



Reflecting Ireland

An insight into consumer
behavioural change in Ireland

Looking forward
to 2026

December 2025

ptsb

Altogether more human

Content

- 3 Executive Summary

Artificial Intelligence

- 4 Our plans and concerns towards AI in 2026
- 6 Impact of AI on job security

Resolutions and motivations

- 7 A fresh start in 2026
- 8 Placing boundaries on social media and screen time
- 9 We are motivated by connections and real-world experiences

How we feel about Ireland

- 10 Living and working in inclusive communities
- 12 The things that make us proud to live in Ireland
- 13 In a turbulent world, Ireland is not a bad place to be
- 14 Views on Housing and Healthcare

Spending and finances

- 16 Everything feels more expensive
- 17 Building a financial buffer
- 19 A nation of savers

Methodology

Executive Summary

Our Looking Forward to 2026 report finds a population that is both open to the benefits of Artificial Intelligence (AI) while also wary of its potential risks. When it comes to our resolutions for the New Year, we discover that people in Ireland are looking to spend less time in the digital world by cutting back on social media and screen time, while also expressing a desire to spend more time outdoors in nature.

Elsewhere, the cost of living remains the top concern for consumers, aligning with intentions towards savings, with over 7 in 10 trying to save regularly or when there is money to spare. The standard of healthcare is a key area to be addressed for 9 in 10, while the importance of climate change has dropped since last year.

Artificial Intelligence

- Public concern about AI has intensified with 68% of adults believing AI will enable more sophisticated fraud schemes in 2026, up from 62% last year, heightening concerns around online payments, identity theft, impersonation and scams.
- Some 47% of respondents say they are very concerned or somewhat concerned about AI's impact on job security, compared with 44% of respondents who said the same last year. When those who are slightly concerned are included, the total number of respondents concerned rises to 71%, up from 66% in 2024.
- The year-on-year increase in concern over AI's impact on job security is particularly evident among two different age cohorts, where there have been sizeable increases in levels of concern: 18-24 year olds with 80% concerned in 2025, up from 66% in 2024, and among 45-54 year olds with 72% concerned in 2025, up from 64% last year.
- Men are significantly more likely to see AI developments as an opportunity, (23% vs 14%) pointing to a potential gender gap emerging in technology adoption in Ireland.
- Despite the growth in concern over AI's impact, the research also suggests AI adoption rates are increasing with 55% of people planning to use AI in 2026, up 5% pts on 2025.

Social Media and Screen Time

- With such a high rise in AI-driven frauds, people are becoming more cautious in their digital behaviour, particularly when it comes to clicking on suspicious links, sharing personal information, trusting influencer content and online promotions.
- Interestingly, 18-24s list spending less time on social media, losing weight, sorting out finances, eating healthier and spending more time with family and friends, as their top resolutions for 2026.
- 48% aim to cut back on mobile screen time next year. This view is most commonly held among 18-24s, of whom 59% are looking to reduce the amount of time they spend on their phones in 2026.

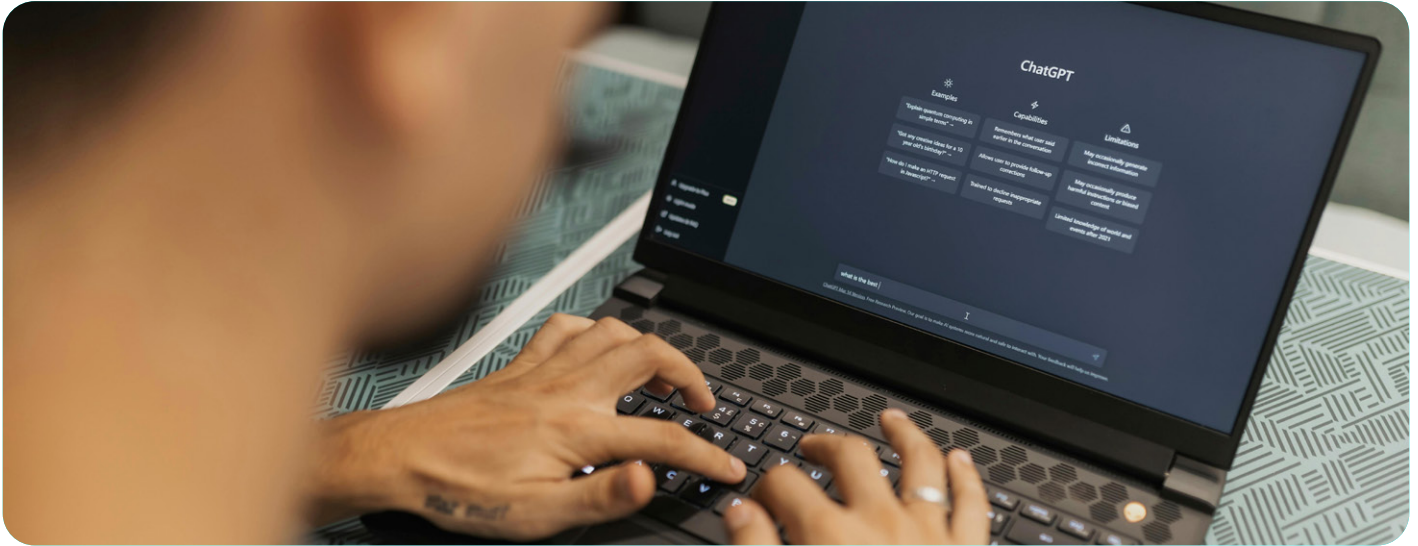
Issues of Concern

- Cost of living continues to be the country's top issue at 37%, while 75% report it as one of the top three most important issues followed by price of housing at 43% and homelessness at 42%.
- When asked about their biggest spends of the year, 29% reported grocery shopping as the largest share of their outgoings in 2025 and 23% anticipated that it will be their biggest spend in 2026.
- However, people's personal priorities remain largely unchanged year-on-year. Standards of healthcare continue to rank highest, cited by 93%, followed by standards of policing (82%) and the availability of housing (81%). Concern around pensions remains strong at 78%.
- By contrast, identifying climate change as a key personal issue has declined, falling to 65% from 71% in 2024.

Saving up for the year ahead

- People are inclined towards saving up for the year ahead with over 7 in 10 saving on a regular basis, and this behaviour is most prominent with 83% of 25-34 year olds, 77% of 18-24 year olds and 74% of 35-44 year olds. However, 23% have reported that they won't be able to save money in 2026.
- 55% are looking to save money for a 'rainy day' fund which has increased by 5% pts over the last two years, followed by holidays (42%) and home improvements (25%).
- Additionally, under 35s are most likely to save for a mortgage deposit, and over 35s would prefer saving for home improvements.

