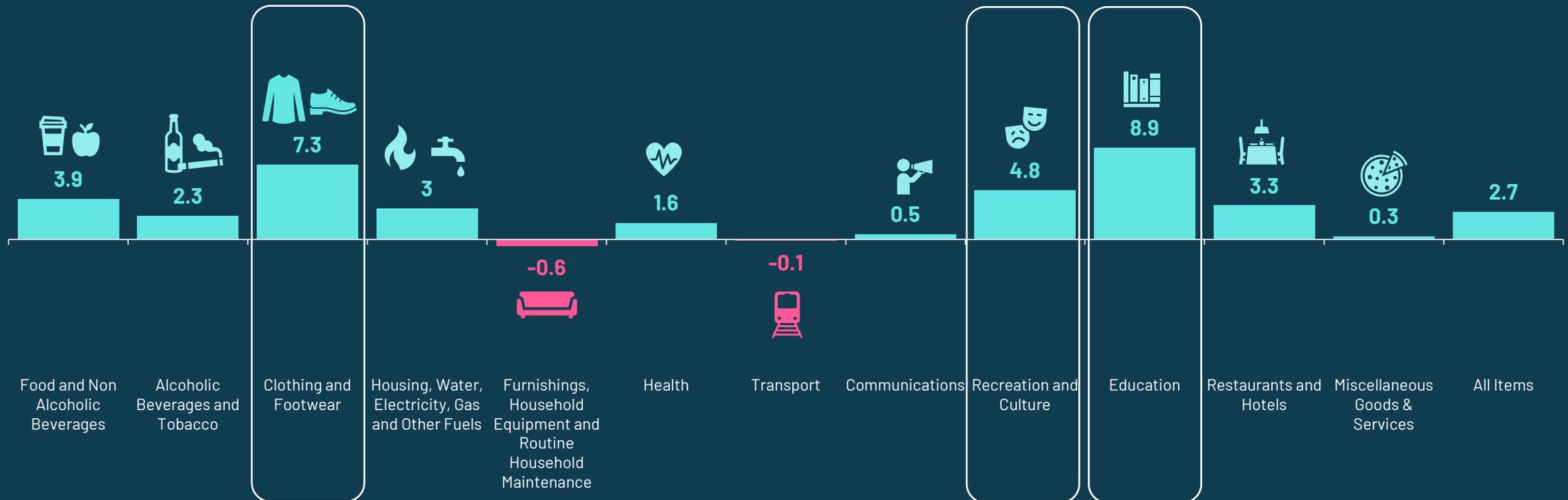


Source: www.CSO.ie

Consumer Price Index (% Annual change)

Inflation is highest within the *Education (+8.9%)* sector, followed by *Clothing and Footwear (7.3%)* and *Recreation and Culture (+4.8%)*. *Furnishings, Household Equipment & Routine Household Maintenance (-0.6%)* and *Transport (-0.1%)* are the only divisions in negative territory.

Consumer Price Index by Sector (% Annual change)



As we settle into 2026, there are mixed messages for us to digest.

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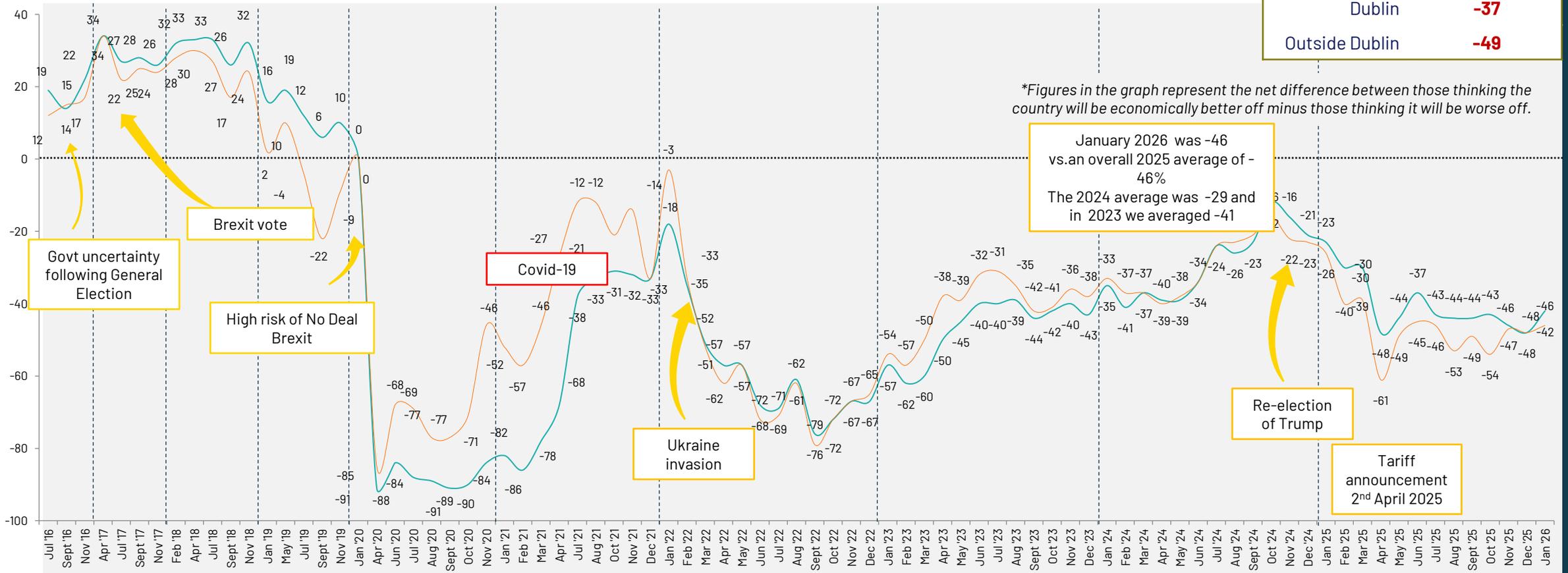


CONSUMER CONFIDENCE FINDINGS



There has been a very modest improvement in terms of our outlook over the next 12 months, and we are still in the doldrums.

Current vs. Looking Forward



Q.1 Thinking about the economy as a whole, do you think that the country is better off, worse off, or about the same as last year?
Q.2 And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?

Source: Ipsos B&A Consumer Confidence Report

Females, C2DEs and residents living outside the capital are the most pessimistic in their outlook. The oldest age group were also more doubtful in January.

