

# ALONE Pre-Budget Submission 2026

## Contents

ALONE Pre-Budget Submission 2026 .....	1
About ALONE .....	2
2026 Pre-Budget Asks .....	2
Key Facts and Figures .....	4
ALONE Annual Cost of Living Survey .....	5
Department of Social Protection .....	7
Department of Environment, Climate and Communications .....	15
Department of the Taoiseach .....	18
Department of Health .....	19
Department of Housing .....	30
Appendix A: Pension Inadequacy as a Regional Issue .....	33

## About ALONE

ALONE is a national organisation that enables older people to age at home. Our work is for all older people and aims to improve physical, emotional and mental wellbeing. We have a national network of staff and volunteers who provide an integrated system of Support Coordination, Practical Supports, Support & Befriending, a variety of Phone Services, Social Prescribing, Housing with Support and Assistive Technology.

We use individualised support plans, to address health, financial benefits and supports, social care, housing, transport and other arising needs using technology and through harnessing other services. We work to empower the whole sector of community support for older people through our Community Impact Network that provides training, IT support and resources to other organisations

## 2026 Pre-Budget Asks

ALONE's pre-budget submission sets out a series of evidence-based, costed proposals aimed at supporting older people most in need.

Our policy asks are rooted in the lived experiences of the older people we work with every day. They are affordable, targeted, and designed to deliver real impact. Backed by robust research and expert analysis, our recommendations reflect the urgent need for action to address poverty, isolation, and inequality among older people.

### Department of Social Protection

1. **Increase the State Pension by at least €22** to implement benchmarking. *(Cost: €877.8m)*
2. **Increase the Fuel Allowance by at least €20** to maintain support levels. *(Cost: €233m)*
3. **Increase the Living Alone Allowance by at least €10.** *(Cost: €130.8m)*
4. **Increase the Telephone Support Allowance by at least €7.50** and expand to include broadband. *(Cost: €64.7m)*
5. **Simplify the application processes** for social protection entitlements to improve accessibility.

### Department of Environment, Climate and Communications

6. **Deliver a €10m hardship fund** to prevent households going without heat or light.
7. **Increase funding for SEAI** to improve accessibility of retrofitting grants for older people most in need.

### Department of the Taoiseach



8. **Establish a Commissioner for Ageing and Older People.** *(Cost Year 1: €1.2m; €3.9m annually thereafter)*

#### Department of Health

9. **Fully fund care in Housing with Support projects.** *(Cost: €1.3m)*
10. **Fund digital training** for older people to support virtual healthcare. *(Cost: €720,000)*
11. **Develop and fund a national action plan on loneliness and isolation.** *(Cost: €4m)*
12. **Increase funding for home support services.** *(Cost: €328.4m)*
13. **Provide funding to establish the statutory home support scheme.** *(Cost: €3m)*
14. **Increase the number of GP practice teams** to meet demand. *(Cost: €100m annually)*
15. **Invest in community rehabilitation and respite care.** *(Cost: €50m)*
16. **Invest €10m in the Meals on Wheels network** and develop a national malnutrition awareness campaign. *(Campaign cost: €250,000)*
17. **Expand acute mental healthcare capacity for older people.** *(Cost: €25.6m)*
18. **Fund community-based falls prevention programmes.** *(Cost: €1.7m)*
19. **Increase funding for assistive technology** to support ageing at home. *(Cost: €5m)*
20. **Provide €20m transport funding for day care centres** to improve access.

#### Department of Housing

21. **Invest €426m to build 1,474 universal design social housing units** for older renters.
22. **Invest €426m to build 1,474 dedicated older persons' housing units** with supports.
23. **Increase the housing adaptation grant by €12.5m** to meet demand.

## Key Facts and Figures

- Ireland has a rapidly ageing population. The CSO (2022) predicts that by 2040, the number of people aged 65 and older will increase by about 549,000, reaching a total of around 1.33 million. Also, the number of people aged 80 and over is expected to almost double to nearly 400,000 by then.
- ALONE supported almost 44,000 older people across our services in 2024, with one-third of older people reporting financial difficulties. Among them, 45% had difficulties with utilities costs, 23% had difficulties with benefits, and 17% had difficulties with entitlements. Unlike previous years, when financial pressures usually got worse in winter, in 2024 the number of people struggling stayed high all year<sup>1</sup>.
- The challenges faced by older people supported by ALONE reflect what is happening across the country. In 2024, the number of older people at risk of poverty rose from 8.3% to 13.3%. The rate of consistent poverty among older people also went up, from 1.4% to 2%. Older people living alone are twice as likely to be in poverty.
- Were it not for the one-off cost-of-living measures introduced by Government, the at risk of poverty rate among older people would have been 45.6% (CSO, 2025), highlighting the importance of cost-of-living supports.
- Pensions often fall short, particularly in some regions of the country. CSO (2025) data shows that in areas like the west and midlands, far more households rely on the state pension as their main source of income compared to the east. For example, in Belmullet, Co. Mayo, over 27% of households depend mainly on the state pension, while in parts of Fingal, Co. Dublin, that figure is under 5% (see Appendix A for further details).
- Poverty must be considered as a health issue for older people. Living in poverty negatively impacts cognitive and socioemotional processes commonly associated with healthy ageing. It has been associated with malnutrition, higher functional limitation, higher mortality rates, and an increased number and duration of hospital readmissions.
- A range of commitments have been made in the Programme for Government as well as other policies and Government documents to support our ageing population. Every Government department needs to consider how their services can support and enable Ireland's older people to live well. We need to see action in Budget 2026 for our ageing population and for older people in Ireland today.

