

ALONE

YOU'RE NOT ALONE

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RCN:20020057

Fixing the Foundations

ALONE Budget Submission 2027:
Full version

Making it possible
to age well at home

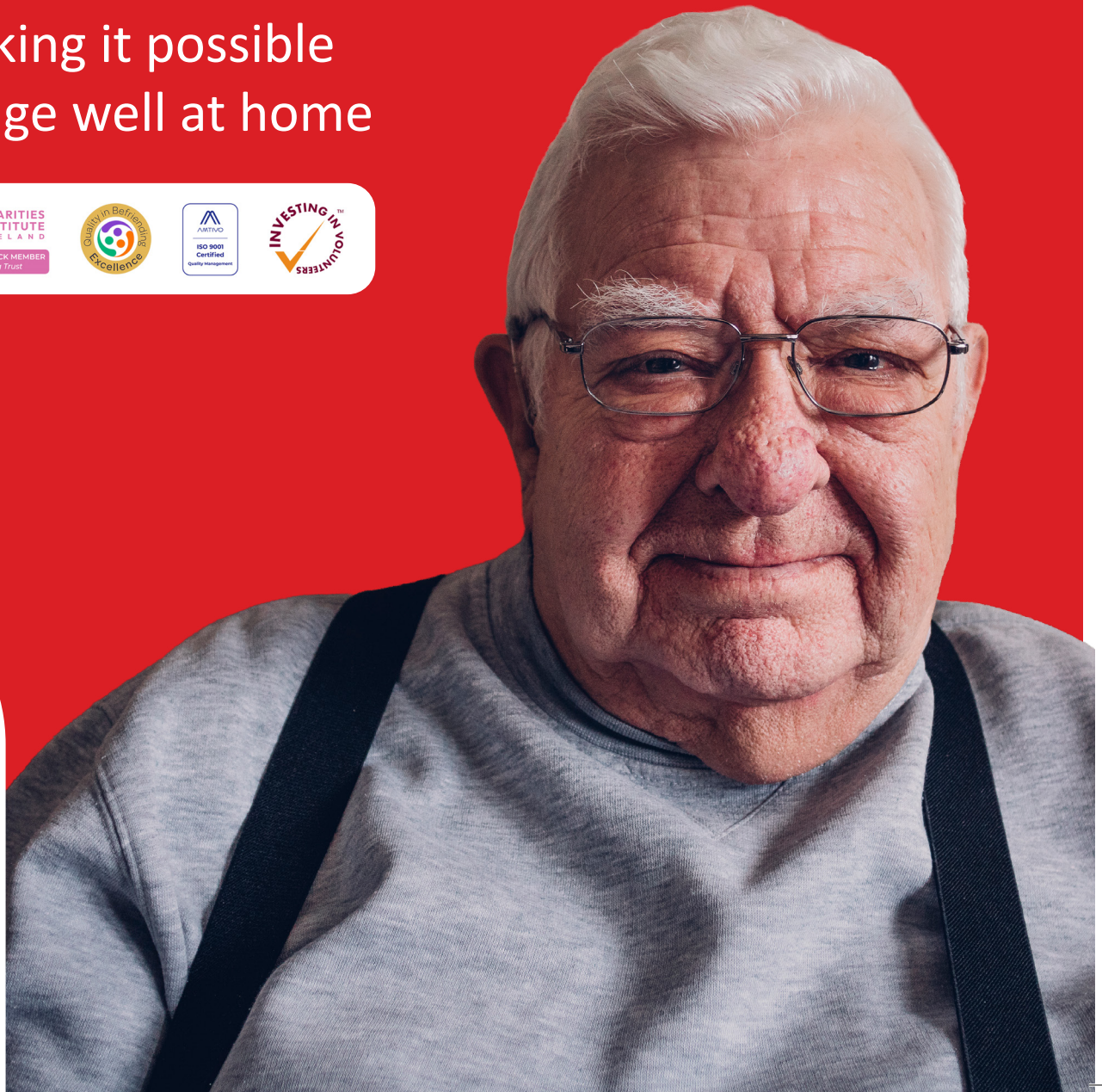


TABLE OF Contents

01	About ALONE	04
02	2027 Pre-Budget Asks	05
03	Key Facts and Figures	09
04	ALONE Annual Cost of Living Survey	11
05	Department of Social Protection	14
06	Department of the Taoiseach	22
07	Department of Health	23
08	Department of Housing, Local Government and Heritage	29
09	Department of Climate, Energy and the Environment	31
10	Appendix	34



ALONE's pre-budget submission sets out a series of evidence-based, costed proposals across several Government departments — rooted in the lived experiences of the older people we work with every day.