	-46	-31	-60	-36	-47	-53	-41	-51	-37	-49	-47	-44
NET DIFF	Total	Male	Female	16-34	35-54	55+	ABC1F	C2DE	Dublin	Outside Dublin	Irish	Non-Irish
Dec '25	-48%	-36%	-60%	-29%	-56%	-57%	-41%	-56%	-40%	-52%	-47%	-51%
Nov '25	-47%	-35%	-60%	-32%	-54%	-53%	-43%	-52%	-31%	-54%	-51%	-33%
Oct '25	-54%	-42%	-65%	-46%	-55%	-60%	-52%	-56%	-46%	-57%	-55%	-50%
Sep '25	-49%	-39%	-58%	-33%	-58%	-52%	-45%	-52%	-37%	-54%	-48%	-49%
Aug '25	-53%	-44%	-62%	-42%	-53%	-62%	-50%	-56%	-50%	-54%	-54%	-50%
Jul '25	-46%	-34%	-58%	-38%	-51%	-47%	-48%	-44%	-35%	-50%	-47%	-42%
Jun '25	-45%	-38%	-52%	-30%	-54%	-49%	-41%	-50%	-33%	-50%	-46%	-42%
May '25	-49%	-42%	-56%	-24%	-56%	-64%	-45%	-54%	-35%	-55%	-51%	-43%
Apr '25	-61%	-55%	-67%	-61%	-66%	-42%	-64%	-75%	-57%	-65%	-54%	-64%
Mar '25	-39%	-30%	-48%	-24%	-41%	-50%	-36%	-43%	-27%	-44%	-42%	-29%
Feb'25	-40%	-33%	-47%	-35%	-45%	-39%	-35%	-46%	-31%	-44%	-43%	-32%
Jan'25	-26%	-7%	-38%	-21%	-34%	-21%	-23%	-30%	-15%	-31%	-29%	-16%
Dec'24	-23%	-15%	-31%	-26%	-22%	-22%	-18%	-29%	-11%	-28%	-23%	-23%
Nov'24	-22%	-11%	-33%	-23%	-24%	-19%	-18%	-27%	-9%	-28%	-25%	-14%
Oct'24	-16%	-7%	-24%	-4%	-24%	-17%	-8%	-24%	0	-22%	-14%	-23%
Sep'24	-21%	-9%	-33%	-19%	-30%	-14%	-15%	-28%	-15%	-24%	-21%	-22%
Aug'24	-23%	-10%	-35%	-15%	-32%	-21%	-17%	-30%	-11%	-28%	-24%	-21%
Jul'24	-24%	-8%	-39%	-24%	-30%	-17%	-16%	-33%	-12%	-29%	-24%	-24%
Jun'24	-34%	-23%	-46%	-39%	-38%	-26%	-30%	-39%	-26%	-38%	-34%	-35%
May'24	-38%	-30%	-46%	-31%	-50%	-32%	-35%	-41%	-27%	-42%	-37%	-42%
Apr'24	-40%	-24%	-55%	-35%	-50%	-33%	-34%	-46%	-30%	-44%	-39%	-41%
Mar'24	-37%	-28%	-45%	-37%	-41%	-32%	-29%	-45%	-25%	-42%	-37%	-36%
Feb'24	-37%	-29%	-46%	-33%	-46%	-33%	-31%	-44%	-28%	-41%	-37%	-42%
Jan'24	-33%	-21%	-44%	-17%	-40%	-38%	-22%	-44%	-23%	-37%	-33%	-30%
Dec'23	-38%	-28%	-48%	-27%	-46%	-40%	-33%	-44%	-26%	-43%	-39%	-37%
Nov'23	-36%	-26%	-46%	-27%	-46%	-34%	-28%	-45%	-23%	-42%	-37%	-33%
Oct'23	-41%	-33%	-50%	-42%	-46%	-36%	-39%	-44%	-29%	-46%	-43%	-33%
Sep'23	-42%	-28%	-55%	-40%	-50%	-34%	-38%	-45%	-32%	-46%	-41%	-45%
Aug'23	-35%	-23%	-46%	-20%	-46%	-35%	-24%	-47%	-25%	-39%	-35%	-32%
Jul'23	-32%	-15%	-48%	-33%	-38%	-24%	-30%	-34%	-23%	-35%	-31%	-35%
Jun'23	-32%	-15%	-48%	-33%	-38%	-24%	-30%	-34%	-23%	-35%	-31%	-35%
May'23	-39%	-22%	-54%	-38%	-52%	-25%	-33%	-45%	-34%	-41%	-38%	-41%
Apr '23	-38%	-23%	-52%	-30%	-43%	-39%	-34%	-42%	-26%	-43%	-38%	-36%

