



Improving Access to Social Protection for an Ageing Population

Attention of Deputy Secretary Teresa Leonard,
Department of Social Protection

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Summary

Older people in Ireland face increasing poverty and financial difficulties, particularly those living alone. Recent CSO-SILC data revealed without cost-of-living measures, 45.6% of older people living alone would have been at risk of poverty in 2024. ALONE supported almost 44,000 older people across our services in 2024, and worryingly one-third of individuals reported financial difficulties. While increasing social welfare rates is vital, improving access to social protection payments for older people could address many of these difficulties more cost-effectively.

The Programme for Government commits to improving access to social protection processes. Many of the older people supported by ALONE struggle to access their entitlements due to complex systems, limited awareness, digital exclusion, and administrative barriers. In our experience, this leads to hardship and poverty among older people, which could be reduced or avoided if these entitlements were more accessible. Those with lower literacy or digital skills, and those living alone, are particularly affected.

This policy brief outlines practical steps which we believe will make Ireland's social protection system more accessible, efficient, and fair. ALONE's recommendations for addressing these challenges include:

- Adapting the State Pension application process to include multiple entitlements
- Streamlining eligibility criteria
- Reducing levels of means testing
- Developing a single point of access
- Auditing existing processes
- Maintaining in-person support, and improving communication.

ALONE is ready to work with the Department of Social Protection as part of the Life Events programme to streamline systems and guarantee that every older person can easily access the supports they need.

Introduction

Supporting older people to access their benefits and entitlements is a core element of ALONE's work.

- In 2024, 3,257 older people newly assessed by ALONE reported financial challenges.
- Of those that reported challenges in accessing benefits, Fuel Allowance was the most frequently cited difficulty (over 40%). This was followed by challenges related to the Household Benefits Package (over 30%) and Exceptional Needs Payments (averaging 16%).
- Challenges were also reported with accessing the Living Alone Allowance, Carers Allowance, Disability Allowance, and the Free Travel Pass.

"I was sitting in a cold house last winter because I couldn't afford to top up the meter. I rang ALONE out of desperation, and they helped me apply for the Fuel Allowance and a few other supports I didn't even know existed."

In ALONE's experience, the complexity of the system creates barriers that prevent older people from accessing support for which they are eligible, with older people who have lower literacy and numeracy skills most severely affected. These barriers also severely impact older people living alone, who may not have family members to advocate or support them with these tasks.

It has been a core ask of ALONE for several years that the social protection system is streamlined and accessibility is improved for older people. We welcome Programme for Government commitments to *"Enhance application processes within the Department of Social Protection"*, *"Examine key ancillary benefits such as the fuel allowance, household benefits package and living alone allowance to support vulnerable groups"* and *"Carry out a comprehensive review of means tests across the social welfare system...with a view to creating a fairer social welfare system"*.

ALONE's Services for Older People Experiencing Financial Difficulties

At ALONE, our work transforms the daily lives of older people facing financial challenges. Key services include:

- **Support Coordination:** ALONE's Support Coordination empowers older people to develop personalised support plans to address challenges and find solutions, including for financial difficulties. We offer access to our own services while coordinating and enabling older people to access other services in the community.
- **Housing:** ALONE's Housing provides homes and ongoing support for older people who have housing difficulties. We provide secure tenancies with visiting supports which enable independent living.
- **Support and Befriending:** ALONE's Support and Befriending provides companionship and practical support to older people who would like or need it. The service also provides assistance to solve everyday problems and links the older person in with local events and activities.
- **Assistive Technology:** ALONE's Assistive Technologies mission is to create an infrastructure to empower older people to use technology, enabling the user to manage their social connection, health, safety and security. We help older people learn and develop online skills through initiatives like Hi Digital.

"Some weeks I was choosing between getting my prescriptions or heating the house. When I called ALONE, I didn't expect how much they could do. They helped me get an Exceptional Needs Payment, talked to my local welfare office, and even arranged for someone to check in regularly."

