



YOU'RE NOT ALONE

ALONE Submission to the  
Joint Oireachtas Committee on Social Protection  
DEPARTMENT OF SOCIAL PROTECTION  
July 2025



## Joint Oireachtas Committee on Social Protection – *ALONE Opening Statement*

In 2024 ALONE supported nearly 44,000 older people to age at home. This number is set to grow and within the next 5 years, over 1 million people in Ireland will be over 65. Many of these are living close to the poverty line. CSO and SILC<sup>1</sup> data shows that without the cost-of-living supports provided by government in last year's budget, 45.6% of those aged 65+ would have been at risk of poverty, making them one of the most financially exposed groups in the country. With once-off supports set to be withdrawn from Budget 2026, targeted supports are now essential to prevent the risk of poverty from sky-rocketing among this group.

The older people ALONE supports, many of whom live alone, have limited incomes, or face complex health and housing challenges, are at even greater risk. Many are financially dependent on the State Pension which, as it stands, often falls short. Social Justice Ireland places the poverty line at €323.99 per week for a one-adult household<sup>2</sup>. Yet the current maximum weekly rate for the State Pension is €289.30 for those under 80. As cost of living continues to rise, the current approach to pensions and benefits will leave too many older people falling behind.

This strain is especially visible in rural areas like Belmullet Co. Mayo and Glenties in Co. Donegal, where around 1 in 4 households depend on the State Pension as their main source of income.<sup>3</sup> With the removal of once-off supports and prices still persistently high, older people on low or fixed incomes are being squeezed harder than ever. We now need targeted action to prevent a sharp rise in poverty, isolation, and preventable hardship.

Our pre-Budget submission sets out five targeted, evidence-based, and costed proposals to ensure that social protection supports meet the needs of these at-risk older people. They are grounded in robust data from our Cost of Living Survey and in the lived experiences of the older people we work with every day.

1. Firstly, we're asking government to **increase the State Pension by at least €22<sup>4</sup>** in line with its own benchmarking commitment. The drop-off in income after

<sup>1</sup> <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/poverty/#:~:text=By%20age%20group%2C%20persons%20aged,of%20poverty%20rate%20of%208.8%25>

<sup>2</sup> [https://www.socialjustice.ie/system/files/file-uploads/2024-11/SJI%20Poverty%20Focus%20November%202024\\_1.pdf](https://www.socialjustice.ie/system/files/file-uploads/2024-11/SJI%20Poverty%20Focus%20November%202024_1.pdf)

<sup>3</sup> <https://www.cso.ie/en/releasesandpublications/fp/fp-gpии/geographicalprofilesofincomeinireland2022-householdincome/compositionofhouseholdincome/>

<sup>4</sup> Estimated Cost: €877.8m

retirement in Ireland is greater than in most European countries. For many, it simply isn't enough to meet basic needs. Implementing the benchmarking that was committed to across all political parties presents a vital opportunity to lift thousands of older people out of poverty and ensure a decent standard of living in later life.

As one of the older people we support told us -

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*"[I'm] extremely stressed and ashamed to be receiving financial gifts from my daughter .... [I] can't do anything or go anywhere from my own pocket after a lifetime of having worked and earned my way in life."*

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2. Secondly, we're asking for an **increase the Fuel Allowance**.<sup>5</sup> Energy credits are not expected to return in Budget 2026, yet one in nine households are in arrears on electricity bills and almost one in four are behind on gas.<sup>6</sup> An increase in Fuel Allowance of at least €20 is the bare minimum needed just to maintain the level of help that was provided last year. Without it, arrears will grow and more older people will be left choosing between heating and other essentials.

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*ALONE hear time and again from those we support - "My health means that I feel the cold terribly but I cannot afford to have heating on so often I simply go to bed to be warm"*

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3. Thirdly, we ask for an **increase in the Living Alone Allowance**<sup>7</sup>. Older people living alone have the lowest median household income in this country. The allowance rate for this has not been increased since 2022, and it's not benchmarked against anything. We call for an increase in this allowance by at least €10 and for research to establish a fair benchmark that enables those living alone to reach the same standard of living as their counterparts living with a partner or family member.
4. Next, we ask for an **increase in the Telephone Support Allowance by at least €10** per week and expanding it to cover internet costs.<sup>8</sup> This allowance currently remains at just €2.50 per week, unchanged since 2018. It falls far short of covering essential costs like broadband, telephone bills, and Senior Alert Schemes. Digital access is a lifeline for older people and this highly targeted support will help them remain safe, connected, and independent in their own home.