Base: All Adults 16+

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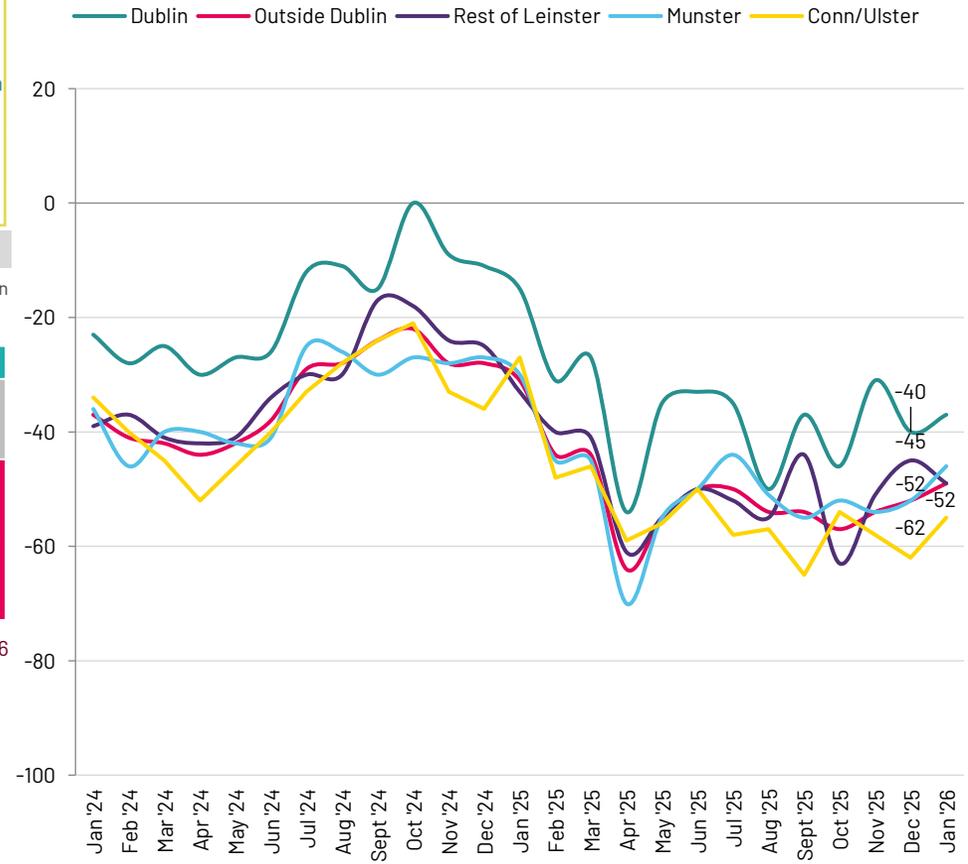
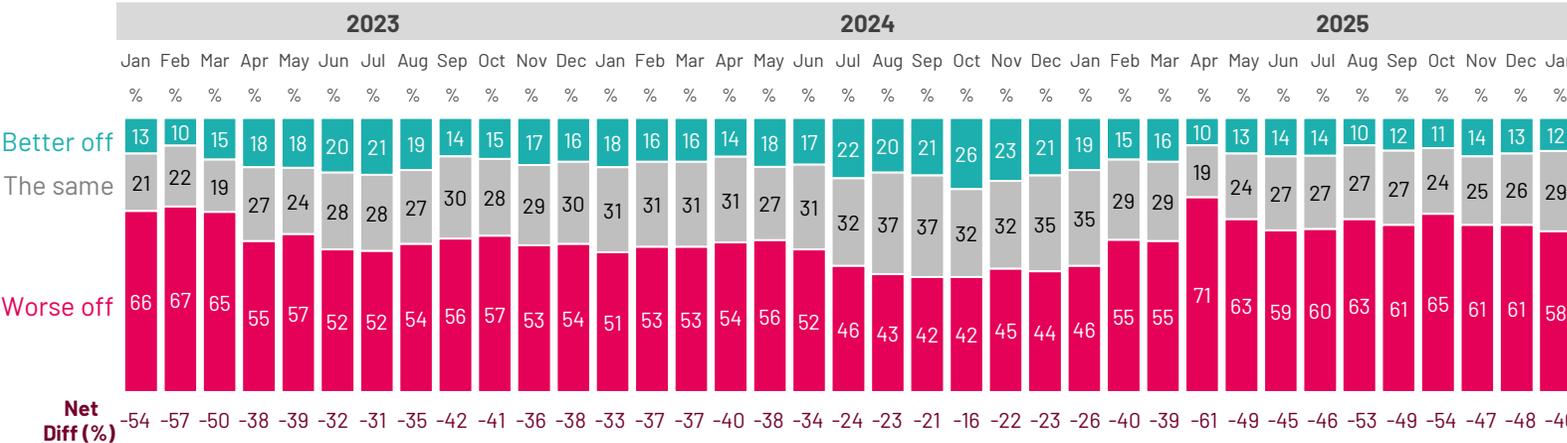
Q.2 And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?



Nearly three in five feel more downbeat about prospects for the year ahead. However, from a global perspective, we are no different in our overall outlook.



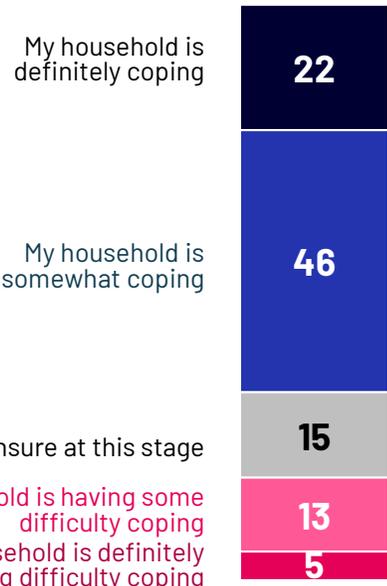
	Looking Forward '23												Looking Forward '24												Looking Forward '25												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Dublin	-41	-50	-43	-26	-34	-23	-25	-25	-32	-29	-23	-26	-23	-28	-25	-30	-27	-26	-12	-11	-15	0	-9	-11	-15	-31	-27	-54	-35	-33	-35	-50	-37	-46	-31	-40	-37
Outside Dublin	-59	-60	-53	-43	-41	-35	-33	-39	-46	-46	-42	-43	-37	-41	-42	-44	-42	-38	-29	-28	-24	-22	-28	-28	-31	-44	-44	-64	-55	-50	-50	-54	-54	-57	-54	-52	-49



2023												2024												2025												2026
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
-54	-57	-50	-38	-39	-32	-31	-35	-42	-41	-36	-38	-33	-37	-37	-40	-38	-34	-24	-23	-21	-16	-22	-23	-26	-40	-39	-61	-49	-45	-46	-53	-49	-54	-47	-48	-46

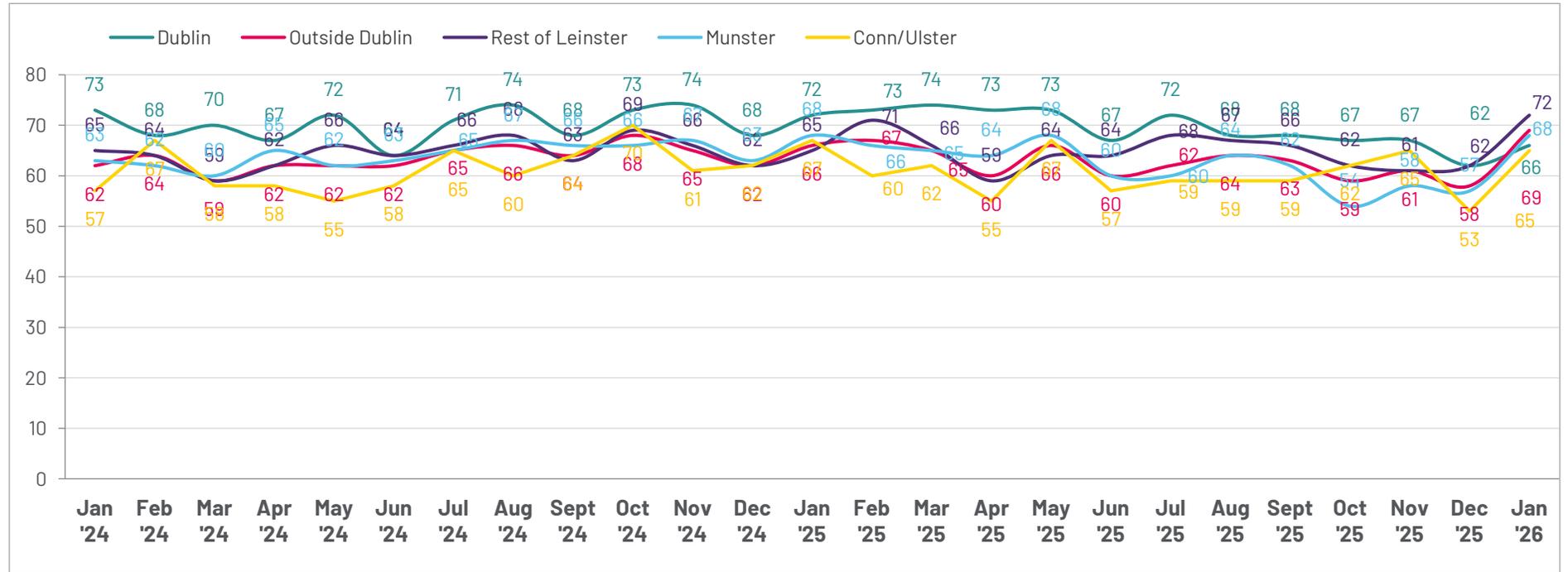
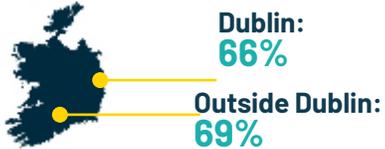
The proportion of those feeling they are coping with rising prices has increased sharply, signalling a more optimistic viewpoint at the start of 2026.