## ALONE Annual Cost of Living Survey

ALONE's 2025 Cost of Living Survey was sent to 1,704 individuals by text and 742 by email. In total, 402 older people responded.

24 counties across Ireland were represented in the responses, with Dublin (23.6%), Cork (14.4%), and Donegal (12.4%) having the highest proportion of responses.

60% of participants were female, 38% were male and less than 1% did not provide their gender. The majority (60%) were aged 71-85 years. Just over 10% of respondents were 65 or younger.

### Findings

- When older people were asked about the rising cost of living, 62% said it had affected their financial situation, with about one in five saying they had been severely affected.
- Over one-third (37%) indicated that they did have difficulties in paying their bills, either occasionally, or regularly.
- When asked about the costs they were most worried about, 56% of older people mentioned heating and energy bills, 31% mentioned food prices and 28% indicated household maintenance. These are common issues that ALONE regularly helps older people with.
- When asked what the most helpful Budget changes would be, more than two-thirds of older people highlighted an increase in the pension, 46% identified the fuel allowance, and 38% pointed to the living alone allowance. Others mentioned one-off energy credits (28%), cost of living payments (25%) and increases in the Household Benefits package (23%).

In response to the question about how the rising cost of living has affected them, 142 people left comments. Among those who were impacted, the most common responses were about giving up social activities or going without certain foods to save money (31 people mentioned this). For example:

*"Buying the weekly healthy groceries becomes more and more difficult. Can't afford necessary health supplements, which has impacted my wellbeing. Don't go out anymore to meet people socially and for activities and don't invite people anymore because to save money. Can't afford to buy essential and necessary new clothes. Eat or Heat has become reality."*

---

<sup>1</sup> <https://alone.ie/alone-ecc-report-2024/>

*"I'm terrified my oil won't last...I stopped eating meat. I cut down on fruit I go to bed early because the house is very cold. I get very depressed"*

Others (n = 18) talked about struggling to pay electricity or gas bills. For example:

*"Energy bills lead to anxiety and worry. My health means that I feel the cold terribly but cannot afford to have heating on so often I simply go to bed to be warm"*

Some older people commented generally on the rising cost of living (n = 15) for example:

*"As a single person aged 73 I'm finding it just about impossible to make ends meet, I can't access any extra state support because effectively I'm regarded as homeless and I refuse to accept emergency homeless accommodation, I'm very frightened of these places"*

This was often linked to the inadequacy of the pension (n = 11) or other State allowances (n = 3), such as: *"Price rises are completely out of step with my pension, which has not increased to the same degree."*

## Transportation

As previous surveys and research with older people who are supported by ALONE has continually found that older people struggle to access appropriate transportation a new set of questions was added in 2025 specifically looking at transportation.

- Just over half (58%) of the older people we surveyed said they had access to a car; with 38% not having access. 9% of older people did not answer this question.
- 44% of older people indicated they can easily ask someone to bring them to an appointment or somewhere else they need to go, while 44% did not.
- Nearly half of respondents indicated they **cannot** easily use public transportation for an appointment (48%).
- Over one-third (35%) of people told us they struggled to reach appointments and other places they need to go

## Department of Social Protection

The Budget 2026 recommendations for the Department of Social Protection aim to ensure that social protection systems and supports are adequate to meet the needs of older people. This is in line with objectives in the National Positive Ageing Strategy to provide income and other supports to help people maintain a good quality of life as they grow older.

### **Recommendation 1: Implement benchmarking of the State Pension**

#### **What is the issue?**

- There have been several commitments to benchmark the State Pension, made in the Roadmap for Social Inclusion 2020-2025 and the Roadmap for Pensions Reform 2018- 2023.
- Pension benchmarking and indexation is common practice in other countries in the EU, and the European Council has stated that “Pension indexation is a key policy lever to protect pensioners against income erosion” (2024).
- Pensions in Ireland replace less of a person’s income after retirement than in most other European countries and have been shown to be inadequate for older people living alone.

#### **What is the policy and Budget ask?**

- Rather than purely poverty prevention, ALONE believe that the State should enable the maintenance of living standards in older age. Payments should also consider the costs that arise with ageing and associated disability.
- Currently the State Pension maximum rate for those who retire at 66 is €289.30. If the benchmark was implemented this year, the Pension would be required to increase by €43.80, to €333.10. Implemented over two years, this would require a minimum increase to the pension this year of almost €22.
- There were 767,301 people who received a payment across the three main Pension schemes in the first quarter of 2025 (Department of Social Protection Quarterly Statistical Report, 2025). Based on this figure, an increase to the pension of €22 would cost an additional €877.8m.