<sup>5</sup> Estimated Cost: €233m

<sup>6</sup> [https://cruie-live-96ca64acab2247eca8a850a7e54b-5b34f62.divio-media.com/documents/CRU202520\\_Arrears\\_and\\_NPA\\_disconnection\\_update\\_December\\_2024\\_1.PDF](https://cruie-live-96ca64acab2247eca8a850a7e54b-5b34f62.divio-media.com/documents/CRU202520_Arrears_and_NPA_disconnection_update_December_2024_1.PDF)

<sup>7</sup> Estimated Cost: €130.8m

<sup>8</sup> Estimated Cost: €64.7m

5. Finally, we're asking government to **simplify the application processes** for social protection entitlements. Right now, too many older people miss out on supports they're entitled to; not because they don't qualify, but because the system is too complex and difficult to navigate, especially for those with lower literacy or limited digital access. For those living alone, barriers are even higher. ESRI research shows that just 6% of those eligible for the Living Alone Allowance are actually using it<sup>9</sup>. We're calling for a streamlined application process by amending the State Pension application to automatically include relevant entitlements like Household Benefits and Free Travel. Combined with simplified eligibility criteria and properly resourced, in-person support, this will reduce both poverty and the administrative burden on the Department and intermediary organisations.

With the removal of once-off payments from Budget 2026, it is the older people who are already at risk who will be hardest hit. These five targeted interventions we've outlined here today are essential to protect this group and prevent the consequences of inaction from falling on those least able to bear them

We'd welcome your support in making sure older people are not left behind in Budget 2026.

## Joint Oireachtas Committee on Social Protection – *Follow up* *Written Responses*

Dear Committee,

We would like to thank the Committee for inviting us to discuss our Pre-Budget Submission which outlines the urgent need to support older people across the country.

We are writing to provide brief written responses to the questions raised by members at the end of last week's session, which we unfortunately did not have time to address. We would be grateful if this note could be circulated to all Committee members. Should any further questions arise or if additional information is required, we would be happy to provide it.

1. **Senator Rabbitte asked us about the impact of poverty and increased energy costs on the older people we support.**

CSO figures have shown that without cost of living supports, 45.6% of older people living alone would have been at risk of poverty last year. In ALONE, we often see older people

<sup>9</sup> <https://www.esri.ie/pubs/RS206.pdf>

who are cutting back on necessities to make ends meet. Among the financial issues experienced by older people assessed by ALONE last year, ability to pay energy costs was the highest area of concern, with 45% of financial interventions relating to utility costs. The pressure of high energy costs, as well as the cost of food and groceries, were emphasised in our recent Cost of Living survey, which received more than 400 responses from older people across the country. Over one-third (37%) of respondents indicated that they had difficulties in paying their bills, and when asked about the costs they were most worried about, 56% of older people mentioned heating and energy bills, while 31% mentioned food prices. Some older people indicated they had to make difficult decisions about whether to pay for fuel or food, while others described not being able to afford transport or social activities anymore. Many highlighted the stress and anxiety that has resulted from their financial difficulties.

Some quotes from the survey responses include:

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*"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."*

*"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."*

*"Buying the weekly healthy groceries becomes more and more difficult. - Can't afford necessary health supplements, i.e. which has impacted my wellbeing... Eat or Heat has become reality."*

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As well as the anxiety and the lack of dignity that we know that older people are experiencing as a result of the cost-of-living crisis, research tells us that poverty among older people has been associated with higher functional limitation<sup>10</sup>, higher mortality rates<sup>11</sup>, and an increased number and duration of hospital readmissions<sup>12</sup>. It is vital that poverty among older people is addressed in the next Budget.