1

SECTION 01

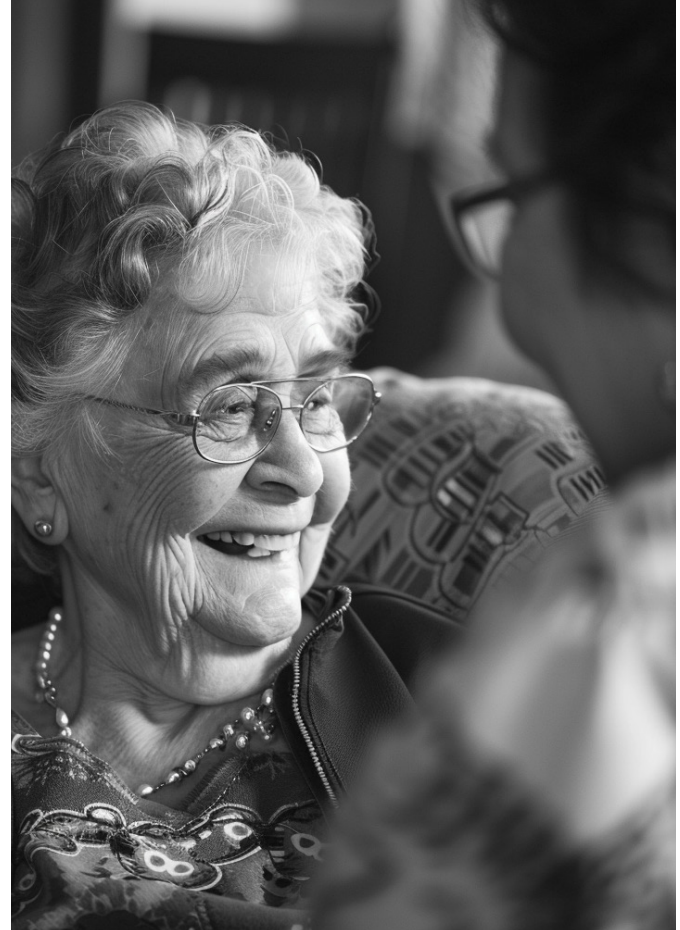
About ALONE

ALONE is a national organisation dedicated to enabling older people to age happily at home or in their local communities.

Through an integrated system of services — including Support Coordination, Support and Befriending, Housing with Support, and a National Support and Referral Line open 365 days a year — ALONE responds to each older person as an individual, building a personalised support plan around their specific needs.

Supported by thousands of volunteers, ALONE's community-based model is proven to reduce loneliness, improve quality of life, and ease pressure on health services. As a systems integrator across multiple national HSE partnerships, ALONE also leads the Community Impact Network, connecting statutory, community and voluntary organisations to strengthen supports for older people nationwide.

A registered charity operating to ISO-certified quality standards, ALONE is committed to driving policy change and ensuring every older person in Ireland can age with dignity, safety and connection.



46,500+

older people supported across our services in 2025



365 days

services available every day of the year



Thousands

of volunteers providing companionship and practical support in communities nationwide



ISO certified

registered charity working to quality standards

2027 Pre-Budget Asks

2

Ireland has the fastest-growing ageing population in Europe, yet the systems meant to support older people are not keeping pace.

Instead, too many older people are ageing into poverty, isolation and insecurity. Older people living alone face poverty rates twice the national average. Ireland ranks among the worst in Europe for loneliness, which increases the risk of physical and mental health difficulties. Older people spend an average of six or more years in poor health, and a growing number cannot find suitable, affordable housing. They also face a double jeopardy through age and disability, which is not reflected in official poverty rates.

ALONE's pre-budget submission sets out a series of evidence-based, costed proposals aimed at supporting older people most in need. These recommendations are put forward based on the assumption that Government will maintain the current tax base and existing levels of public expenditure on housing and services.

The submission sets out **three categories of asks**: targeted investment measures, reforms with demonstrable cost-saving potential, and longer-term policy changes that would improve outcomes for older people across the system. Our asks span five Government departments, are rooted in the lived experiences of the older people we work with every day, and are designed to deliver real, measurable impact.

AT A GLANCE

2x

the national average poverty rate
for older people living alone

6+ years

average time spent in poor
health later in life

Asks across Government



Social Protection

Income adequacy & targeted supports
· 6 asks



The Taoiseach

A Commissioner for Older People
· 1 ask



Health

Preventative, community-based care
· 6 asks



Housing, Local Government & Heritage

Homes designed for ageing · 2 asks



Climate, Energy & Environment

Warmer homes & fair retrofitting · 1 ask



Evidence-based & costed

Priced and impact-tested

2027 Pre-Budget Asks

DEPARTMENT OF SOCIAL PROTECTION

TOTAL COST OF TARGETED MEASURES €562m
TOTAL COST OF GENERALISED MEASURES €614m



Increase the Living Alone Allowance by at least €15 per week in Budget 2027, with a commitment to further increases in Budget 2028 and the development of an appropriate benchmarking mechanism to reduce the weekly income gap currently faced by older people living alone.

€201.3m



Increase the Telephone Support Allowance (TSA) by at least €5 per week and rename to the Communications Allowance, to support older people to stay connected.

€42.8m



Increase the Fuel Allowance by at least €10 per week and permanently extend the Fuel Allowance season by four weeks, to align the duration of the payment with the full heating season.

€221.3m



Increase the Household Benefits Package (HBP) by at least €15 per month and introduce indexation linked to energy inflation to protect the real value of the payment over time.