#### **What will it do?**

- Implementing pension benchmarking is an opportunity for Government to make a real and long-term impact on the lives of older people today and to lift many of the most exposed out of poverty. As the cost of living continues to increase, older people’s incomes must be protected and benchmarked to keep up with inflation.

**ALONE BUDGET ASK**

Increase the State Pension by a minimum of €22, with a commitment to increase by a similar amount in Budget 2027, to implement benchmarking of the pension. The Department must also publish their benchmarking workings as delivered to Cabinet. **Estimated cost: €877.8m**

*“Extremely stressed and ashamed to be receiving financial gifts from my daughter while totally unable to reciprocate. Can’t do anything or go anywhere from my own pocket after a lifetime of having worked and earned my way in life and comfortably cared for my children, family and loved ones.”*

*“You feel under pressure at all time due to the financial stress that comes from the increased cost of living and this feeling gets worse as you head towards the winter months.”*

*“It’s a worry to hear essential things may go up again, groceries, electricity, gas, but pension not going up.”*



## Recommendation 2: Increase the Fuel Allowance by at least €20

### What is the issue?

- Since 2022, several energy credits and additional once-off supports have been provided to support people receiving the Fuel Allowance (as well as those not in receipt of this support) with their increasing energy bills.
- Although it has been stated that energy credits will not be provided as part of Budget 2026, there is still a pressing need for support with energy costs. One in nine households in Ireland are in arrears on their electricity bills, and almost one in four are behind on their gas bills (CRU, 2025).
- The Fuel Allowance season has never been fully reinstated after a 2012 cut which reduced the season from 32 weeks to 26 weeks. In addition, the rate of Fuel Allowance has not been increased since 2022, when it was increased to €33 per week from €28.

### What is the policy and Budget ask?

- Given that Government have stated that once-off payments will not form part of the Budget this year, to maintain the value of the 2025 once-off payments and energy credits to Fuel Allowance recipients, ALONE recommend that the Fuel Allowance be increased by at least €20.

### What will it do?

- Increasing the Fuel Allowance by this amount will only maintain the level of support provided in 2025. However, it will prevent the accumulation of further energy arrears and support households that are most struggling to meet these costs.

#### ALONE BUDGET ASK

Increase the Fuel Allowance by at least €20 to incorporate support previously provided by once-off payments

**Estimated cost: €233m**

*"Energy bills lead to anxiety and worry. My health means that I feel the cold terribly but cannot afford to have heating on so often I simply go to bed to be warm"*

*"There are two of us in the house and I don't tell my wife about the bills so as not to worry her. I try to juggle the money every week as I worry about it all the time."*

*"I'm good at managing my finances but electricity is really expensive! And I don't even use mine for cooking. I run my washing machine at 3am and have an oil radiator heater in my living area."*

### **Recommendation 3: Increase the Living Alone Allowance by at least €10**

#### **What is the issue?**

- Without the cost-of-living payments, 45% of older people living alone would have been at risk of poverty last year. Even with these payments, 25.9% of older people living alone were at risk of poverty.
- Older people living alone have the lowest median household income.
- The current rate of living alone allowance (€22 per week) has not been increased since 2022, and it is not benchmarked or indexed against anything.

#### **What is the policy and Budget ask?**

- ALONE recommend that the Living Alone Allowance is increased by a minimum of €10, to €32, at an estimated cost of €130.8m.
- ALONE also recommend that research is completed to find an appropriate benchmark for the Living Alone Allowance that will enable older people living alone to reach the same standard of living as their counterparts living with a partner or family member. It has been suggested previously that an older person living alone has 80% of the same costs as an older couple, but further research is required.

#### **What will it do?**

- Increasing the Living Alone Allowance by at least €10 per week would reduce the level of financial poverty experienced by older people living alone, while research is completed to better inform the rate of this payment.

### **Recommendation 4: Increase the Telephone Support Allowance by at least €7.50**

#### **What is the issue?**

- The Telephone Support Allowance is €2.50 per week (€130 per year) and has not been increased since it was introduced in 2018.
- The allowance does not fully meet the costs of vital supports such as access to broadband, telephone costs and the Senior Alert Scheme. The cost of internet increasingly adds to the digital divide being experienced by older people.

#### **What is the policy and Budget ask?**

- ALONE recommend that the TSA is at minimum increased to €10 per week at a cost of €64.7m, and that it is expanded to cover broadband costs.
- We also recommend that this support should be renamed as the Telephone and Internet Support Allowance to reflect its use.

## What will it do?

- The Telephone Support Allowance is a highly targeted support to the cohort of people who are in receipt of both the Living Alone Allowance and the Fuel Allowance. Increasing the Telephone Support Allowance by this amount will reduce the pressure experienced by this cohort who are at particular risk of poverty and enable them to access vital support to age at home.