2. Senator Goldsboro asked us about the current status of the commitment to benchmark the State Pension, which was made in the *Roadmap for Social Inclusion*.

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<sup>10</sup> <https://pubmed.ncbi.nlm.nih.gov/20337792/>

<sup>11</sup> [https://pureadmin.qub.ac.uk/ws/files/516041/Standard%20indicators%20of%20deprivation%20-%20do%20they%20disadvantage%20older%20people%20-%20Age%20Aging%202002%20-%20O'\\_Reilly%20D.pdf](https://pureadmin.qub.ac.uk/ws/files/516041/Standard%20indicators%20of%20deprivation%20-%20do%20they%20disadvantage%20older%20people%20-%20Age%20Aging%202002%20-%20O'_Reilly%20D.pdf)

<sup>12</sup> <https://iamanetwork.com/journals/jama/fullarticle/2803045>

The *Roadmap for Social Inclusion* committed to the introduction of a system of benchmarking rates of pension to wages and inflation. However, the *Mid-term Review of the Roadmap* revised the original commitment to using this approach “as an input to the annual budget process”.

The Minister for Social Protection at that time, Minister Heather Humphreys, confirmed via parliamentary questions that the input to the annual budget process was prepared by the Department and submitted to Government as part of preparations for the Budget. However, the input was not published.

ALONE requested the budgetary input regarding benchmarking from the Department of Social Protection via a Freedom of Information (FOI) request. The request was denied on the grounds that this was material developed for the Cabinet. The schedule of records that we received showed that the technical paper developed was five pages in length. Although we have requested this material since then, the Department has not published it.

ALONE recently made a submission to the public consultation on the successor to the *Roadmap for Social Inclusion* strategy. In this submission, we urged that Government recommit to implementing benchmarking of the state pension. We look forward to seeing the new social inclusion strategy.

### 3. Senator Goldsboro asked us about how the fall in home ownership will impact the sustainability of the State pension.

This is an issue of significant concern to ALONE. The current pension model implicitly relies on a principle of broad homeownership generally and assumes householders will no longer be paying a mortgage or private rent by retirement. However, we see homeownership among the older population having fallen from 87% to 83% in the most recent Census, with ESRI research forecasting that home ownership among older people will drop significantly in the years ahead<sup>13</sup>. If considerable rent costs are still being borne by people in older age, the value of the State pension will be sorely inadequate. This will put significant pressure on the State to significantly increase the value of the pension, or otherwise provide housing supports.

As of 2022, half of all renters were in receipt of some form of financial support from the State<sup>14</sup> to meet their housing costs. It is reasonable to expect that if the renting population was older and retired, this percentage could be even greater.

In Q1 this year, one quarter of the older people ALONE worked with did not own their own home. This group are at added risk of poverty. Older people living in the private rental sector often struggle to cover the cost of their rent, even when in receipt of HAP and other

<sup>13</sup> <https://www.esri.ie/system/files/publications/RS143.pdf>

<sup>14</sup> <https://www.esri.ie/news/more-than-half-of-renting-households-receive-support-for-housing-costs>

State supports<sup>15</sup>. Without significant investment in housing options for older people, it is likely that pressure on the State Pension and the Social Insurance Fund (SIF) will build in the coming years – with sustained pressure not just because of demographic change, but also because of tenure change.

It is ALONE's belief that we need to safeguard against these challenges by investing in housing for older people, and by improving the sustainability of the Social Insurance Fund. Using population projections from the CSO, we have outlined the required number of units of housing specific to older people to 2040 in our Pre-Budget submission to the Department of Housing. We recommend that at least 25% of new social homes are built using Universal Design, so that they work for people of all ages and abilities. We also recommend that 22,115 social housing units suitable for older people to rightsizing, and an additional 22,115 units designed specifically for older adults (including 1,548 units of Housing with Support, 15,481 units of Supportive Housing, and 5,086 units in Cohousing/Retirement Villages) are required by 2040 in order to meet housing demand. For further information on these asks, please see our full Pre-Budget submission.

Kind regards,



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<sup>15</sup> <https://alone.ie/wp-content/uploads/2023/05/Threshold-Alone-Report-highres-web.pdf>



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