

**ALONE**

YOU'RE NOT ALONE

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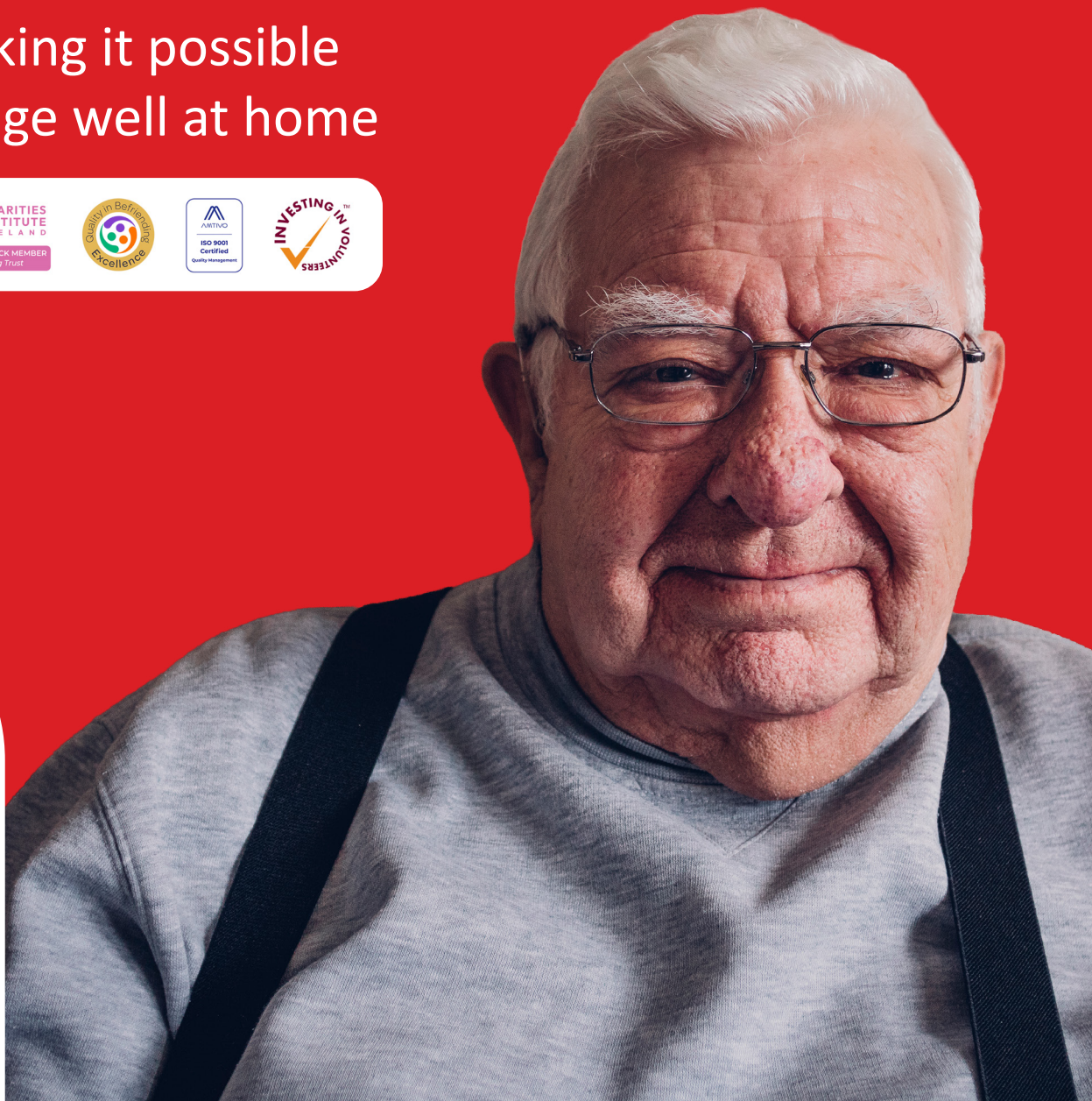
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# Fixing the Foundations

ALONE Budget Submission 2027

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Making it possible  
to age well at home



# Ireland is ageing fast, but our systems are not prepared.



Living well at home is the best outcome for older people, for society and for the health system — but only if the right supports are in place.

Ageing is not the same for everyone. Budget 2027 is an opportunity to act, and it must. A targeted package of measures can reduce poverty, improve health and make it possible for more older people to remain at home.

ALONE's recommendations are evidence based, practical, and include cost-saving measures for the State which will reduce pressure on more costly health and social care services.



There are now over 861,000 people aged 65+, rising to 1 million by 2030.

People are living longer, but spending around six years of later life in poor health. At the same time, 1 in 3 older adults experience loneliness or social isolation, increasing their risk of physical and mental health difficulties. Older people living alone have the highest rate of poverty risk in Ireland. Older people face a double jeopardy through age and disability, which is not reflected in official poverty rates. For people living alone, there is no second income to share essential costs like rent, heating and food. When a partner dies, income drops sharply, but most bills do not. This creates a sustained financial pressure that existing measures do not fully address.