### ALONE BUDGET ASKS

Increase the Living Alone Allowance by a minimum of €10, with a commitment to develop an appropriate benchmark for this payment.

**Estimated cost: €130.8m**

Increase the Telephone Support Allowance by a minimum of €7.50, with a commitment to develop an appropriate benchmark for this payment and expand its use for broadband charges.

**Estimated cost: €64.7m**

## Recommendation 5: Simplify the processes for applying for entitlements to improve accessibility for older people

### What is the issue?

- Many older people experience challenges accessing their entitlements, as the social protection system is not designed with accessibility for older people in mind.
- This complexity prevents many older people from accessing supports they are eligible for. It most severely impacts older people with lower literacy and numeracy skills, including online literacy, as they are now primarily directed to mywelfare.ie for information. It also severely impacts older people living alone, who may not have family members to advocate or support them with these tasks.
- In addition, many older people do not know about all the supports they are entitled to; for example, research with low-income households found that a lack of awareness of supports available was a key driver behind households not using supports they were eligible for (ESRI, 2025). It highlighted, for example, that only 6% of those potentially eligible were using the Living Alone Allowance, a particularly important support for older people.

### What is the policy and budget ask?

- Improve ease of access to entitlements for older people by developing a single point of access for accessing and applying for entitlements for older people. This should also include:
  - Simplifying the State Pension application to include benefits like the Living Alone Allowance, Household Benefits, and Free Travel—no extra forms needed.
  - Streamlining eligibility criteria (e.g., age at which one becomes eligible for various entitlements) across the entitlements available from this Department, as far as possible.
  - Providing sufficient access to in-person services, such as Community Welfare Officers
- Research by the ESRI (2025) has supported similar actions, stating that: **“Simplifying the welfare system, such as by introducing a single point of application, could significantly improve access to vital supports”**.

### What will it do?

- Improving awareness of and ease of access to entitlements and benefits will reduce poverty among at risk groups.
- It is also likely to reduce the administrative burden on the Department of Social Protection and intermediary organisations such as ALONE, Citizen's Information, and others, which expend significant resources in supporting people to access the social protection system.

### ALONE ASKS

Improve ease of access to entitlements for older people by developing a single point of access for accessing and applying for entitlements for older people. This should also include:

- Simplifying the State Pension application to include benefits like the Living Alone Allowance, Household Benefits, and Free Travel—no extra forms needed.
- Streamlining eligibility criteria (e.g., age at which one becomes eligible for various entitlements) across the entitlements available from this Department, as far as possible.
- Providing sufficient access to in-person services, such as Community Welfare Officers

## Department of Environment, Climate and Communications

**Recommendation 1: Deliver a fund to support people experiencing energy poverty, as committed to in the Action Plan to Combat Energy Poverty.**

### What is the issue?

- The Action Plan to Combat Energy Poverty stated that a €10 million fund would be established “as an additional safeguard measure for those who may not be able to access other emergency financial supports, and to help ensure no one has to go without heat or light this winter”. However, this was not introduced.
- Since then, many older people and other cohorts are facing additional hardship in meeting their energy costs now that hardship funds, which were previously distributed by energy companies via organisations such as ALONE, have largely been wound down.
- While ALONE recognises the work of the Community Welfare Office (CWO) to provide support, some older people that ALONE work with may have previously received support from their CWO for other financial issues, which can remove their eligibility for further support within the year.

### What is the policy and budget ask?

- A new €10m DECC fund could be distributed using existing NGO infrastructure to support service users to access fuel in emergencies.

### What will it do?

- While it is ALONE’s ultimate objective to ensure that pensions and other income supports are increased for older people to meet higher energy costs, we must also ensure that no older person goes without heat or light this winter. Establishing this fund can help to achieve this aim for older people and others at risk of energy poverty.

#### ALONE BUDGET ASKS

Deliver a €10m fund to support people experiencing energy poverty, as committed to in the Action Plan to Combat Energy Poverty.

**Estimated cost: €10m**

*“Alone helped me with a gas winter payment so i could afford to put the heating on instead of going to bed early with a hot water bottle to stay warm or spending all day in the warmth of a shopping centre till tea time”*

**Recommendation 2: Increase funding for SEAI to improve retrofitting grants for older people, making homes warmer, more accessible, and cutting energy costs for those most at risk of energy poverty, as promised in the Programme for Government**

#### **What is the issue?**

- Older adults are more likely to live in energy-inefficient homes. Among those aged 75+, 10% live in the lowest-rated (G) homes, compared to just 3% of those aged 35–44. Overall, 25% of people aged 65–74 and 38% of those 75+ live in BER E–G rated homes (CSO, 2021).
- In 2023, only 33% of SEAI home energy upgrades went to energy-poor households, meaning many of those who need them most are not being reached.
- Information about available supports and application processes is primarily shared through online channels, rather than traditional media and other outlets. This does not meet the needs of older people, many of whom do not have high levels of digital literacy. Further accessibility issues include high levels of administrative burden associated with the grants.