Our plans and concerns towards AI in 2026



More of us plan to use AI in 2026

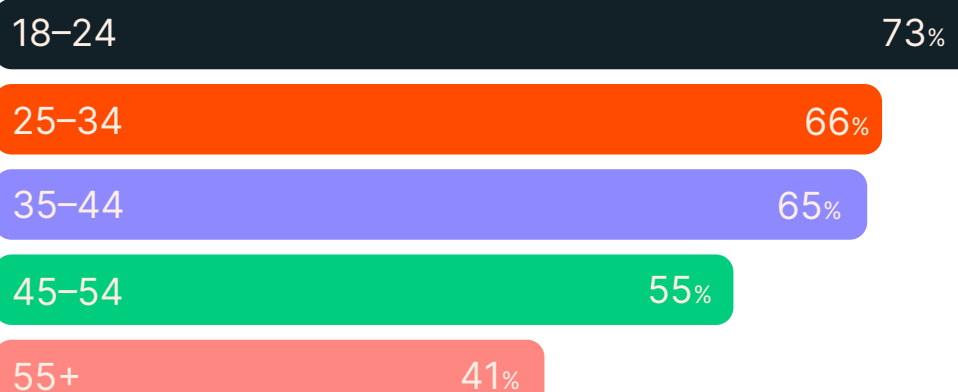
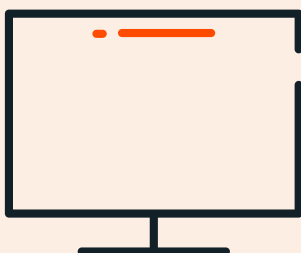
On average over half of us plan to use AI either in a personal capacity or for work next year, an increase of 5% pts compared to one year ago.

Rise in those who plan to use AI



Younger adults are expressing a greater intention to use AI versus other ages, with 73% of 18-24 year olds planning to use AI in 2026.

I plan to use AI in 2026
- % agree:

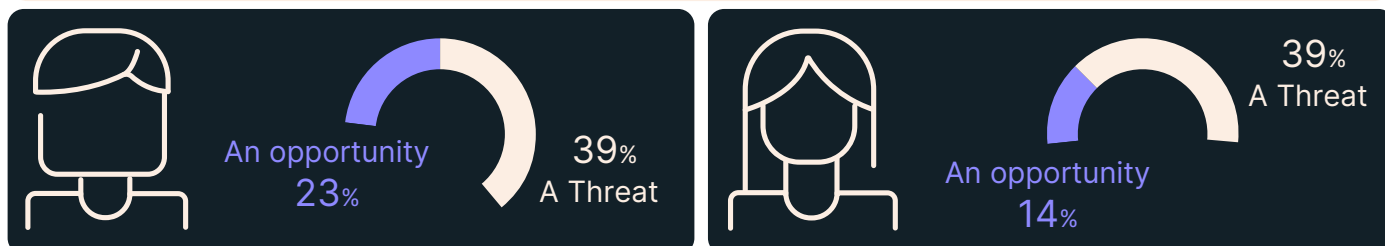


Opportunity versus threat

Overall, more than twice as many people, 39% (up from 36% last year), see the pace of development of AI as a threat versus 18% who see it as an opportunity. The concern is even more marked among 18-24 year olds with over half, 53%, viewing it as a threat, with no other age group surpassing 38%.

Men are significantly more likely to see AI developments as an opportunity, pointing to a potential gender gap emerging in technology adoption in Ireland. When asked if the pace of AI development represents an opportunity, significantly more men (23%) agreed than women (14%).

Pace of AI development is ...



AI contributing to financial fraud concern

Almost seven in ten (68%) agree that AI development will lead to more sophisticated fraud next year, up from 62% last year. This finding mirrors a high level of concern in relation to fraud more generally, with those who believe financial fraud will become more sophisticated in 2026 rising to 69% from 65% in 2024.



Impact of AI on job security

There has been a rise in concern among people in Ireland when it comes to the role of AI in the workplace and its impact on job security. Nearly half (47%) say they are very or somewhat concerned, compared to 44% of people who said the same last year.

When those who are slightly concerned are included, the total number of respondents concerned rises to 71%, up from 66% in 2024.

Concerned about impact of AI on job security (*includes slightly concerned)

2025

71%

2024

66%

Those under 35 are particularly concerned

The year-on-year increase in concern over AI's impact on job security is particularly evident among two different age cohorts, where there have been sizeable increases in levels of concern: 18–24 year olds with 80% concerned in 2025, up from 66% in 2024, and among 45–54 year olds with 72% concerned in 2025, up from 64% last year.

Concerned about the effects of AI on job security

18–24

80%

66%

+14%

25–34

75%

68%

+7%

35–44

71%

73%

-2%

45–54

72%

64%

+9%

55+

67%

60%

+7%

■ 2025 ■ 2024 ■ Difference

Interestingly, those aged 35–44 are an exception to an overall growing concern about the impact of AI on job security with a drop from 73% last year to 71% this year.

A fresh start in 2026



The end of a year is traditionally a time to take stock and plan ahead. It is a good time to introduce new habits. Around this time most of us make New Year resolutions, and the focus this year is very much on looking after our health and wellbeing.

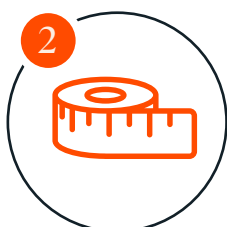
Focus on wellbeing

We want to improve our physical, mental and financial wellbeing in 2026. We plan to get fitter, lose weight and eat a healthier diet. We want to take greater care of our mental health, and improve our financial wellbeing by sorting out our finances and cutting back on spending.

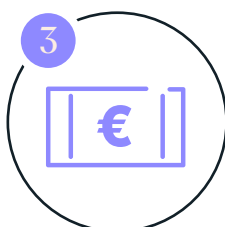
Top 5 Resolutions for 2026



Get fitter



Lose weight



Sort out finances/
cut back spending



Eat healthier /
change diet



Take care of
mental health

The 3 core pillars of good health

We plan to look after our health and wellbeing on a day-to-day basis by focusing on the 3 core pillars of good health: nutrition, physical exercise and sleep. Approximately two-thirds plan to prioritise this in 2026, particularly those aged 55 and over.

There is also an ambition to spend more time outdoors in nature, particularly among the 55+ age group. Enjoying music and socialising with friends is particularly important for the under 25s. A third of us plan to take supplements to boost our overall health, particularly those aged 45+.