January 2026 %



Any Coping

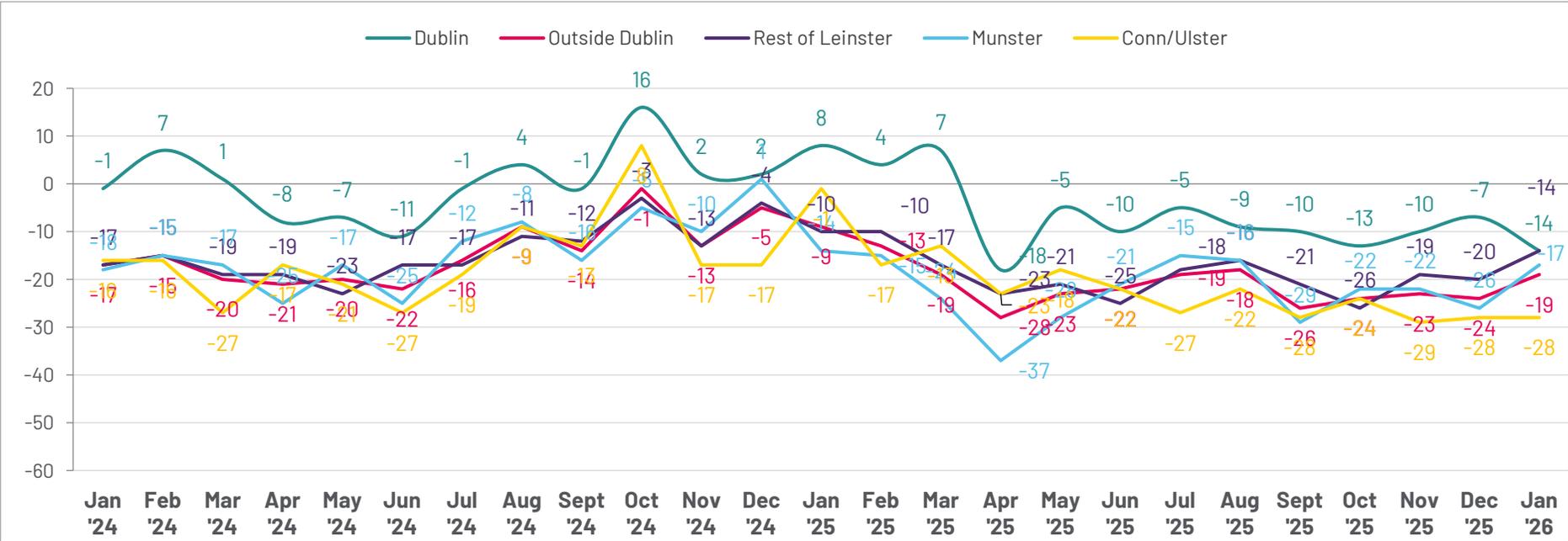
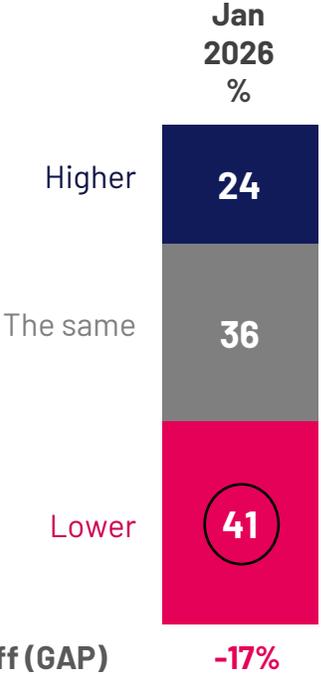
68%



For the first time, the proportion of Dubliners who are “coping” with the cost-of-living is **lower** than the rest of the country. Those aged 65+ are also more likely to be coping (78%) along with ABC1s (71%).

	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26
ANY Coping (%)	63	65	64	64	62	62	66	68	65	65	62	64	65	63	67	68	65	69	67	64	68	69	67	63	68	62	65	65	64	61	63	59	68

Nearly one in four feel their disposable income will improve in the coming year; two in five are less confident.