#### **What is the policy and budget ask?**

As well as providing sufficient funding to SEAI to enable retrofitting, ALONE believes that home retrofitting grants should be improved by being made more accessible to older people. Improvements should include:

- Incorporating the supports provided previously by the Warmth & Wellbeing pilot scheme into the Better Energy Warmer Homes Scheme (such as support for users during the retrofitting work, and mediation if necessary)
- Reducing the administrative burden involved with the grants;
- Expanding the eligibility criteria for the Better Energy Warmer Homes Scheme (BEWH) Fully Funded Energy Upgrade to include all people in receipt of a State Pension (with the relevant BER eligibility);
- Improving non-digital communications to enhance awareness and accessibility of the SEAI grants to older people who do not use the internet.



## What will it do?

- Improving this support will enable increased uptake of home retrofit grants among older people most at risk of energy poverty. Furthermore, it will achieve the commitment given in the Programme for Government to ensure that all grants and schemes are accessible to older people in our community.

### ALONE BUDGET ASKS

Increase funding for SEAI to improve retrofitting grants for older people, making homes warmer, more accessible, and cutting energy costs for those most at risk of energy poverty, as promised in the Programme for Government

## Department of the Taoiseach

### What is the issue?

- Almost every Government strategy and action plan, whether it is relating to health, transport, housing, the environment, or connectivity, must be considered in the context of our ageing population and the ageing demographic they will serve.
- Several jurisdictions (including Northern Ireland) have established the office of a Commissioner for Older People. This independent champion, who would ensure and advocate for the mainstreaming of ageing across Government strategies and plans, is currently missing at national level in Ireland.

### What is the policy and budget ask?

- As a member of the Age Alliance, ALONE is calling for the establishment of the role of Commissioner for Older People. We estimate that this position would require funding of €1.2m in the initial year, followed by €3.9m per annum in subsequent years.

### What will it do?

- A strategic Government-level position dedicated to preparing for an ageing population and addressing their evolving needs, will aid in ensuring we support an ageing Ireland.

#### ALONE BUDGET ASKS

Provide for the creation of a Commissioner for Ageing and Older People with funding of €1.2m in the initial year, followed by €3.9m per annum in subsequent years.

**Estimated cost (Year 1): €1.2m**

## Department of Health

The Budget recommendations for the Department of Health aim to improve quality of life for older people in Ireland, supporting ageing in place with dignity and comfort. They align with the National Positive Ageing Strategy's goal of enabling older people to remain active in their communities.

### **Recommendation 1: Fully fund the provision of care in Housing with Support**

#### **What is the issue?**

- The Draft National Planning Framework (2025) notes that “The Irish Government’s strategic goal is to deliver a new model of integrated older persons health and social care services, across the care continuum supporting older people to remain living independently in their own homes and communities for longer in line with the Sláintecare.”
- It commits to “Development of community-based housing with supports by moving to new models of ‘home-first’ care for older people and ‘Housing with Support’ purpose-built, noninstitutional, ‘own front door’ accommodation with support or care services in conjunction with the Department of Housing.”
- Provision of this type of housing would be cost-effective. A 2020 report by the Housing Agency, 'Thinking Ahead: The Financial Benefits of Investing in Supported Housing for Older People' found that there was a strong positive financial benefit to the Exchequer from the provision of each type of Supported Housing with varying care requirements
- So far 52 Housing with Supports units have been built and will be fully tenanted in 2025 at the Pathfinder project in Inchicore. In 2026, these units will be fully operational.

#### **What is the policy and budget ask?**

- These supports cost approximately €2.5 million per 100 units annually.
- We therefore recommend that €1.3 million is allocated in Budget 2026 to fund the delivery of essential on-site supports for these tenants.

#### **What will it do?**

- Implementation of the Housing with Support model will create an alternative housing choice for those who need it and reduce the dependency on nursing homes is dependent on sufficient funding for the supports required as part of this model of housing.

## **Recommendation 2: Fund digital training for older people to support ageing at home**

### **What is the issue?**

- As the HSE moves towards increased use of virtual health appointments, it will be necessary to provide older people with basic training so that they can effectively and confidently avail of this option.
- This does not meet the needs of older people, many of whom do not have high levels of digital literacy. CSO (2024) data shows 41% of older people aged 75+ have never used the internet.

### **What is the policy and budget ask?**

- Older persons' organisations, such as ALONE, should be funded to provide such digital enablement training to support older people to access virtual health appointments. €720,000 should be provided in Budget 2026 to pilot this initiative.

### **What will it do?**

- This will enable older people to access medical and health appointments and reduce missed appointments.