Nutrition



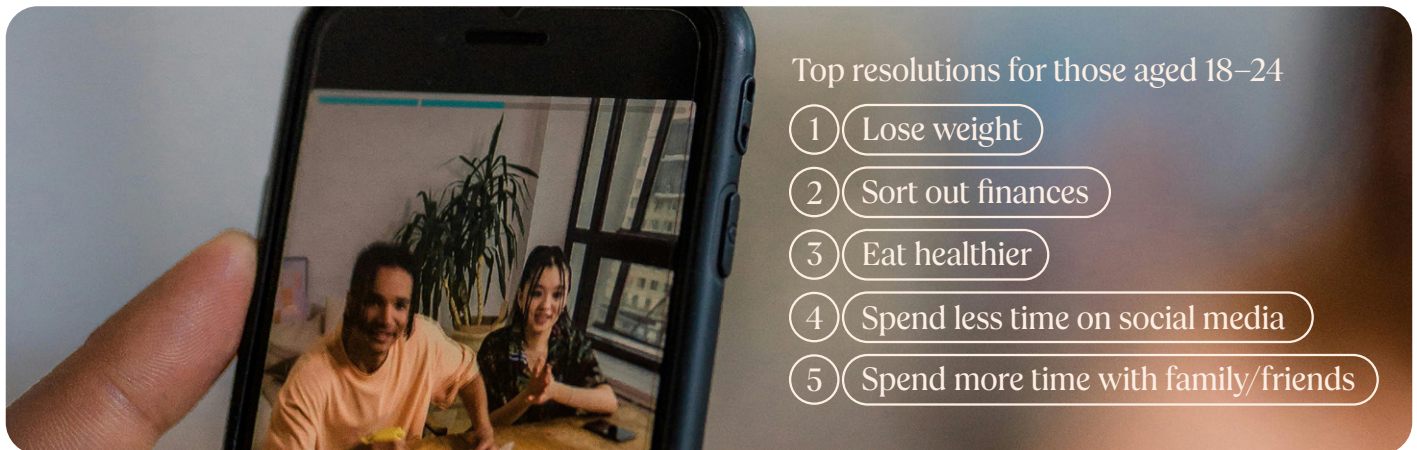
Physical
exercise



Sleep

Placing boundaries on social media and screen time

Spending less time on social media and more time with family and friends in 2026 are in the top 5 list of resolutions for under 25s.

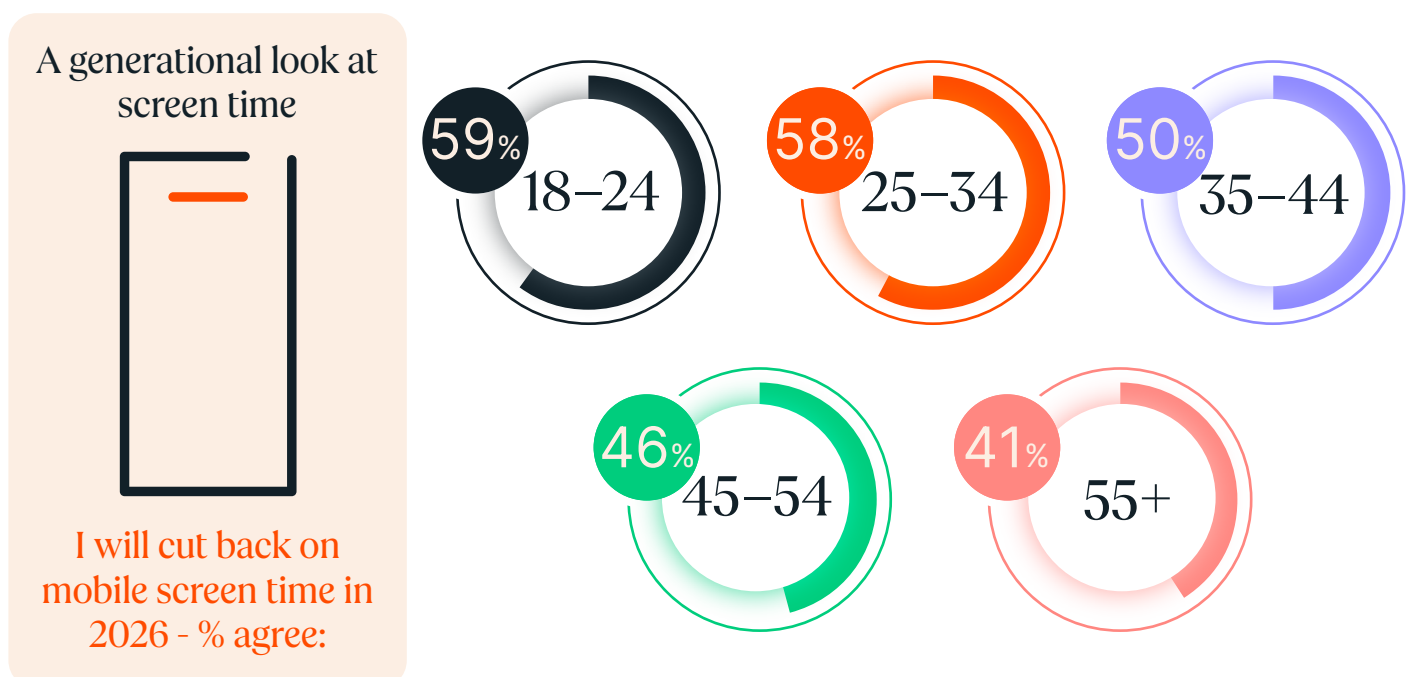


Growing awareness of potential harms

As Australia introduces a ban on social media for under 16s, there is a heightened awareness of the potential harms caused by social media, and growing interest in curbing them. A recent RCSI study found a strong link between high social media use and poor mental health among 15 and 16 year olds in Ireland⁽¹⁾.

Reducing screen time a key target for many

Overall, 1 in 2 (48%) of the general population plan to cut back on screen time in 2026, particularly those under 35. The intention is greatest among 18-24s at 59%, and almost 20% lower for those aged 55+ at 41%. It is also greater among women at 52% compared to men at 44%.

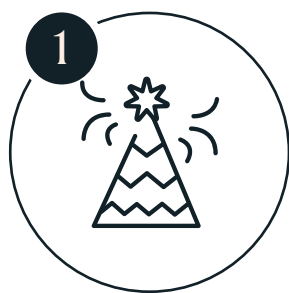


We are motivated by connections and real-world experiences

Celebratory events with family and friends is what will motivate us most in 2026, particularly for women and those aged 55+.