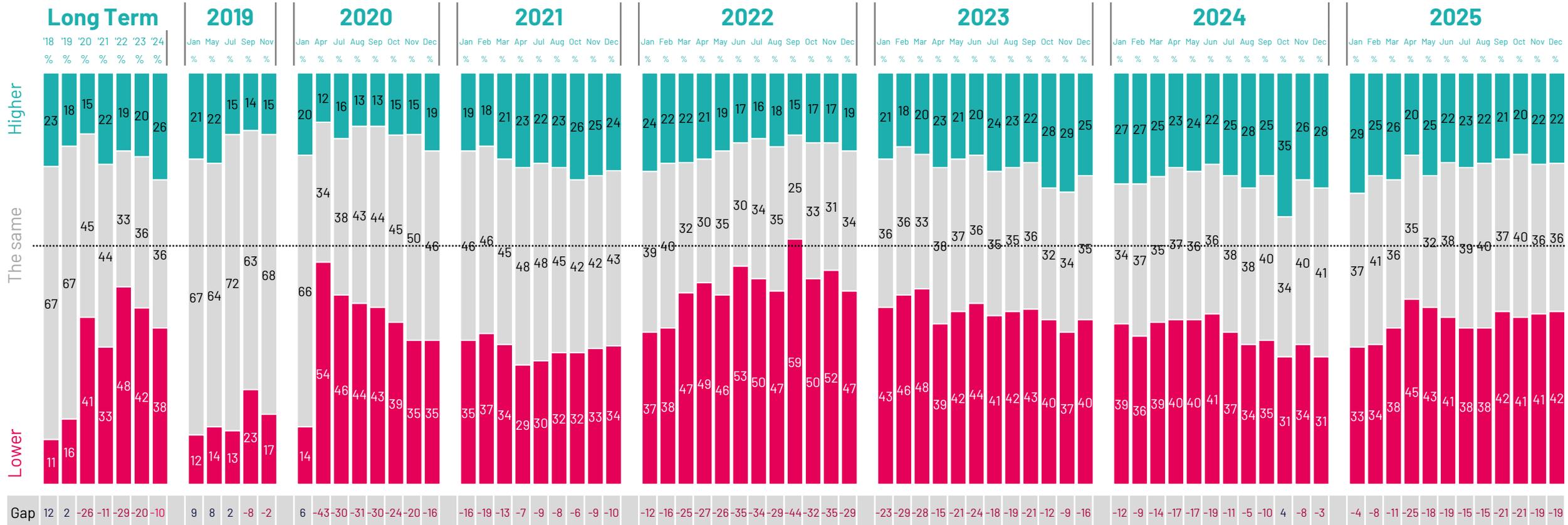


Those outside the capital are less upbeat about the next 12 months. 48% of 16-24-year-olds expect their income to increase, along with 30% of ABC1s.

Gap (%)	2021				2022								2023												2024												2025												2026				
	Aug	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan												
	-8	-6	-9	-10	-12	-16	-25	-27	-26	-35	-34	-29	-44	-32	-35	-29	-23	-29	-28	-15	-21	-24	-18	-19	-21	-12	-9	-16	-12	-9	-14	-17	-17	-19	-11	-5	-10	+4	-8	-3	-4	-8	-11	-25	-18	-19	-15	-15	-21	-21	-19	-19	-17

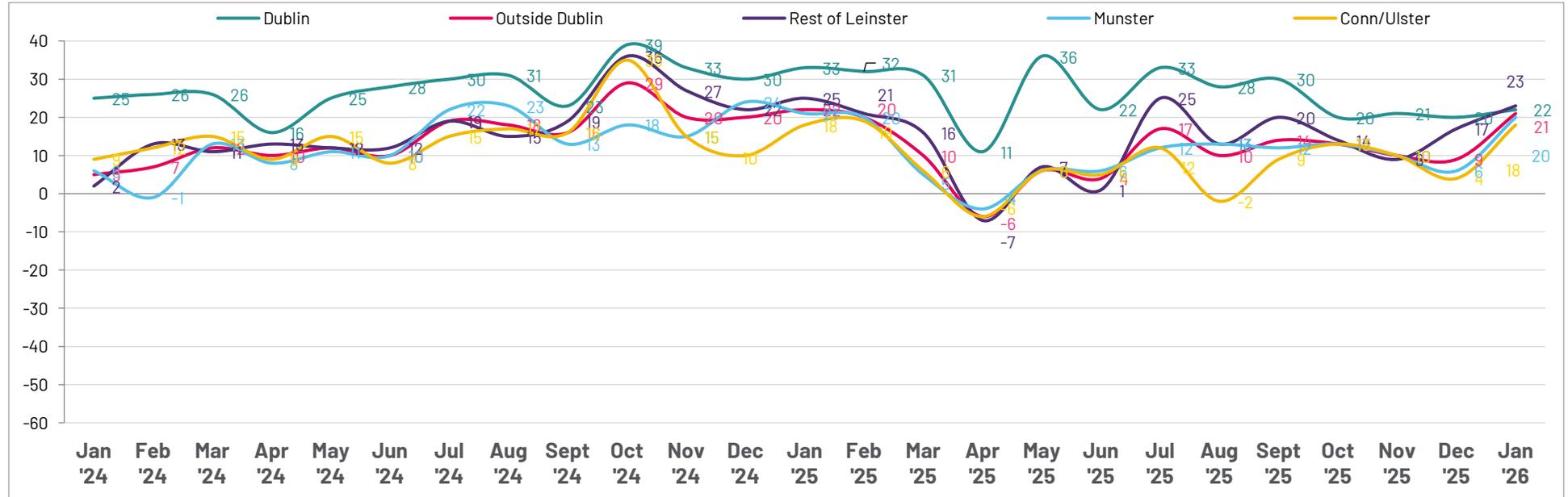
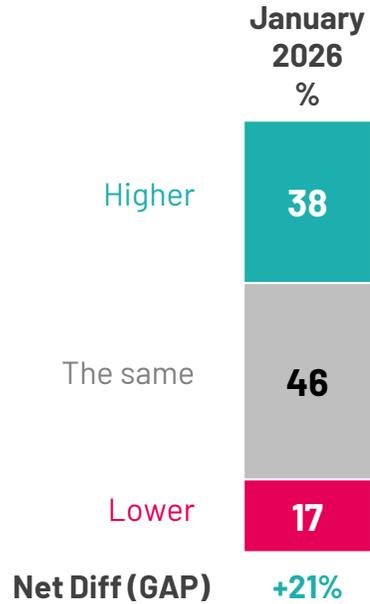
Income Projections – Looking Forward YOY

Expect it to be...



Sentiment toward asset growth for 2026 is in positive territory as we look to the year ahead.

Base: All Adults 16+



Dublin: +22%

Outside Dublin: +21%



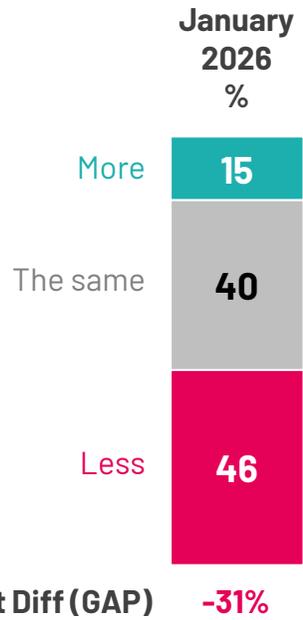
The rest of the country has caught up with Dubliners in terms of net positivity.

2021			2022					2023					2024					2025					2026																														
Jul	Aug	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan																								
+20	+22	+21	+19	+16	+18	+13	-2	+2	+4	-14	-5	+3	-21	-11	-14	-7	-6	-4	-6	+4	+8	+8	+12	+8	+6	+9	+13	+10	+11	+13	+16	+12	+16	+16	+22	+22	+18	+32	+24	+22	+25	+24	+16	-1	+15	+9	+21	+15	+19	+15	+13	+13	+21



0.6 Do you expect your assets (your house, shares, pension entitlements, savings) in the next year to be higher, lower or the same as in the past year?