"I have lived alone since my husband passed away and it's getting a lot harder. ALONE came out to visit me and they listened to what I needed help with. They came up with a plan that covered all the areas I needed like getting full access to my entitlements, a video doorbell for more security and also a volunteer to visit me every week."

Context and Background

Older people, particularly those living alone, are at additional risk of poverty. However, they are not always in receipt of all their Government benefits. Of note:

- ESRI research on low-income households found that many social protection benefits are under-utilised due to informational barriers. For example, only 6% of those potentially eligible were receiving the Living Alone Allowance (Ó Ceallaigh et al., 2025).
- Increasing take-up of supports can be especially impactful for older people living alone and reliant on social protection. Accessing a single payment, such as the Living Alone Allowance or Fuel Allowance, can lift someone above the at-risk-of-poverty threshold. Increases to these allowances have been shown to significantly reduce poverty among older people (Doorley et al., 2022).
- An OECD survey (2022) found that 74% of people in Ireland lacked confidence that they would qualify for public benefits, compared to the OECD average of 57%. Over half (51%) did not know how to apply, and 77% believed the process would not be quick or simple. Ireland also ranks low on satisfaction with administrative services, at just 51%—the fifth lowest in the OECD (CSO, 2023).
- In 2021, almost half (46%) of people aged 75+ in Ireland had never used the Internet, limiting their ability to access information on social protection supports (CSO, 2021). Older adults aged 55–65 also recorded the lowest literacy, numeracy, and problem-solving scores; those aged 65+ were not surveyed (CSO, 2024).
- Among those aged 60–74, the main reasons for not submitting official forms online were security concerns (11%), lack of skills or knowledge (10%), and reliance on others to complete tasks (10%). Data for those 75+ was too limited to report (CSO, 2020).

“At 80 I find it rather daunting to be able to complete all the steps. Invariably I manage to tap wrong buttons and then don’t know where I am.”

Policy Analysis

ALONE recognises several obstacles to effectively addressing the social protection needs of older people:

- **Lack of comprehensive data collection and sharing:** Older people access supports from the Department of Social Protection, but also from the Departments of Health/HSE, Housing and others. This results in the same information being collected and stored multiple times. It also results in extensive administrative burden on the older person as they fill in similar information multiple times.
- **Siloed approaches to individual payments and entitlements:** Different benefits have different assessments of means and age eligibility¹. In addition, applications for different

supports are sent to different places. This makes it difficult for an older person to keep track of what they may be entitled to and how to get it.

- **Limited methods of mass communication to communicate changes:** As it is not possible to easily communicate with users of Department services on a mass scale, when changes are made in the Budget to eligibility criteria or means tests, users may not be aware of them. This is particularly true of older people who are not internet users, for whom the use of traditional media campaigns may bolster awareness.
- **Move to ‘digital by default’:** *Connecting Ireland 2030: A Digital and ICT Strategy for Ireland’s Public Service* aims to ensure that 90% of applicable Government services are consumed online by 2030. This vision is problematic for older people who do not use the internet, do not think it would be beneficial for them, are more accustomed to delivering forms in paper, and/or do not see themselves as having the skills and knowledge to go online.

Policy Recommendations

1. Adapt the State Pension application process to include multiple entitlements

- Combine applications for the State Pension and other relevant benefits into a single form. For example, while applicants can currently apply for Fuel Allowance alongside the State Pension, the Household Benefits Package is excluded. This may reduce uptake of that payment (see Recommendation 2 for more on improving access to the Household Benefits Package).
- Even if applications cannot be fully integrated into one form, a combined pack provided at the time of State Pension application could cover multiple supports from different Government departments. This could also include, for instance, applications for a GP visit card or medical card.
- Combining applications can reduce administrative burden (e.g., by only having to fill out personal information once) and missed entitlements. A structural approach of this kind has been shown to be effective: research suggests that tackling systemic barriers, such as administrative complexity, is generally more successful than individual-level interventions like financial education (Ó Ceallaigh et al., 2025).