Older adults are motivated by the opportunity to travel; those aged under 25 are most motivated by the prospect of career progression.

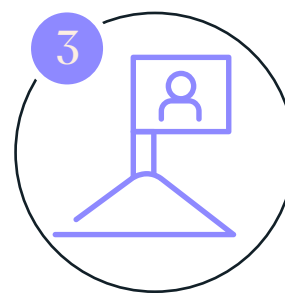
Top Motivations in 2026



Celebratory
events with family
& friends



The opportunity
to travel



Career
progression



Making a
difference in
my community

Women are significantly more likely to be motivated by celebratory events with family and friends, while men are more likely to be motivated by career progression.



Celebratory events

24%



Career progression

17%



Celebratory events

32%



Career progression

13%

Wellbeing, meaningful connections and experiences are important to all

As we approach 2026, there is a desire across all life stages to improve our physical, mental and financial wellbeing, to forge meaningful connections with others and to cherish experiences so that we build our resilience in a very turbulent world.

Living and working in inclusive communities



A rise in those who feel included

Two in five in Ireland (44%) feel the community in which they live is inclusive, i.e. one where they feel they belong and can participate fully, where all are welcomed, respected and valued. This represents an increase of 5% pts compared to three months ago.

The feeling of inclusion is quite consistent across age groups, with the exception of under 25s, where just 28% feel their community is inclusive.

Under 35s feel most strongly that they would benefit from inclusion activities or charities, particularly those under 25.

The community in which I live feels inclusive



18 - 24

28%

Average

44%

I would benefit from inclusion activities or charities



18 - 24

49%

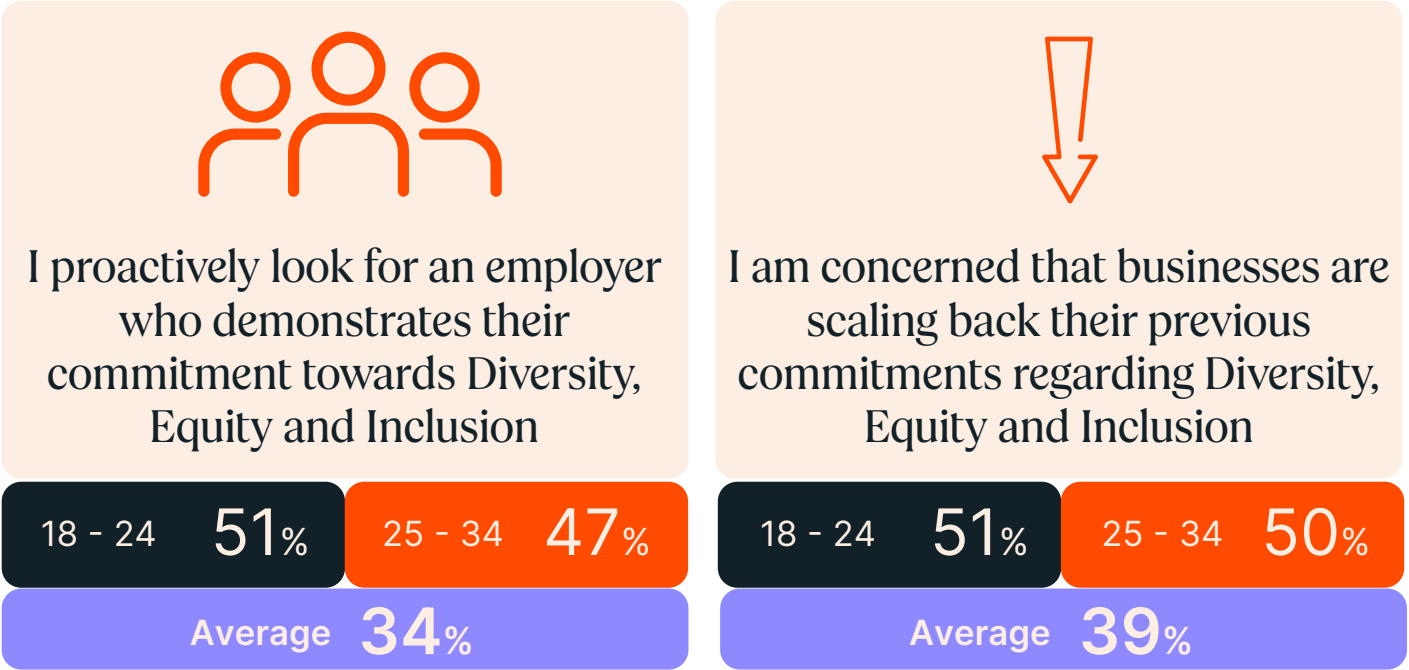
Average

33%

Younger adults place greater value on workplace DEI

The opportunity to work in a diverse, equitable and inclusive environment is important to under 35s, and particularly to those under 25 at the beginning of their working lives.

Half of 18-24s proactively seek out employers that demonstrate a commitment to diversity, equity and inclusion, and are concerned that businesses are scaling back on previous commitments in this area as a result of changes in attitudes internationally.



The things that make us proud to live in Ireland

Our natural environment reigns supreme

We are especially proud of our natural environment, our welcoming nature and our culture. Our natural environment is praised particularly by those aged 35-44. Our welcoming nature is appreciated by all, however less so by the under 25s, 10% of whom say it is the best thing about living in Ireland, compared to 19% on average.

Top 5 best things about Ireland today



Despite the challenges, we still pride ourselves on looking after those less fortunate than ourselves. According to our findings, 42%, agree that Ireland should continue to support people displaced by international conflict, even if it requires additional public spending, compared to those that disagree (29%).

Community and sport are important to us, again demonstrating how we value being part of a community that feels inclusive.

In a turbulent world, Ireland is not a bad place to be

Most feel the country is a good place to grow up in and grow old in

When all is said and done, most feel Ireland is a good place to grow up in (66%) and to grow old in (57%), albeit we see a slight reduction of 4% on both counts since this time last year.