€96.6m



Increase the State Pension by €15 in Budget 2027 with a commitment to further €15 weekly increases in future budgets, restoring pension adequacy over the lifetime of this Government and supporting older people to meet basic living costs.

€614m



Simplify the processes for applying for entitlements to improve accessibility for older people.

DEPARTMENT OF THE TAOISEACH



Provide for the creation of a Commissioner for Ageing and Older People with funding of €1.2m in the initial year to provide independent oversight and advocacy for the rights of older people.

€1.2m

2027 Pre-Budget Asks

DEPARTMENT OF HEALTH

TOTAL COST OF TARGETED MEASURES €41.35m



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.



Allocate €3.3m funding to reduce and prevent falls through community exercise programmes.

€3.3m



Allocate €1.35m to deliver Phase 1 of an action plan to tackle loneliness and isolation.

€1.35m



Enhance awareness, identification, and intervention in cases of malnutrition among older people, through collaboration between primary care, Healthy Ireland and the community and voluntary sector, at a cost of €10.6m.

€10.6m



Allocate funding to improve access to health information and practical supports for older people experiencing fuel poverty, particularly those using oil and solid fuels.

€500k



Expand acute mental healthcare capacity for older people, to enable older people to receive specialist mental health treatment in settings designed to meet their needs.

€25.6m



SECTION 02

2027 Pre-Budget Asks

DEPARTMENT OF HOUSING, LOCAL GOVERNMENT & HERITAGE



Invest €292m to build 980 universal design social housing units to provide housing for older people experiencing housing difficulties.

€292m



Collate data which informs an evidence-based budgetary allocation for Housing Adaptation Grants, ensuring that access to housing adaptation grants is maintained on a year-round basis.

DEPARTMENT OF CLIMATE, ENERGY AND THE ENVIRONMENT



Expand eligibility for the free retrofitting scheme to include all older people, with initial additional investment of €21.4m

€21.4m



Key Facts and Figures

Ireland's older population is increasing rapidly

There is an estimated 861,000¹ people aged 65+ in Ireland in 2025. This is expected to increase to 1 million by 2030².

861,000

people aged 65+ in Ireland
in 2025

1.3m

expected by 2040

2×

the population aged 85+ is
expected to double

Poverty among older people living alone is not a risk - it is a reality.³

CSO data confirms that older people living alone face poverty rates which are twice the national average. In 2025:

30%

30% of older people living alone, and 15% of all older people, were below the poverty line compared to 12.6%, which is the national average.⁴

41%

Without once-off cost of living payments provided in recent Budgets, the proportion of older people living alone below the poverty line would have risen to 41%.

Critically, older people living alone were the only group to see increases across all three poverty indicators (risk of poverty, enforced deprivation, and consistent poverty) between 2024 and 2025.

Even with full State support, older people living alone fall below the poverty line:

In Ireland, the at-risk of poverty threshold currently stands at €366.54⁵. This is the income level at which a person is considered unable to meet the basic costs of living. As the table on the following page illustrates, an older person living alone and receiving every available State support⁶ still falls €14.20 short of this threshold. Those without a contributory pension face a shortfall of over €25 per week. The shortfalls shown are not new, but they are widening. Key payments have gone years without meaningful increases.

¹ Older Persons Information Hub' CSO (2026). Available from: <https://www.cso.ie/en/releasesandpublications/hubs/p-opi/olderpersonsinformationhub/ageingpopulation/populationaged65/>

² https://www.cso.ie/en/csolatestnews/pressreleases/2026pressreleases/pressstatement-olderpersonsinformationhubapril2026/?utm_source=chatgpt.com

³ 'Survey on Income and Living Conditions (SILC) 2025', CSO, (2026). Available from: Key Findings Survey on Income and Living Conditions (SILC) 2025- Central Statistics Office

⁴ Poverty definitions used are extracted from the CSO (SILC):

Risk of poverty/Income poverty refers to people whose disposable income is below 60% of the national median income, after adjusting for household size.

Deprivation refers to people who cannot afford basic goods or activities considered normal in Irish society (for example adequate heating, suitable clothing, or regular social participation).

Consistent poverty refers to people who are both at risk of poverty and experiencing deprivation.

For more information, see: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/backgroundnotes/>

⁵ Based on at risk of poverty threshold (i.e. 60% of the median) which is €19,060 in SILC 2025 (366.54pw) Equalised Income Survey on Income and Living Conditions (SILC) 2025- Central Statistics Office

⁶ the State Pension [Contributory], Living Alone Increase, Fuel Allowance, Telephone Support Allowance, and the Household Benefits Package

Key Facts & Figures

Table 1: Comparison of Income Scenarios with the Poverty Threshold¹

Income Scenario for Older Person Living Alone	Weekly Income (2026)	Shortfall vs 2025 Poverty Threshold (€366.54)
SPC only	€299.30	€67.24
SPNC only	€288.00	€78.54
SPC + LAI	€321.30	€45.24
SPNC + LAI	€310.00	€56.54
SPC + LAI + FA	€341.76	€24.78
SPNC + LAI + FA	€330.46	€36.08
SPC + LAI + FA + TSA	€344.26	€22.28
SPNC + LAI + FA + TSA	€332.96	€33.58
SPC + LAI + FA + TSA + HBP	€352.34	€14.20
SPNC + LAI + FA + TSA + HBP	€341.04	€25.50

What this means for older people



Where an older person lives shapes their risk of poverty

Poverty among older people is not evenly distributed. CSO 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%.²



Poverty is a critical health issue and inaction costs more in the long run

Living in poverty negatively affects cognitive and socioemotional processes essential for healthy ageing. It is associated with malnutrition, higher levels of functional limitation, increased mortality rates, and a greater number and duration of hospital admissions and readmissions. Failing to act on income adequacy costs the State more in the longer-term.