### **Recommendation 3: Develop an action plan to tackle loneliness and isolation, with funding for community-based initiatives**

#### **What is the issue?**

- Substantial research has demonstrated that social isolation and loneliness increase the risk for a host of physical and mental health issues, such as type 2 diabetes, cancer, cardiovascular disease, mortality, weakened immune function, and frailty .
- Lonelier people age more quickly than their less lonely counterparts, highlighting the importance of interventions on loneliness to offset aging-related decline.
- Ireland has the highest levels of loneliness in the EU.
- Government committed to develop an action plan to tackle loneliness and social isolation in the Roadmap for Social Inclusion 2020-2025. This is Government's last opportunity to meet this commitment before the next social inclusion strategy.

#### **What is the policy and budget ask?**

- Government should deliver, resource, and implement a national action plan aimed at tackling loneliness and isolation.
- Within this, the Government should invest €4m to revive the pilot community loneliness fund, which had previously been provided through the community mental health initiatives fund announced in 2019.

#### **What will it do?**

- A national action plan to address loneliness will provide a framework for Government to take action on this issue, in collaboration with civil society organisations and stakeholders such as the Loneliness Taskforce.

#### **Recommendation 4: Increase funding for home support services;**

#### **and Recommendation 5: Provide funding to establish the statutory home support scheme**

##### **What is the issue?**

- The 2025 Programme for Government commits to design a Statutory Homecare Scheme to allow people to stay in their own home for as long as possible. Sláintecare 2025+ outlines that design and operational aspects of the model for home support services will be complete by the end of 2025, to ensure readiness to comply with new regulatory requirements.
- Government needs to fund additional hours of care in line with the growing health and social care needs of older adults, and to address current waiting lists for home support.

##### **What is the policy and budget ask?**

- Additional investment of €328.4m in 2026 to meet demand, to reach an adequate allocation of €1.05bn.
- In addition, €3m should be allocated to complete the development of a full statutory home support scheme, including system design, funding model, and regulation, and to include the development of capacity-building supports for the community and voluntary sector to meet revised standards in the delivery of the scheme.

##### **What will it do?**

- The increase to core funding will address current inadequacies in service provision and enable older people to live independently at home with the necessary support.
- The additional €3m funding will provide adequate financial resources to complete the work to establish a statutory scheme, and ensure that community and voluntary sector home support providers receive capacity-building support to meet revised regulatory standards.

*"I find it difficult to save some of pension for maybe health carers to come in privately it's just awful"*

*"My husband died in Nov 2024, so I am on a reduced income and have to pay more for home care as I can't be left alone."*

## **Recommendation 6: Increase the number of GP practice teams in primary care services**

### **What is the issue?**

- There is a national shortage of GPs, resulting in longer waiting times for patients. According to analysis from the National Doctors Training and Planning, an additional 1,660 GPs will be needed by 2028 to meet demand.
- Of a total of 3,045 older people assessed by ALONE in 2024 who reported issues with personal care, 28 per cent had an issue with GP and primary care engagement or similar.

### **What is the policy and budget ask?**

- Increase the number of GP practice teams across the state, at a cost of an additional €100m annually from 2026.

### **What will it do?**

- This will strengthen community-based health services, ensuring timely access to care and reducing over-reliance on hospital care services.

## **Recommendation 7: Invest in community-based rehabilitation and respite care**

### **What is the issue?**

- Investing in community-based rehabilitation and respite care is essential to help older people recover after illness, injury, or hospital stays, and to support them in living independently at home for as long as possible.
- With population growth projected to drive increased demand, a minimum of 3,000 additional post-acute rehabilitation beds will be required by 2031.

### **What is the policy and budget ask?**

- Government should invest €50 million in expanding rehabilitation and respite care within Community Nursing Facilities. This is a critical first step toward meeting demand over the next five years.

### **What will it do?**

- This investment aligns with national healthcare priorities and will help shift care into the community, reducing pressure on acute hospital services.
- Without adequate local rehabilitation and respite services, many older people face unnecessary hospital stays or premature admission to nursing homes, which is distressing for individuals and more costly for the healthcare system.



**Recommendation 8: Invest in the Meals on Wheels network;**

**And Recommendation 9: Develop a national public awareness campaign on malnutrition among older people**

**What is the issue?**

- Approximately 25% of patients receiving home support are at risk of malnutrition (HSE, 2025), with 2025 analysis by IrSPEN (Irish Society for Clinical Nutrition and Metabolism) finding that older people are five times more likely to develop malnutrition than younger adults.
- Among older people supported by ALONE, difficulties with nutrition increased by 35% in 2024.

**What is the policy and budget ask?**

- In support of the 2025 Programme for Government commitment to increase funding for the national Meals on Wheels network, we recommend that €10m be invested in 2026. We recommend that Government develop and implement a multi-annual sustainable streamlined funding model for Meals on Wheels services.
- We recommend the development of a Healthy Ireland public awareness campaign on nutritional information, building on the recent Healthy Eating Resources, aimed at older adults, at a cost of €250,000.

**What will it do?**

- Increased funding for Meals on Wheels should expand the Meals on Wheels network; ensure that Meals on Wheels providers are adequately resourced to deliver high-quality nutritional meals; and support the development of robust national standards and protocols to support all local Meals on Wheels services.
- Funding for a national public awareness campaign will increase awareness of malnutrition among older people and support them to access help and make nutritional choices that support their health.