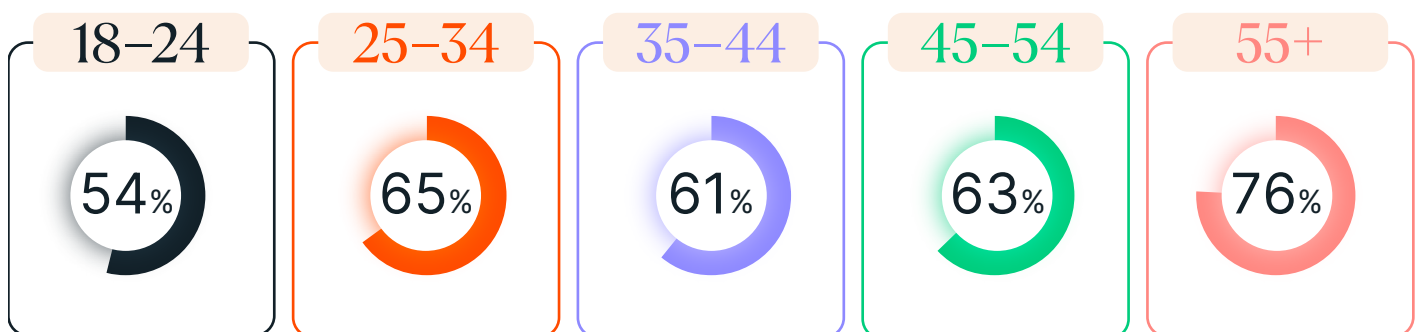


This view varies significantly by age group however, with younger adults less likely to agree than older adults that Ireland is a good place to grow up or to grow old in.

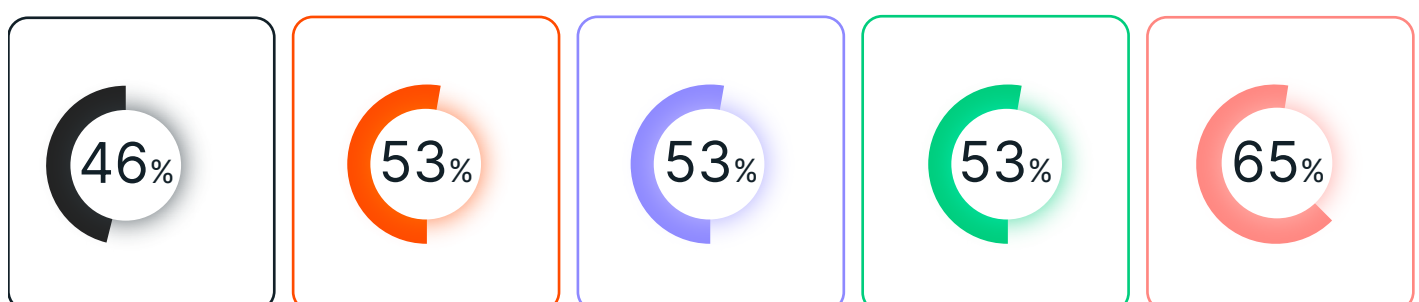
Where 76% of over 55s feel Ireland is a good country to grow up in, only 54% of under 25s agree, a 22% difference. The gap is similar (19%) on views that Ireland is a good country to grow old in.

Growing up and growing old in Ireland

All in all, Ireland is a good country to grow up in - % agree:



All in all, Ireland is a good country to grow old in - % agree:



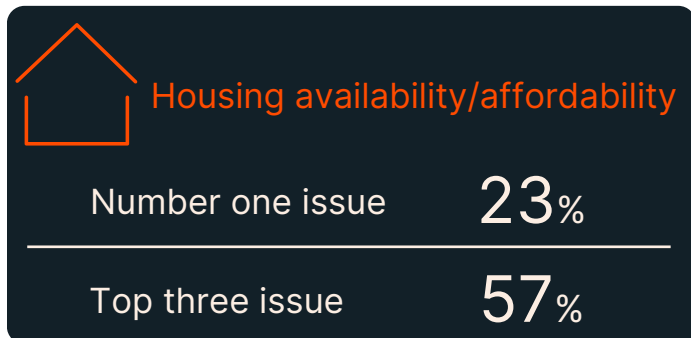
Views on Housing and Healthcare



A country with a strong sense of fairness

We value fairness, with most people in Ireland (75%) believing it is important that people are treated equally and have equal opportunities⁽²⁾. The lack of availability of affordable housing frustrates all, both those looking for homes and those that already have their own. Equally, the lack of access to affordable healthcare is a general frustration.

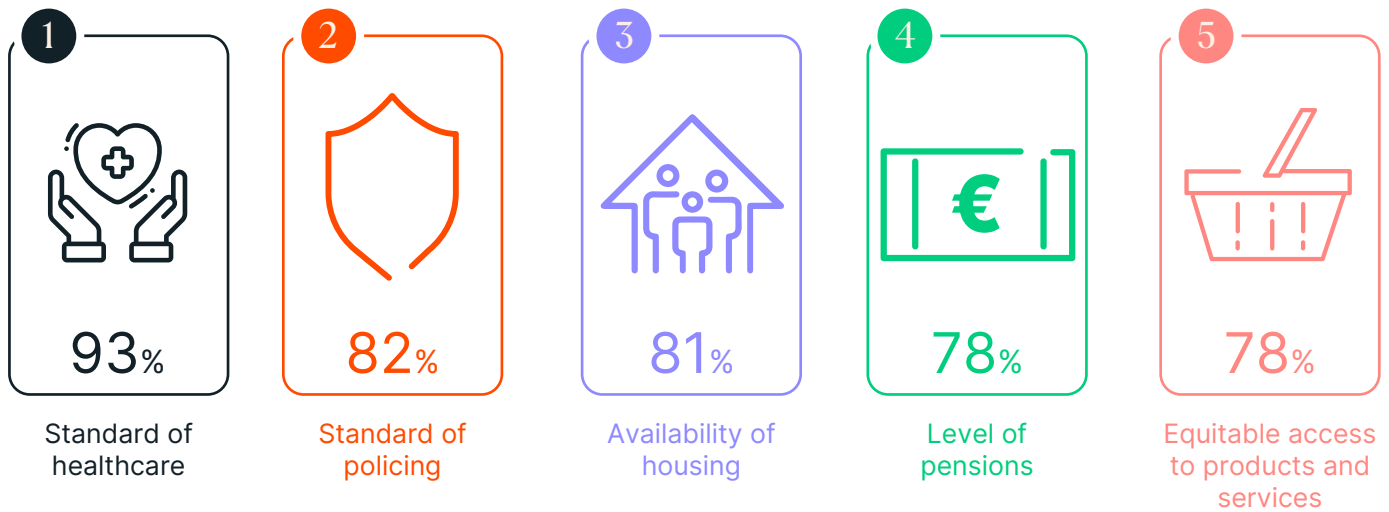
The worst things about living in Ireland