Budget 2027 must deliver for older people

A range of commitments have been made in the *Programme for Government* and across policy documents to support Ireland's ageing population. Every Government department has a role to play in enabling older people to live well. Budget 2027 provides a key opportunity to address the needs of older people and ensure they can live safely, independently, and with dignity.

¹ SPNC: State Pension (Non-Contributory); LAI: Living Alone Increase (€22 per week); FA: Fuel Allowance (annualised, i.e. €1,064 annually (€38 per week × 28 weeks) = €20.46 per week); TSA: Telephone Support Allowance (€2.50 per week); HBP: Household Benefit Package (€35 per month = €8.08 per week).

² 'Geographical profiles of income in Ireland 2022 – Household Income', CSO (2025). Available from: <https://www.cso.ie/en/releasesandpublications/fp/fp-gpihi/geographicalprofilesofincomeinireland2022-householdincome/compositionofhouseholdincome/>

ALONE Annual Cost of Living Survey

4

What ALONE Sees Every Day

The older people ALONE supports face serious, overlapping challenges.

In 2025¹, ALONE supported over 46,500 older people across all our services, two-thirds of whom live alone. Their needs were rarely simple or isolated.

59% reported physical health concerns, with 1 in 3 reporting issues around falls

45% reported loneliness

30% reported personal care needs

21% experienced mental health difficulties

21% identified financial concerns

36% reported housing-related issues

Across 2025, an increasing number of older people sought help navigating the cost of living, with many finding that the supports meant to help them were either inadequate or too difficult to access. The most common entitlement-related difficulties concerned:

38% the Fuel Allowance

36% Household Benefits Package

20% Exceptional Needs Payments

Financial pressure has grown sharply in just one year

This picture from our day-to-day work is reinforced by our annual Cost of Living Survey, which was sent to 3,885 older people across Ireland in 2026². The scale of financial pressure facing older people has grown sharply in just one year. Of those surveyed:

75% had been impacted by the cost of living crisis

↗ up from 44% in 2025

58% found it difficult to pay their bills

↗ up from 37% in 2025

45% had put up with feeling cold to save on energy bills

↗ up from 40% in 2025

19%

could not buy healthy and nutritious food as often as they need

40%+

said financial pressures sometimes or often stopped them from going out or meeting friends



Heating, food and household maintenance were the costs people were most worried about

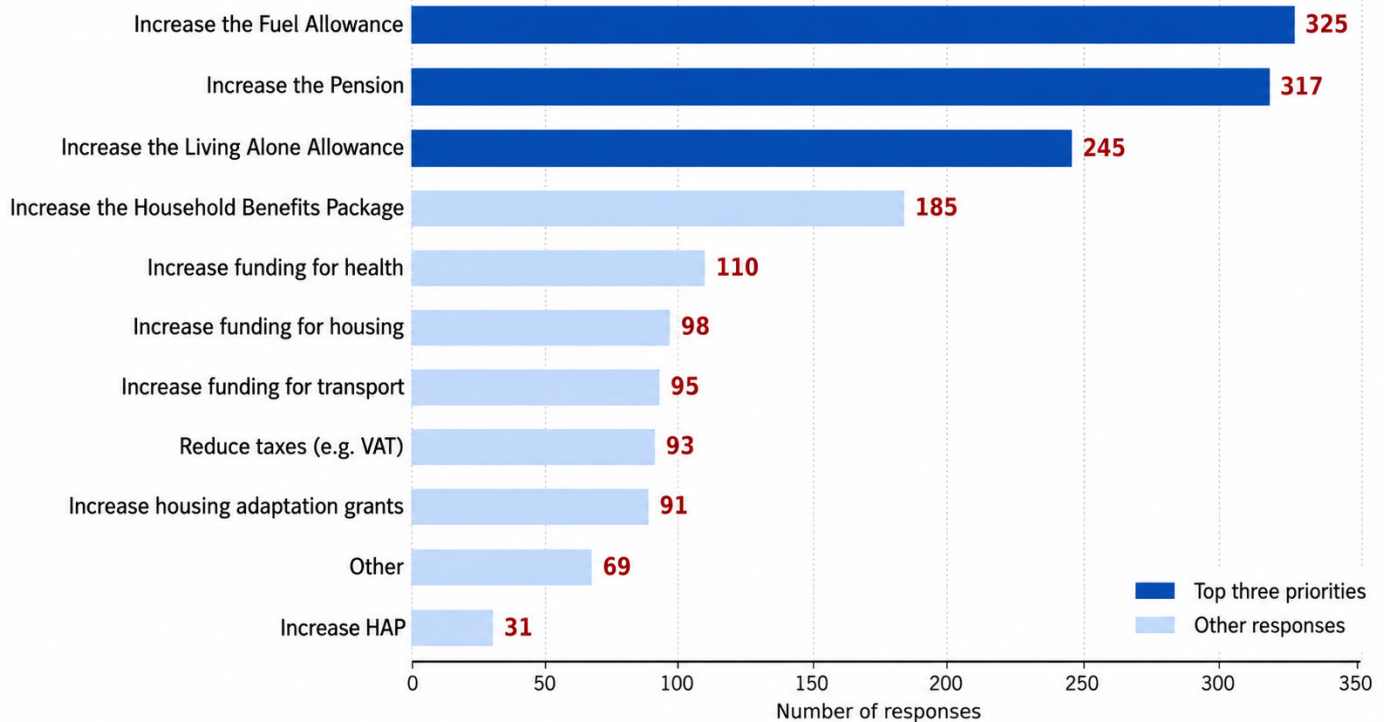
¹ ALONE ECC End of Year Report 2025- ALONE