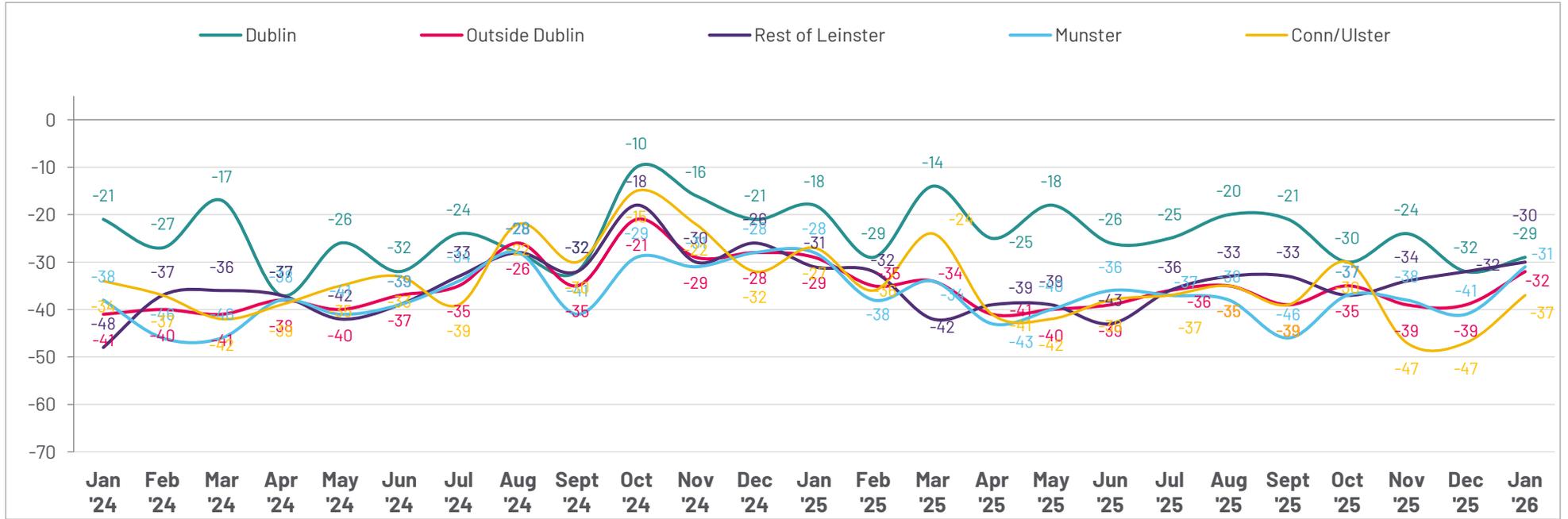
Spending intentions have improved for the next 12 months. That said, nearly half expect to spend less in the coming year.



Dublin: -29%
Outside Dublin: -32%

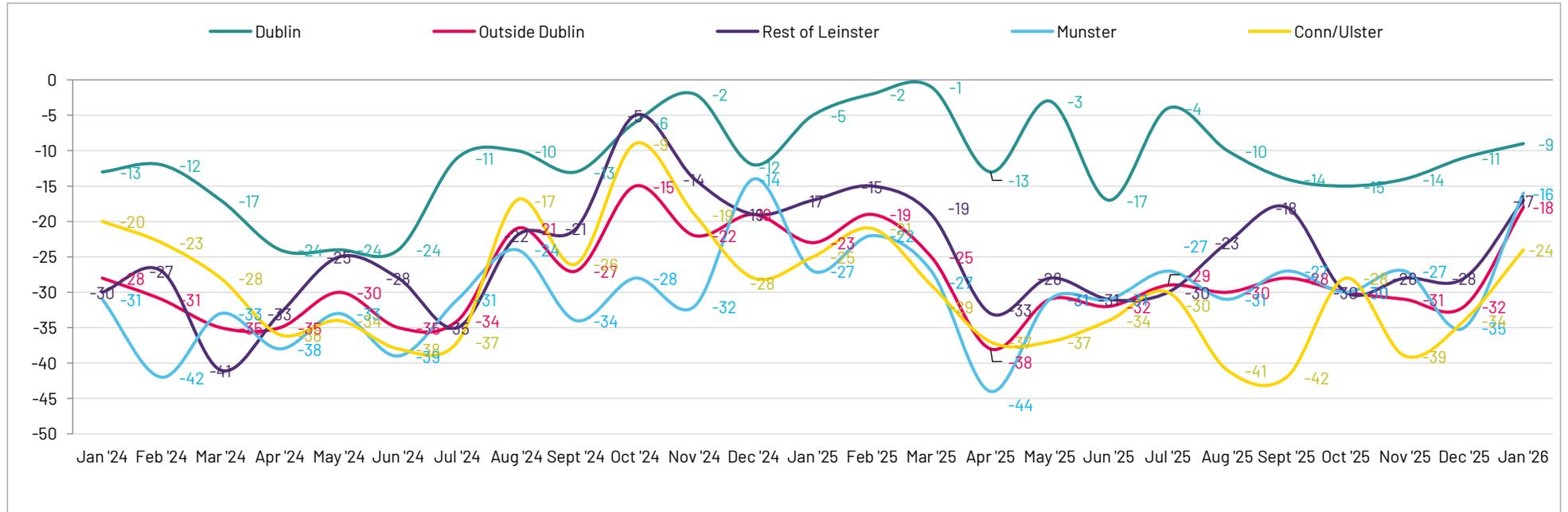
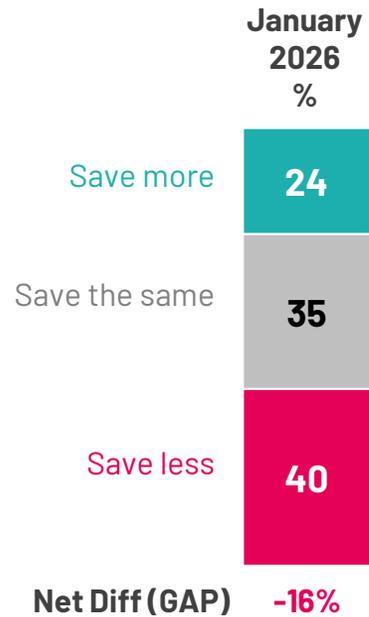


Spending intentions are lower among those living outside of Dublin, but the gap is narrowing, suggesting a more balanced financial vista nationwide.