Issues that matter to us personally

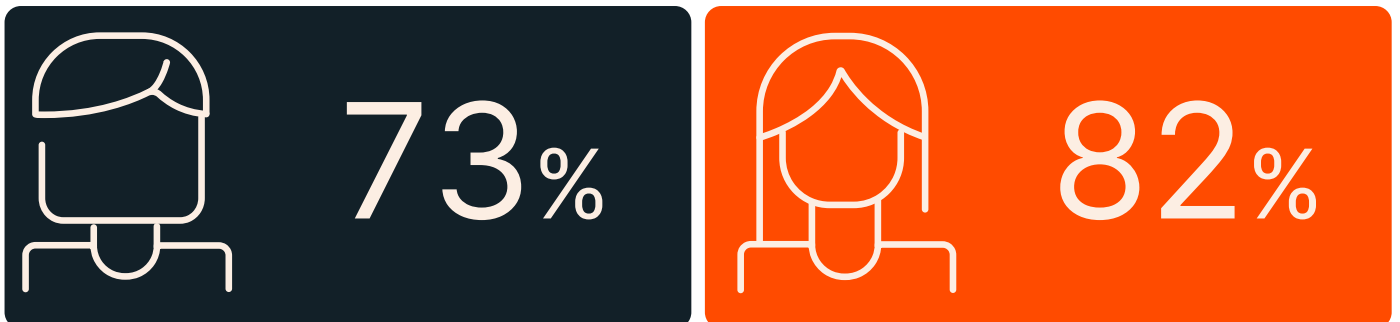
When it comes to issues that matter to use personally, there is overlap with what we consider to be the worst things about living in Ireland. Once again, we see that the lack of available / affordable housing and the healthcare system feature strongly, with the standard of policing rounding out the top three. Those citing climate change has reduced to 65% from 71% in 2024.

Top 5 Issues That Matter to us Personally



Older adults care most about healthcare, policing and pensions. Those under 35 care most about the availability of housing. Equitable access to products and services is important to young and old, and particularly to women.

Equitable access to products and services for all in the community is important to me personally - % agree:



Everything feels more expensive

The sense that prices are continually rising is partly driven by actual price increases and partly by perception. The more often we see or hear about rising prices, the more we feel their impact. As frequently bought everyday necessities become more expensive, we notice it and we feel it.

The cost of living remains the number one issue

Cost of living continues to be the number 1 issue facing the country at 37%, while 75% report it as one of the top 3 issues facing the country, followed by the price of housing (43%), and homelessness (42%).

Issues of most concern

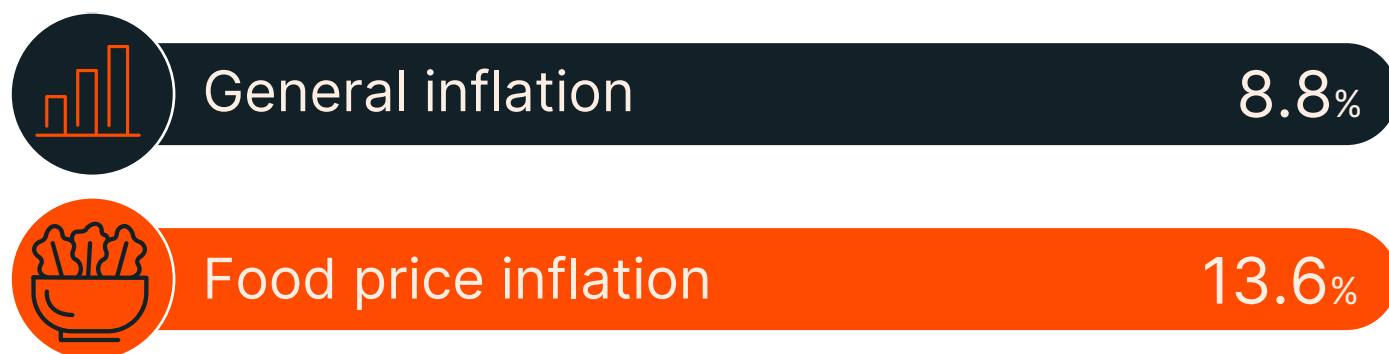


Groceries, energy bills and mortgage or rental payments are all necessities that we pay for regularly, and when the cost of them increases, we really feel it.

Groceries:

Attitudes towards the cost of living were particularly felt in rising grocery prices, with 29% of people reporting grocery shopping as their biggest spend for 2025 (up 8% pts versus the previous year), and 23% anticipating it will be their biggest spend of 2026.

Over the past three years, food prices have gone up by 13.6%, well ahead of the overall rate of inflation over the same period of 8.8%⁽³⁾.



Energy:

Energy prices are a significant outlay for households all year round, however in winter months, when we need more energy to heat our homes, we are more sensitive to them. Energy prices in Ireland have risen by 3.3% over the past year.

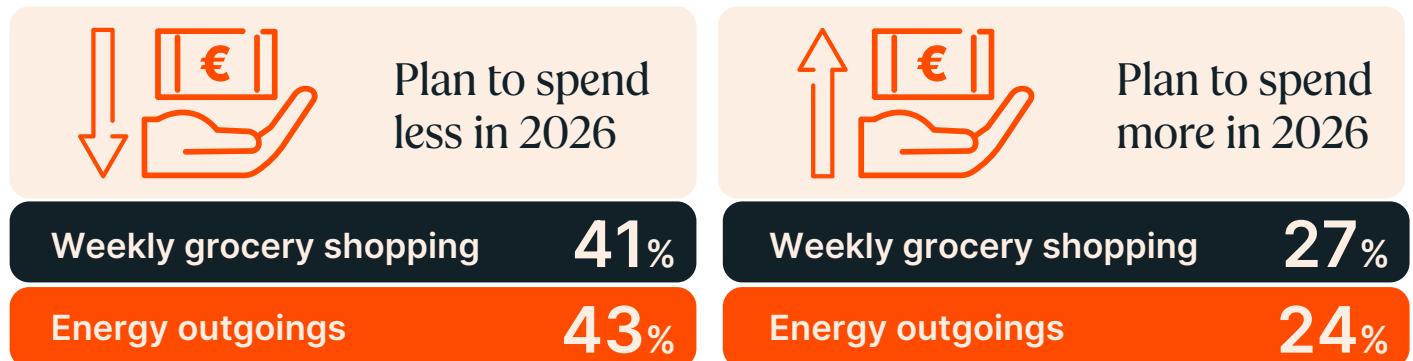
Building a financial buffer



To help maintain our standards of living in the face of rising prices, people want to create a financial buffer by putting more into savings and spending less on both necessities and discretionary items.