² 682 responses were received from older people in all 26 counties, with strong representation from Dublin, Cork, and Donegal, and strong rural representation. Nearly 40% of respondents were aged 76 or older. The survey achieved a response rate of 17.5%.

ALONE Annual Cost of Living Survey

What changes in the Budget would help you?

Over 500 respondents, multiple answers permitted (total responses: 1,659)



As the graph above shows, increasing the Fuel Allowance, Pension and Living Alone Allowance were the three most important changes to the budget for older people who were surveyed.

In their own words

More than 180 older people provided more detail about how the cost of living had impacted their lives, with most commenting on overall financial anxiety as they struggle to meet rising costs whilst on fixed incomes. Heating, fuel and food were the most frequently cited pressures. Several of these comments are included throughout this Pre-Budget submission, and a small selection is included below.

“

The rising cost of electricity and food and lack of transport makes it very difficult. Due to medical issues heat means the world to me and I just don't turn it up.

“

I find it more difficult to fill my oil tank as it is so expensive. Also I had to get private night carers which I am finding very expensive to fund myself.

“

I have to strictly budget, and get help from my own children.

“

It just leaves me feeling my life is home alone most of the time with little room to have any kind of social life that costs money.

ALONE Annual Cost of Living Survey

HOUSING & ENERGY

For many older people, housing and energy concerns are deeply interconnected: a home that is difficult to heat, poorly insulated, or in need of adaptation is both a financial burden and a health risk. As existing evidence suggests that older people face particular barriers to engaging with retrofit schemes including complex application processes, and a lack of accessible non-digital information, ALONE added specific questions on this issue to this year's survey.

The findings confirmed these concerns:

69%

of respondents did not know their home's BER rating. Just 21% said they did know their home's rating, with 10% saying the question was not applicable to them.

36%

said they would not consider carrying out an energy retrofit to their home; 35% said they would consider carrying out a retrofit, and the remaining 29% were unsure.

1/3

When exploring why people wouldn't retrofit their homes, the most common responses indicated that people were renters/did not own their home, they had already done so, or their home was considered too old for this to benefit them. Almost one third of answers referred to retrofitting being too expensive, too difficult, or not having benefits for them.



5

SECTION 05

Department of Social Protection

The Budget 2027 recommendations for the Department of Social Protection aim to ensure that social protection supports are adequate to meet the needs of older people, in line with the National Positive Ageing Strategy's commitment to income adequacy and quality of life in older age.

Our asks place particular emphasis on older people living alone, who face a disproportionate and growing risk of poverty. Two-thirds of the older people ALONE supported in 2025 lived alone and under the current system, an older person in that situation, even one receiving a full contributory pension and every available State support, still falls below the poverty line.

No single measure set out here is sufficient to close that gap. Income adequacy is only achieved when it is combined with strengthened, targeted supports that reflect higher costs of living alone.

Taken together, we estimate that the Social Protection measures set out here would result in:

60,800

older people living alone lifted above the poverty line

22,000

prevented from entering poverty¹, in the absence of once-off payments

This demonstrates that poverty in later life is not inevitable, and that a balanced package of stronger core pensions and targeted supports can deliver real, measurable poverty reduction for older people.

In addition, older people face significant barriers accessing social protection entitlements due to a complex system, with low awareness of available supports, leading many eligible older people to miss out on essential assistance. Reduction of poverty among this cohort will also depend on improving access to these supports and minimising administrative burden.



¹ Based on CSO-SILC estimates of number of households composed of 1 adult living alone in 2025 and associated at-risk of poverty poverty estimates. Available from <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/backgroundnotes/>

Department of Social Protection

RECOMMENDATION 1

Increase the Living Alone Allowance by at least €15 per week in Budget 2027, with a commitment to further increases in Budget 2028 and the development of an appropriate benchmarking mechanism to reduce the weekly income gap currently faced by older people living alone

ESTIMATED COST
€201.3m¹

What is the issue?