Gap (%)	2021					2022					2023					2024					2025					2026																												
	Jul	Aug	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan																								
	-11	-13	-14	-14	-21	-19	-25	-35	-45	-37	-51	-48	-42	-61	-53	-55	-47	-46	-46	-50	-38	-38	-41	-36	-36	-42	-36	-31	-36	-35	-37	-34	-38	-36	-36	-32	-27	-34	-18	-25	-26	-26	-33	-29	-37	-34	-35	-33	-31	-34	-34	-35	-37	-31

Two in five say they will save less, although nearly a quarter are planning to boost their savings over the year ahead.



Dublin: -9%
Outside Dublin: -18%



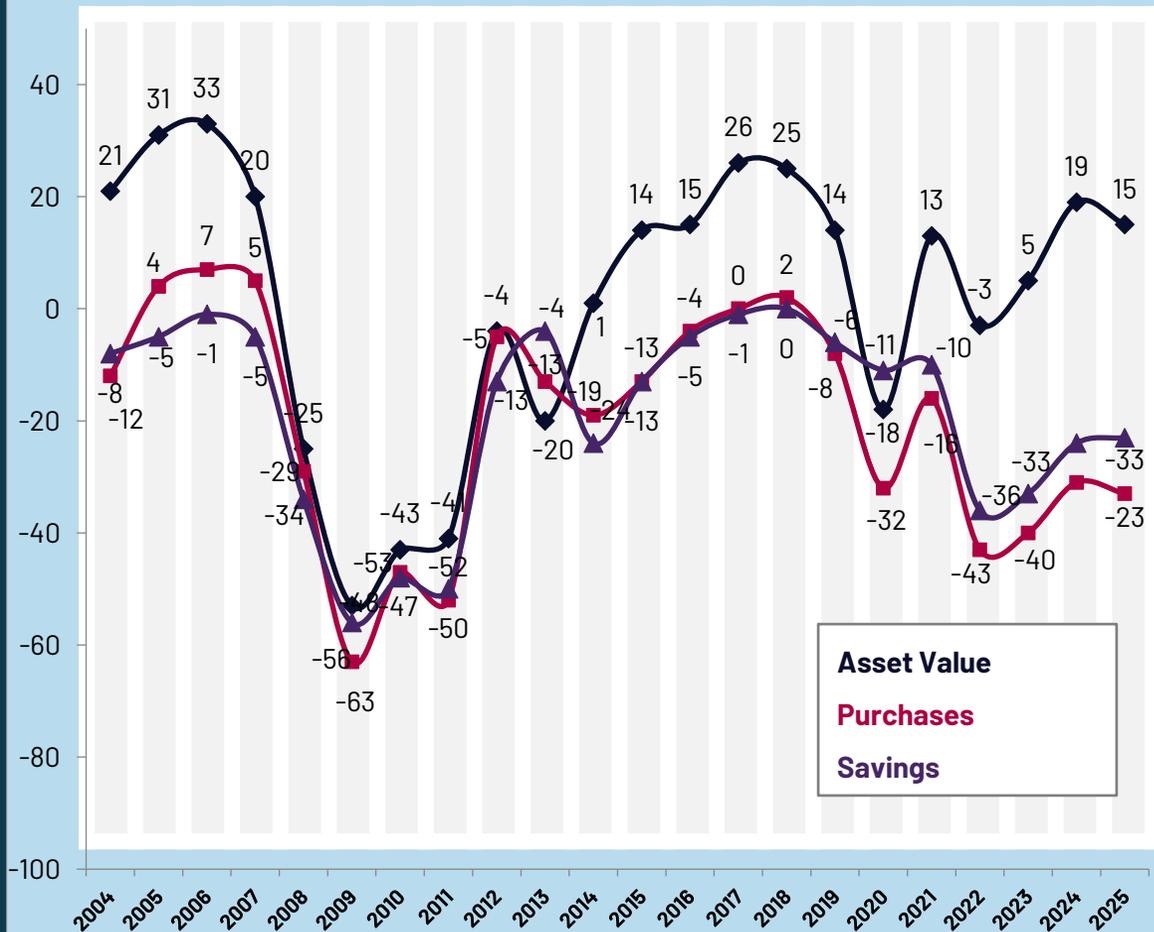
Those more likely to save more over the next 12 months are 16-34-year-olds (42%).

Gap (%)	2021					2022					2023					2024					2025					2026																												
	Apr	Jul	Aug	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Jan												
	-10	-8	-10	-12	-12	-12	-18	-31	-32	-34	-44	-42	-37	-56	-48	-44	-34	-38	-39	-44	-29	-36	-33	-32	-33	-35	-30	-23	-25	-24	-26	-30	-32	-29	-32	-27	-18	-23	-12	-16	-17	-18	-14	-18	-31	-23	-28	-21	-25	-24	-25	-26	-26	-16