As a further response, we expect that we will generally reduce our spending on necessities such as groceries and energy in the coming year.

Spending on necessities – 2026 intentions



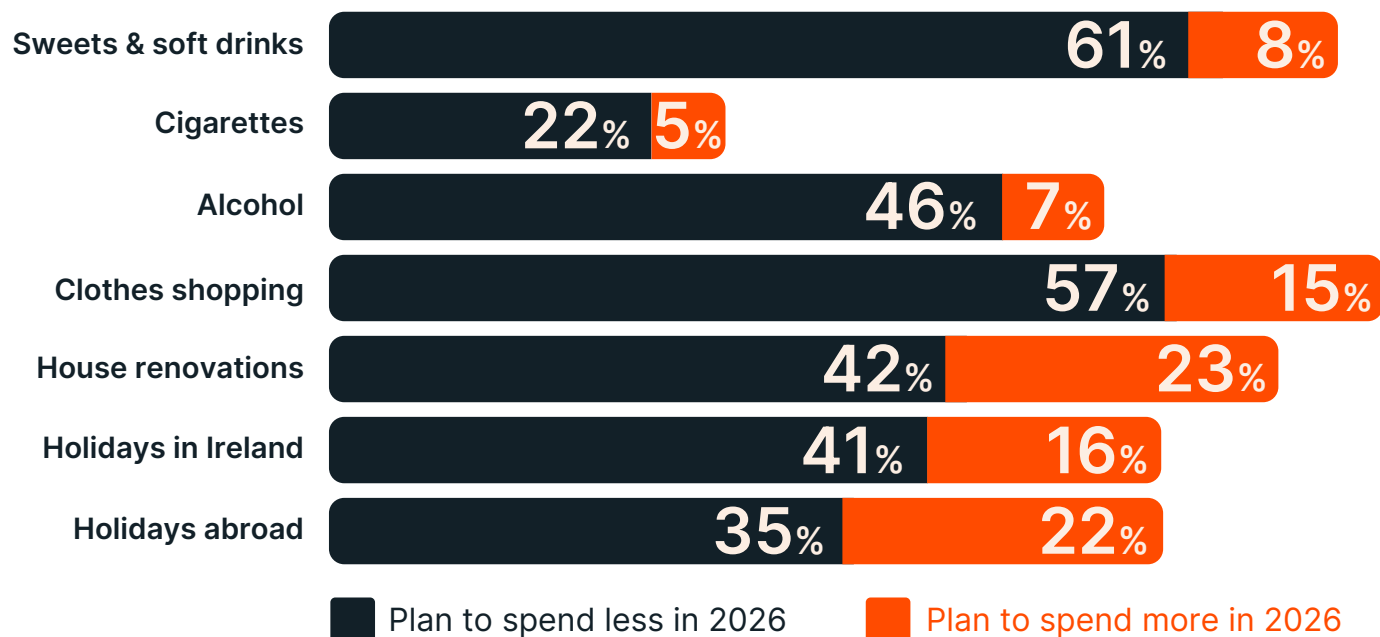
Discretionary spend

We have ambitions to cut back on all areas of discretionary spend, with plans to cut back most on the 'vices' of sweets, soft drinks, cigarettes and alcohol, which tallies with our ambition to focus on our health and wellbeing in 2026.

While we would like to spend less on holidays, we expect them to be our biggest outlay and main priority when it comes to discretionary spend

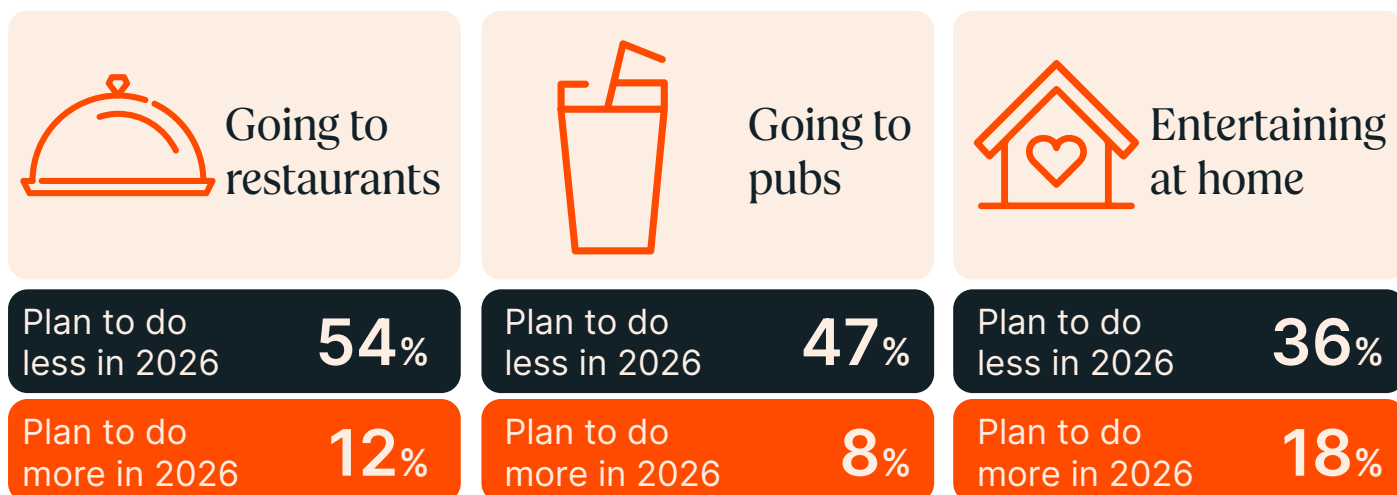


Discretionary spend – 2026 intentions



We plan to cut back on going out to pubs and restaurants next year, and also on entertaining at home although not to the same extent.