- Without cost of living payments, 41% of older people living alone would have been living below the poverty line last year; even with them, 30% were doing so. They also had the lowest median income and were the only group where both poverty and deprivation increased.
- 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.
- Research from the ESRI finds that living alone is a key structural driver of income inadequacy in retirement and that targeted supports for people living alone are among the most effective policy interventions to reduce poverty risk in later life.²
- For many older people, living alone is the result of bereavement, which can bring not only profound emotional loss but also an immediate and severe financial shock. When a household moves from two incomes to one, income can fall dramatically while almost all essential living costs remain unchanged. In cases where one partner was a Qualified Adult or both were in receipt of State supports, household income can drop by over 40% within weeks.

What are we recommending?

- That the Living Alone Allowance is increased by a minimum of €15 per week in Budget 2027.
- 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.

What will it do?

- Increasing the Living Alone Allowance by at least €15 per week would reduce the level of income poverty experienced by older people living alone, while research is completed to better inform the rate of this payment.

“

The small savings I have are dwindling quickly ... I find all the costs have gone sky high and I can't keep up. Living alone means having to pay the same bills as those living with a partner in terms of heating, running a car and home maintenance. But getting anything done these days totally drains my weekly income and I'm left with little in the bank.

¹ Based on 258,035 recipients at end of April 2026; Available from Social Welfare Payments – [Tuesday, 26 May 2026 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

² 'Income adequacy in retirement: Evidence from the Irish longitudinal study on ageing' (Beirne, Nolan and Rowntree, 2020). Available from: [Income adequacy in retirement: Evidence from the Irish longitudinal study on ageing \(TILDA\)](#)

Department of Social Protection

RECOMMENDATION 2

Increase the Telephone Support Allowance (TSA) by at least €5 per week and rename to the Communications Allowance, to support older people to stay connected.

ESTIMATED COST
€42.8m¹

What is the issue?

- The Telephone Support Allowance is designed to assist older people living alone with the costs of communication and home security, including telephone services and personal alarm monitoring systems. These services play a critical role in enabling older people to remain safely and independently in their own homes.
- As internet usage continues to increase among older people, growing numbers also need support to access and afford internet at home. Internet access is increasingly required to access vital services, including medical appointments

What are we recommending?

- That the TSA be increased to a minimum of €7.50 per week in Budget 2027, at a cost of €42.64m, to ensure the allowance adequately covers essential connectivity, including basic broadband.
- That it is renamed to the Communications Allowance to reflect its use.

What will it do?

- 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.

“

She has osteoporosis and arthritis and finds the driving, lifting of bags etc hard ... one intervention I suggested was the online delivery shopping to her. She will continue with this online shop and it has helped her greatly in one area of her life. - ALONE Support Coordinator



¹ Based on 164,449 recipients as of April 2026; Available from [Social Welfare Benefits – Tuesday, 26 May 2026 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

Department of Social Protection

RECOMMENDATION 3

Increase the Fuel Allowance by at least €10 per week and permanently extend the Fuel Allowance season by four weeks, restoring it from 28 to 32 weeks, as was temporarily provided in 2026, to align the duration of the payment with the full heating season.

ESTIMATED COST
€221.3m¹

What is the issue?

- Electricity bills are now 75% higher than they were in 2021 (pre-Ukraine war), and gas bills are 100% higher². However, the rate of Fuel Allowance has only increased by 38% in the same period.
- Home heating oil prices have risen even more significantly, up 63% in the twelve months to March 2026³.
- Almost half of the population aged 70+ use kerosene, diesel/gas oil or LPG as their primary heating source. This reliance is particularly pronounced in rural areas, where many households depend on home heating oil⁴, leaving them exposed to price volatility and the need for large upfront fuel costs.
- Although an additional four weeks of Fuel Allowance have been provided in 2026, the Fuel Allowance season has never been fully reinstated after a 2012 cut which reduced the season from 32 weeks to 26 weeks.
- For many older people on fixed incomes, particularly those living alone, Fuel Allowance is an essential component of income adequacy. Older people account for almost 55% of all Fuel Allowance recipients, making them by far the group most dependent on this payment to stay warm through winter⁵.

What are we recommending?

- That the Fuel Allowance be increased by at least €10 per week in Budget 2027.
- That the Fuel Allowance season be permanently extended by four weeks, restoring it from 28 to 32 weeks and aligning it with the full heating season.

What will it do?

- The proposed Fuel Allowance increase is based on energy cost increases up to this point and does not account for further price increases in 2026/7, which are difficult to predict given current market volatility. By addressing both the weekly rate and the duration of the payment, the Fuel Allowance would more effectively reflect real heating needs across the full winter period. Combined with an increase to the Household Benefits Package (see recommendation 4) and other measures outlined in this submission, we believe that this would enable the best use of resources to target energy poverty among older people.

“

“Because I am disabled I cannot move around to keep myself warm, so I cannot avoid putting the heating on in the winter. And where I live is a particularly cold house. My electricity bills are astronomical ... I know the dangers of cold for old people so I would rather cut down on food than heating.”