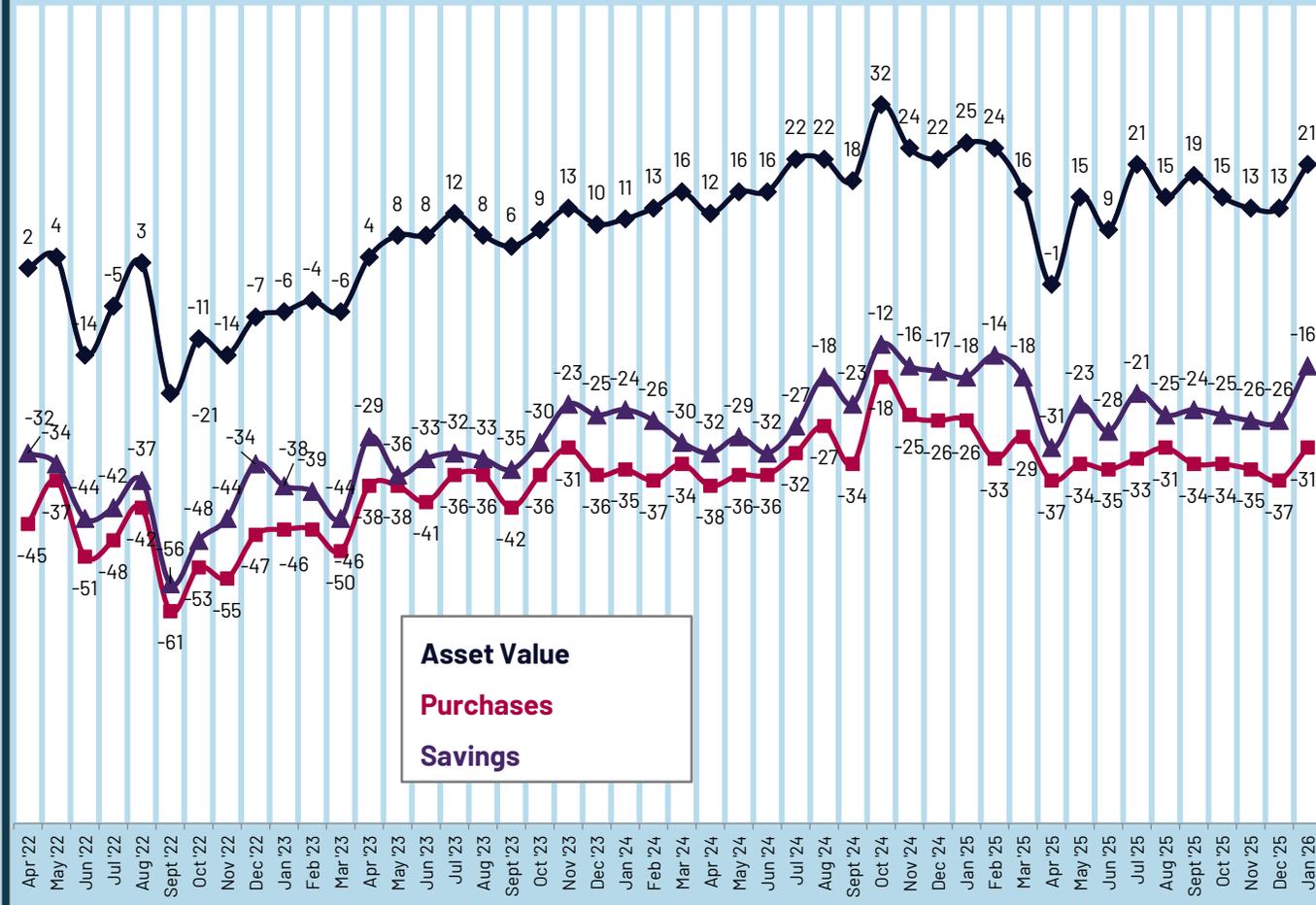
Balance Of Opinion in Summary – The Year Ahead

An overview of expectations towards asset value, purchases, and savings

Long Term



Short Term



0.6 Do you expect your assets (your house, shares, pension entitlements, savings) in the next year to be higher, lower or the same as in the past year?

0.7 In the year ahead, do you expect to purchase more, less or the same amount of goods and services as in the past year?

0.8 Do you expect to save more, less or the same amount in the year ahead compared with the last twelve months?

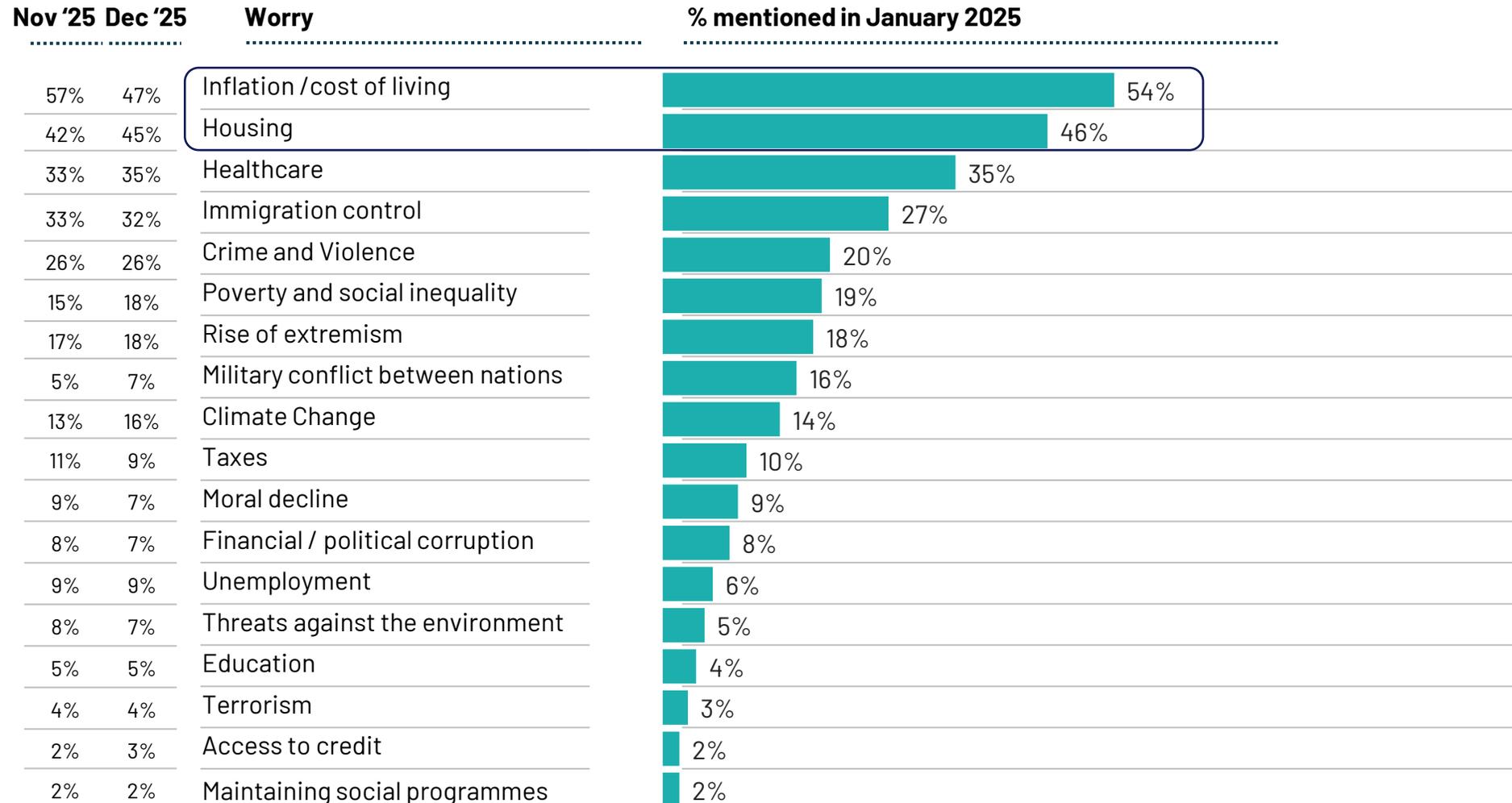
What worries Ireland?

The cost of living and housing are by far the most pressing issues in Ireland. Both are cited across most demographics, although the cost of living in particular is more of an issue among 25-34 year-olds (65%).

Base: All adults N = 1005

Source: Ipsos B&A Consumer Confidence January 2026

Q: Which three of the following topics do you find the most worrying in your country?



THANK YOU

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