*“Buying the weekly healthy groceries becomes more and more difficult. - Can't afford necessary health supplements, i.e. which has impacted my wellbeing.”*

*“With the rise in prices I find it difficult to buy the foods I used to have and pay all the bills at the same time.”*

*“I am just more careful what i buy now as i know i cant afford certain things like meat or fish”*

## **Recommendation 10: Expand acute mental healthcare capacity for older people**

### **What is the issue?**

- In Ireland, 78% of older adults who have evidence of depression and 85% who have evidence of anxiety do not have a doctor's diagnosis which suggests there is a high prevalence of unmet mental health needs among this group.
- The Mental Health Commission has found no health region is meeting the recommended number of acute mental health beds for the population.
- By 2030, 454 acute mental health beds for older adults will be required, aligning with the recommendation of *A Vision for Change*, which outlines a need for at least 8 beds for older adults for every 50 acute mental health beds. At present only 63 acute mental health beds have been allocated for people aged over 65.

### **What is the policy and budget ask?**

- To meet the minimum adequate level, Government will have to make a minimum annual investment of €25.6m each year for the next 5 years, with international best practice indicating a potentially higher requirement.
- We therefore recommend a minimum investment of €25.6m in 2026.

### **What will it do?**

- This funding will enable a minimum adequate level of inpatient mental health beds for older adults and support those in most acute need.
- This will allow older people to receive specialist mental health treatment in settings designed to meet their needs.

## **Recommendation 11: Allocate funding to falls prevention through community exercise programmes**

### **What is the issue?**

- According to TILDA, 37 per cent of older adults have experienced a fall over the course of 4 years, of which 18 per cent sustained a fall causing injury and which required hospital attendance. Overall, this equates to 60,000 people per year in Ireland.
- In needs assessments of older people supported by ALONE, falls were identified as one of the most prevalent physical health concerns, with 29 per cent of those reporting a physical health issue citing falls in 2024 - a 15 per cent increase from the previous year.
- Falls are the biggest driver of injury-related hospitalisations among people aged 65+ .
- Specialised exercise programmes such as the Falls Management Exercise Programme (FaME) can reduce the rate of falls and the number of falls among older people living in the community. However, these are not currently available at scale across the country.

### **What is the policy and budget ask?**

- Research on three early adopter sites of FaME (Dublin, Kerry and Leitrim) by a UCC team, funded by the Health Research Board, is due to be completed with a toolkit to inform the expansion in Ireland.
- While we await the findings of the UCC research, we recommend that Government provide initial funding to begin the roll out of exercise programmes with a focus in falls prevention in 2026. This should include funding for postural stability instructor (PSI) training and other required outlays as well as the funding of the delivery of the FaME programme to 14,000 in older people in the next year.
- We recommend that Government provide funding of €1.7m for the HSE to begin the roll out of FaME exercise programmes.

### **What will it do?**

- This will reduce and prevent falls among older people, improving quality of life among older people and reducing the impact on healthcare services.

## **Recommendation 12: Fund assistive technology for older people to support ageing at home**

### **What is the issue?**

- The 2025 Programme for Government committed to provide a dedicated funding stream for assistive and digital technology.
- There is significant potential for assistive and digital technology to support older people and those with chronic diseases to live well at home. For example, digital technologies (including smart home, external memory aids, and hybrid technology)
- This also has the potential to be cost-effective. Research has shown that when appropriately funded and delivered, assistive products may generate government savings.

### **What is the policy and budget ask?**

- To maximise independence and harness efficiencies, the HSE Community Funded Aids and Appliances scheme should be expanded to cover assistive digital technologies.
- In addition, funding to the schemes providing aids and appliances should be increased accordingly and continue to be increased on an annual basis in line with demographic changes.
- To do so, we recommend that the Community Funded Schemes budget be increased by €5m to pilot the delivery of digital assistive technology to some 12,500 people.

### **What will it do?**

- This will enable Government to take steps to meet their Programme for Government commitment, while beginning to roll out digital assistive technology to 12,500 people to support them to live well at home.

### **Recommendation 13: Improve day care provision and access by expanding transport services**

#### **What is the issue?**

- Currently, if a day care provider needs to provide transport, their service funding is used; in other instances, day care providers must fundraise to provide buses.
- In ALONE's experience, many older people who do not have strong family connections, do not have easy access to public transport, or mobility difficulties which prevent them from accessing that transport, do not have easy access to day services. As highlighted in our Cost of Living survey earlier in this submission, over one-third (35%) of people told us they struggled to reach appointments and other places they need to go

#### **What is the policy and budget ask?**

- Government should provide integrated funding for transport as a key component of day care services. To improve access to day care for older people across Ireland, we recommend an annual investment of €20m in transport funding to day care centres.
- In addition, Government should develop and implement a sustainable model for day care services for older adults in Ireland. This model should ensure access to high-quality care, meaningful social engagement, and support with daily living activities.