1 Based on 468, 830 households at the end of April 2026. Available from [Social Welfare Benefits – Tuesday, 26 May 2026 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

2 ‘CRU Call for Evidence on Protecting and Supporting Customers Facing Sustained High Energy Prices’, CRU (2026). Available from: [CRU Call for Evidence on Protecting and Supporting Customers Facing Sustained High Energy Prices | The Commission for Regulation of Utilities \(CRU\)'s Consultation Portal](#)

3 ‘Focus on Fuel and Home Heating Costs March 2026’, CSO (2026). Available from: [Focus on Fuel and Home Heating Costs March 2026- Central Statistics Office](#)

4 ‘Household Environmental Behaviours – Energy Use 2024’, CSO (2025). Available from: [Key Findings Household Environmental Behaviours- Energy Use 2024- Central Statistics Office](#)

5 Based on 420,646 households at the end of December 2025, of which 230,373 were aged over 66, accounting for 55%; Available from: <https://www.kildarestreet.com/wrans/?id=2026-01-15a.27&s=fuel+allowance+recipients#g29.r>

Department of Social Protection

RECOMMENDATION 4

Increase the Household Benefits Package (HBP) by at least €15 per month and introduce indexation linked to energy inflation to protect the real value of the payment over time.

ESTIMATED COST
€96.6m¹

What is the issue?

- The energy component of the Household Benefits Package currently provides €35 per month, equivalent to €1.15 per day.
- For older people facing sustained high energy costs, particularly those living alone, this level of support is insufficient to meaningfully offset energy bills, including standing charges and other fixed costs associated with metered utilities.
- When this payment was restructured in 2013 from a unit-based to a credit-based system, the €35 monthly rate was calculated to cover approximately 150 units per month at the best available tariff. That calculation has never been updated. With electricity, gas and oil prices now dramatically higher, the same credit covers far fewer units, weakening its capacity to prevent energy poverty.

What are we recommending?

- That the monthly payment is increased by €15 per month, from €35 to €50, in Budget 2027.
- That the payment is indexed to utility energy price inflation.

What will it do?

- By indexing the payment to energy inflation, the HBP would retain its real value over time and reduce the need for ad-hoc energy credits. This will prevent the accumulation of further energy arrears and support households that are struggling to meet these costs.

“

Proper food is a priority, but I would put heating first, before food.

“

To save electricity I shower with cold water.

¹ Based on 536,776 households as of December 2025: Available from [Social Welfare Benefits – Tuesday, 26 May 2026 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

Department of Social Protection

RECOMMENDATION 5

Increase the State Pension by €15 in Budget 2027 with a commitment to further €15 weekly increases in future budgets, restoring pension adequacy over the lifetime of this Government and supporting older people to meet basic living costs.

ESTIMATED COST
€614m¹

What is the issue?

- There have been several commitments to benchmark the State Pension, including in the Roadmap for Social Inclusion 2020-2025 and the Roadmap for Pensions Reform 2018- 2023.
- The gap between the current State Pension and the Government's own benchmark is significant and widening. Currently the State Pension Contributory maximum rate for those who retire at 66 is €299.30. If the benchmark were implemented in 2027 (i.e. 34% of average earnings)², based on average weekly earnings of €1,011.88 in Q4 2025³, the State pension would need to reach €344.04. This is approximately €45 higher than the current maximum rate.
- Smaller increases in previous budgets, typically in the range of €5–10 per week, are insufficient to close this structural shortfall.
- 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 are we recommending?

- That a realistic and fiscally credible increase of €15 per annum over three years is adopted. This approach allows Government to also increase essential supporting payments, ensuring income adequacy is improved in a targeted way for older people with the highest living costs, particularly those living alone.
- Alongside these increases, Government should formally implement benchmarking of the State Pension, ensuring that future pension rates are automatically linked to movements in average earnings, with safeguards to protect pensioners during periods of high inflation.
- That the Department publish their benchmarking workings as delivered to Cabinet to allow for informed debate on this matter.

¹ Based on 787,091 recipients of the three main Pension schemes in quarter 4 of 2025; available from: [Microsoft Word- 2025Q4 Quarterly Statistical Report with school meals.docx](#)

² 'Report of the Commission on Pensions – Executive Summary' (The Pensions Commission, 2021). Available from: [report-of-the-commission-on-pensions-executive-summary.pdf](#)

³ 'Earnings and Labour Costs Q3 2025 (Final) Q4 2025 (Preliminary Estimates)' (CSO, 2026). Available from: [Earnings and Labour Costs Q3 2025 and Q4 2025, CSO](#)

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.
- It would also strengthen the role of the State Pension as a more comprehensive foundation of income in retirement.

“

“It's getting impossible to live on the state pension... I even had to sell my car which I'm very unhappy about.”

RECOMMENDATION 6

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 for¹. 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 are we recommending?

- 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 published 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”²

¹ ‘The response of low-income households to the cost-of-living crisis in Ireland’ Ó Ceallaigh, Martin, Timmons, Robertson and Lunn, ESRI (2025) Available from: <https://www.esri.ie/pubs/RS206.pdf>

² Ibid

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.