2. Streamline eligibility criteria across Department of Social Protection entitlements, as far as possible, and reduce the level of means testing across payments.

- Ireland applies means-testing to over one-fifth of its social protection spending, using a variety of criteria that often make it difficult for many older people to access benefits and entitlements.
- For instance, removing the means test for entitlements such as the Household Benefits Package for those aged 66-70 (as currently this is not means tested after age 70) would

¹ Differences in age criteria include that access to older person’s social housing begins at age 55, access to pension entitlement begins at age 66, non-means tested access to a Household Benefits Package or an older person’s GP visit card begins at age 70. Differences in income eligibility criteria include that means tests are different for the Fuel Allowance and the Household Benefits Package.

improve accessibility and uptake of this support, as it could be easily applied for at the same time as the State pension.

- Similarly, assessing income only - rather than both income and capital - during means testing would simplify the process and reduce the administrative burden on applicants.

3. Develop a single point of access for accessing and applying for entitlements for older people.

- As recommended in the ESRI (2025) report and by ALONE, having one location - online or in person - where people can submit applications for multiple supports would significantly improve accessibility.
- For example, applicants could apply for HSE supports (such as a medical card), housing supports (such as the Housing Assistance Payment [HAP]), and social protection supports (such as the Fuel Allowance) through the same access point, whether online or in person.

4. Conduct an audit of the processes older people use to access supports, identifying and removing unnecessary barriers.

- Undertaking a comprehensive audit may be useful in pinpointing additional problem areas in current social protection processes for older people and guide improvements to enhance accessibility.
- The OECD has highlighted good practice examples of government-led sludge audits, including the New South Wales Government in Australia, which has published a sludge audit methodology guide.

5. Maintain and improve in-person support to access social protection services, and enhance communication about changes

- Maintain in-person supports such as those provided by Community Welfare Offices, Intreo offices, Citizens' Information offices and others.
- As well as digital means of communication, enhance communication and traditional media campaigns on changes made in the annual Budget, and on ongoing but underutilised supports.

Conclusion

The urgent need for appropriate access to social protection for older people is crucial as Ireland's population ages. We believe that this can be enhanced by applying the recommendations set out in this policy brief. ALONE is dedicated to collaborating with policymakers, service providers, and older people to create and implement effective solutions which could help reduce and avoid poverty among older people. We would welcome the opportunity to collaborate with the Department of Social Protection to improve access to social protection services and supports. By prioritising the needs of older people, we contribute not only to their well-being and independence but also to the overall health and sustainability of our society.

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Additional Resources

- *Fixing frictions: 'sludge audits' around the world* (OECD, 2024)
- *Headline Poverty Target Reduction in Ireland and the Role of Work and Social Welfare* (Doorley et al, ESRI, 2022)
- *Information Society Statistics - Households 2020* (CSO, 2020)
- *Main Findings from the 2022 OECD Risks that Matter Survey* (OECD, 2022)
- *Modernising Access to Social Protection: Strategies, Technologies and Data Advances in OECD Countries* (OECD, 2024)
- *Pre-Budget Submission 2026* (ALONE, 2025)
- *Programme for the International Assessment of Adult Competencies (PIAAC) 2023* (CSO, 2024)
- *Quarterly Statistical Report: Quarter 1 2025* (Department of Social Protection, 2025)
- *"Sludge" in Irish Policymaking* (Lades et al, www.publicpolicy.ie, 2022)
- *Survey on Income and Living Conditions (SILC)* (Central Statistics Office, 2025)
- *The NSW Government Sludge Audit Method Guide* (NSW Behavioural Insights Unit, 2024)
- *The response of low-income households to the cost-of-living crisis in Ireland* (Ó Ceallaigh et al, ESRI, 2025)
- *Transforming Ageing at Home: Evaluating ALONE's Impact Through Enhanced Community Care* (ALONE, 2025)
- *OECD Trust Survey International Comparisons 2023* (CSO, 2024)