#### **What will it do?**

- This will enable Government to meet the commitment made in the Programme for Government to enhance our network of day centres and support more older people to engage with this vital support in their communities.

## Department of Housing

The Budget 2026 recommendations to support housing for older people outlined below provide a pathway towards ensuring a greater quality of life for older people in Ireland.

### **Recommendation 1: Build 1,474 universal design social housing units to support right-sizing for older renters**

#### **What is the issue?**

- The number of older households who are renters in the private sector has increased by 83 per cent since Census 2016. The consequences include rising costs, unpredictability, and a lack of agency in one's rented home.
- Our pension model implicitly relies on homeownership and assumes householders will no longer be paying a mortgage or private rent in retirement. If this assumption no longer holds, the adequacy of pension income is severely compromised.
- Issues with housing affordability, accessibility, and acceptability already impact older renters.
- This is also an investment for the future. Home ownership is falling among older people. While ownership remains high among older adults today, there is a clear trend of rental or insecure tenure situations among younger age groups.

#### **What is the policy and budget ask?**

- Invest €426m to build 1,474 universal design social housing units to support right-sizing for older renters in 2026

#### **What will it do?**

- This would facilitate people aged 65+ who live in private rented, local authority and voluntary body rented accommodation to move to homes more appropriate to their needs as they age ("right-sizing"). This is a step towards a goal of providing 22,115 right-sized social housing units by 2040, at a projected cost of €6.4bn.

## **Recommendation 2: Build 1,474 dedicated older person's housing and care options**

### **What is the issue?**

- The Draft National Planning Framework (2025) notes that “The Irish Government’s strategic goal is to deliver a new model of integrated older persons health and social care services, across the care continuum supporting older people to remain living independently in their own homes and communities for longer in line with the Sláintecare.”
- It commits to “Development of community-based housing with supports by moving to new models of ‘home-first’ care for older people and ‘Housing with Support’ purpose-built, noninstitutional, ‘own front door’ accommodation with support or care services in conjunction with the Department of Housing.”
- A 2018 report by the Joint Oireachtas Committee on Housing have noted that alternative forms of housing to general housing and nursing homes for older people are currently “limited”.

### **What is the policy and budget ask?**

- We recommend Government fund state-provided Dedicated Older Persons’ Housing options, with investment of €426m, funded from surplus windfall revenues, to build 1,474 units in 2026. The mix of options built in 2026 should be 103 housing with support units, 1,032 supportive housing units, and 339 co-housing and retirement village units.

### **What will it do?**

- This is a step towards a goal of providing a total of 22,115 dedicated older person housing units by 2040, at a projected cost of €6.4bn. This includes targets of 1,548 housing with support units, 15,481 supportive housing units, and 5,086 co-housing and retirement village units by 2040.
- Provision of this type of housing would likely be cost-effective. A 2020 report by the Housing Agency, 'Thinking Ahead: The Financial Benefits of Investing in Supported Housing for Older People' found that there was a strong positive financial benefit to the Exchequer from the provision of each type of Supported Housing with varying care requirements

### **Recommendation 3: Increase the housing adaptation grant funding by €12.5m**

#### **What is the issue?**

- Housing adaptation grants are a vital element of support to older people ageing at home. While there have been welcome increases to the funding for these grants in recent years, Ireland is funding the same number of grants in 2025 as it did in 2010, despite significant increases in the older population over that period.
- Some Local Authorities have already closed their grant application processes for the year (as of June 2025).
- Housing Adaptations are the highest area of housing need experienced by older people in ALONE in 2024. 1,226 older people assessed by ALONE in 2024 indicated they had issues with housing adaptations. Among these, bathroom adaptations, access ramps, and stair-lifts are the most frequent issues.

#### **What is the policy and budget ask?**

- We recommend that Government allocate an additional €12.5 million to housing adaptation grants in Budget 2026. This includes funding for grants and additional resources to improve access to and the drawdown of these grants, particularly for those facing financial or administrative barriers.
- This recommendation is part of a wider target of €250m investment in housing adaptation grants by 2040, an increase of €133m on top of the existing allocation of €117m. This target can be achieved through modest annual increases of €12.5 million.

#### **What will it do?**

- Additional funding will help Local Authorities to meet the growing demand for these grants and support older people to live at home for longer.



## Appendix A: Pension Inadequacy as a Regional Issue

- There are economic disparities between regions in Ireland, with the greater Dublin area generally more affluent, and some areas in the west (such as Mayo, Kerry, Leitrim, Donegal, Sligo) falling on the lower end of the income scale.
- This reflects CSO data published in 2025 which shows that the state pension makes up most household income in more households in the west and midlands compared to the east.
- For example, 27.8% of households in Belmullet in Co Mayo depend on the state pension for the majority of their income, compared to less than 5% in some areas of Fingal, Co Dublin.
- These data highlight pension adequacy is likely to be of particular concern for those areas in the west and midlands that are most highly reliant on the state pension.