Without the right income, health and community supports, people are being pushed into avoidable crisis, increasing pressure on health, housing and social care services. For many, this is not about quality of life, it is about getting through each week.

**1 million**

People aged 65+  
by 2030

**30%**

Of older people  
living alone at  
risk of poverty

**6 years**

Average time  
spent in poor  
health later in life

**1 in 3**

Experience  
loneliness or  
social isolation

# 1. Lift older people living alone out of poverty

Older people living alone experience disproportionate and growing levels of poverty.

Many are surviving on the State Pension, which remains unbenchmarked, and whatever additional supports they qualify for; but even with everything in place, their income still falls below the poverty line.

The result is that tens of thousands are making impossible choices every week, whether to heat their home or eat properly, stay connected or pay for healthcare costs.

## Key asks

- Increase the Living Alone Allowance by **€15 per week** to reduce the weekly income gap currently faced by older people living alone
- Increase the Telephone Support Allowance by **€5 per week** and rename to the Communications Allowance to support older people to stay connected
- Increase the Fuel Allowance by at least **€10 per week** and restore the full 32-week season to align the duration of the payment with the full heating season
- Increase the Household Benefits Package by **€15 per month** and introduce indexation to protect the real value of the payment over time
- Increase the State Pension by **€15 in Budget 2027** with a clear pathway to benchmarking, restoring pension adequacy over the lifetime of this Government and supporting older people to meet basic living costs
- Improve uptake of supports by **simplifying applications**, creating a single point of access, and ensuring in-person as well as digital options

## Impact

**60,800**

older people living alone  
lifted out of risk of poverty

**22,000**

prevented from falling into  
poverty

**Total cost generalised measures €614m**

**Total cost targeted measures €562m**



## 2. Support older people to age well at home

Most older people want to remain living in their homes and communities for as long as possible. This is better for them and the State, as community-based care costs less. Too often, the supports that make this possible are underfunded or unavailable. The asks below target the specific, practical barriers that push older people out of their homes and into acute services before it is necessary, and the evidence is clear that the benefits will exceed the costs.

### Key asks



Reduce and prevent falls through community exercise programmes

**€3.3m**



Fund a national action plan to address loneliness

**€1.35m**



Improve access to health information and practical supports for older people experiencing fuel poverty

**€0.5m**



Enhance awareness, identification, and intervention in cases of malnutrition among older people

**€10.6m**



Expand acute mental healthcare capacity for older people

**€25.6m**

### Impact



These measures will keep older people living safely and independently at home – improving quality of life, reducing loneliness, preventing avoidable hospital admissions and easing pressure on acute services.

**Total cost €41.35m**



### 3. Address housing and energy pressures

A home should mean safety, warmth and independence. For too many older people in Ireland, it means cold rooms they can't afford to heat, unsafe layouts and a housing system with no suitable options as their needs change. These are the conditions driving poverty, poor health and avoidable dependence on residential care. On current demographic trends, and with the renter age profile shifting significantly upward, an estimated one in four new social housing units will need to meet older people's needs.

#### Key asks



Invest in 980 universal design social housing units to support older people with housing difficulties

**€292m**



Expand eligibility for the free retrofitting scheme to include all older people

**€21.4m**



Led by health needs, agree a model for Housing with Support and begin the process of delivery, providing a cost-effective alternative to long-term residential care



Improve access to housing adaptation grants and ensure year-round availability

#### Impact



For older people, the condition and suitability of their home directly shape their physical and mental health, as well as their ability to live independently. Targeted investment in this area is among the highest-impact interventions available to Government, with returns that extend well beyond the housing system.

**Total cost €313.4m**

## 4. Commissioner for Older People



Ireland's ageing population touches every area of public policy. However, no single body has the mandate to ensure older people's needs are consistently reflected across Government. As our population ages rapidly, a more coordinated approach is necessary.

### Key ask

Establish a Commissioner for Ageing and Older People to provide independent oversight and advocacy for the rights of older people.

**€1.2m**

### Impact



This would ensure ageing is treated as a priority and that all policy decisions are assessed for their impact on older people.

**Total cost €1.2m**

# Overall impact

Taken together these measures:



Lift tens of thousands of older people out of risk of poverty



Reduce avoidable hospital and residential care demand



Support people to remain safely at home



Improve health, wellbeing and connection



Deliver better value for the State

**Budget 2027 is an opportunity to take targeted, evidence-based action. Older people deserve to age with security, dignity and independence. Right now, too many cannot.**



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To read ALONE's full pre-budget submissions, visit:  
[www.alone.ie/alones-knowledge-hub](http://www.alone.ie/alones-knowledge-hub)