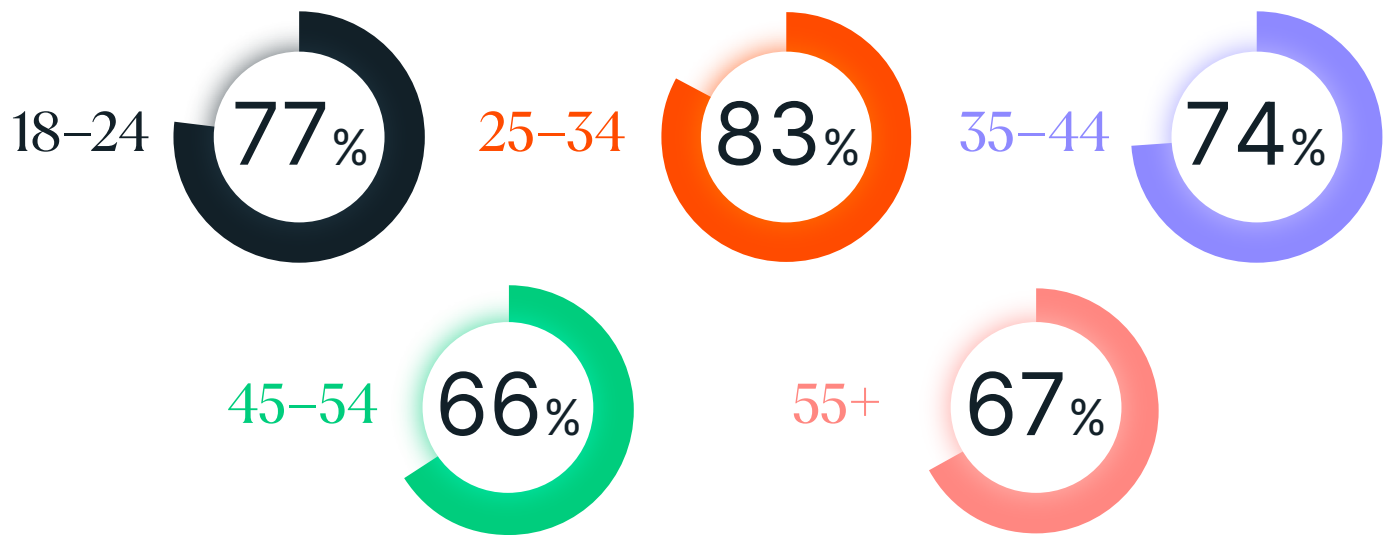
Going out & entertaining at home – 2026 intentions



A nation of savers

With over 7 in 10 (72%) saving on a regular basis or whenever there is money to spare, Ireland is a nation of savers. Most plan to put more money towards savings in 2026. This intention is most prominent in 25-34 year olds (83%), 18-24 year olds (77%), 18-24 year olds (77%) and 35-44 year olds (74%).

Plan to save on regular basis or when there is money to spare

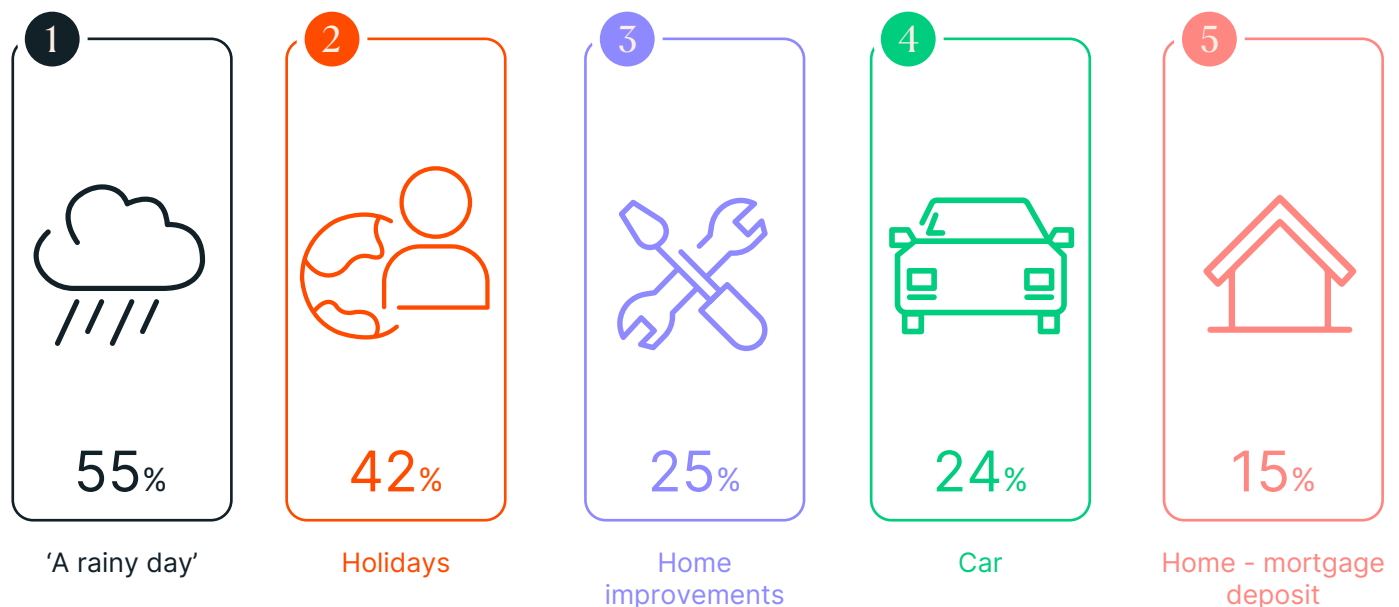


We save for a 'rainy day'

The key motivation for saving is to build a 'rainy day' fund. Over half (55%) say this is their main reason for saving, up 5% pts over the last two years. Those over 55 are most likely to save for a 'rainy day' at 67%.

Other reasons vary by age group, with under 35s the most likely to save for a mortgage deposit, and over 35s more likely to save for home improvements.

Top motivations for saving in 2026



Life gets in the way of the best laid plans

There is tension between the ambition to save more and the reality of being able to afford to. Those describing themselves as regular savers is down 5% pts compared to this time last year, and those who say they can't afford to save, even if they would like to, is up 3% pts. Over 1 in 5 (23%) feel they won't save money next year.

Balancing day-to-day costs, paying household bills and saving for the future feels like an increasingly difficult balance to strike, despite our best intentions.

In late 2024, we planned to put more money into savings and investments in 2025 than we had done the previous year. Despite this, we ended up investing less. Now as we approach 2026, we again hope to invest more in savings than we did in 2025.

We see the opposite pattern for groceries and household bills. In late 2024, we planned to spend less in 2025 on these costs than we had done during the year. In fact, we spent more. As we near 2026, we again hope to cut back on how much we spend on groceries and household bills.



In the nineteenth edition of Reflecting Ireland, we take a look at what people are expecting from 2026.

Survey information

- An online survey was conducted of 1,000 adults in the Republic of Ireland
- Sample was nationally representative of the population based on gender, age, social class and region
- Fieldwork was carried out between the 13th and 23rd November 2025
- The margin of error for this research is +/- 3%

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