6

SECTION 06

Department of the Taoiseach

RECOMMENDATION 1

Provide for the creation of a Commissioner for Ageing and Older People with funding of €1.2m in the initial year to provide independent oversight and advocacy for the rights of older people.

ESTIMATED COST

€1.2m

What is the issue?

- Ireland's population is ageing rapidly, presenting both significant opportunities and planning challenges across every area of public policy.
- A Commissioner for Ageing and Older People would build on existing Government commitments by providing dedicated, independent leadership to ensure that ageing is considered in a coordinated and consistent way across all policy areas.
- Several jurisdictions (including Northern Ireland and Wales) have established a Commissioner for Older People to provide independent oversight, advocacy, and long-term strategic leadership on ageing. However, this is currently missing in Ireland.
- These roles have demonstrated measurable, systemic change. By way of example, the Older People's Commissioner for Wales provided advice and assistance to over 3,000 older people, distributed over 100,000 rights information guides, and directly shaped the Welsh Government's Strategy for an Ageing Society and its National Action Plan to Prevent the Abuse of Older People¹.

What are we recommending?

- 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 to support full operation and delivery.

What will it do?

- A Commissioner for Ageing and Older People would provide independent national leadership to help Ireland prepare for the realities and opportunities of an ageing society. Establishing this role would send a clear signal that Government recognises ageing not as a future challenge, but as a present national priority requiring coordinated leadership at the highest level.



¹ <https://olderpeople.wales/an-overview-of-the-impact-of-the-work-of-the-older-peoples-commissioner-for-wales-2018-2024-html/>

ALONE's pre-Budget recommendations for the Department of Health focus on preventative, community-based care, promoting equal access and more equitable outcomes for older people.

Collectively, these recommendations aim to improve quality of life for older people in Ireland, supporting ageing in place with dignity and comfort. They 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.

They align with the National Positive Ageing Strategy's goal of enabling older people to remain active in their communities. Implementation of these recommendations should also be supported by increased funding for primary and community care services, home support, GP provision, respite and step-down care, and meeting broader workforce requirements in line with population growth¹.

Central to delivering these recommendations, it is vital that the Budget outlines multiannual funding for the health services and those provided by the community and voluntary sector, in line with the commitment made in the Programme for Government 2025. This is essential as it provides financial stability and allows for long-term planning, investment, and workforce development. By contrast, short-term or annual funding cycles can create uncertainty, delay service improvements, and undermine the sustained effort required to shift care closer to home and community.

01

Housing with Support

02

Falls prevention

03

Loneliness & isolation

04

Malnutrition

05

Fuel poverty & health

06

Mental health capacity

RECOMMENDATION 1

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

What is the issue?

- *The National Planning Framework (2025)* sets out a strategic goal to deliver a new model of integrated care, committing to "Housing with Support' purpose-built, noninstitutional, 'own front door' accommodation with support or care services".
- Housing with Support provides an empowering alternative for older people who can no longer remain in their existing homes, but who do not require nursing home care. However, a key structural issue is that current arrangements do not place clinical decision-making with medical professionals in a meaningful way. In many cases, access pathways are driven by housing eligibility rules rather than care need.

¹ 'Projections of regional workforce requirements for HSE primary and community care services in Ireland, 2022-2040', Brick, Kakoulidou, Afzal and Wolfe, ESRI (2026). Available from: <https://www.esri.ie/system/files/publications/RS231.pdf>

What are we recommending?

- That leadership and oversight of Housing with Supports should be clearly assigned to the Department of Health and the HSE, enabling nominations, eligibility and funding to follow assessed care need.
- That a model for Housing with Support is agreed and delivery is started.

What will it do?

- Agreement of a model for Housing with Support will enable consistent roll-out nationwide, supporting
- access to care and preventing or delaying nursing home admission.
- Provision of this type of housing would likely be cost-effective. A 2020 report found that there was a strong positive financial benefit to the Exchequer from the provision of each type of Supported Housing with varying care requirements¹.

RECOMMENDATION 2

Allocate €3.3m funding to reduce and prevent falls through community exercise programmes

What is the issue?

- About 60,000 older people in Ireland fall each year and require medical attention or emergency department attendance².
- Falls are now the most prevalent physical health concern among older people supported by ALONE, with one in three of those reporting a physical health issue citing falls in 2025.
- Falls are the biggest driver of injury-related hospitalisations among people aged 65+ yet there is no national falls strategy in Ireland.
- 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. They are not currently available at scale anywhere in the country.

What are we recommending?

- That Government provide funding of €3.3m for the HSE to begin the roll out of FaME in 2027.

What will it do?

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

“

1 fell 8 months ago damaged my shoulder still waiting on physio. Private physio is too expensive. Had to cut back on private health insurance.

¹ 'Thinking Ahead: The Financial Benefits of Investing in Supported Housing for Older People', Mullholand and Molloy, The Housing Agency (2020). Available from: <https://www.housingagency.ie/sites/default/files/publications/Thinking-Ahead-Supported-Housing.pdf>

² 'Determining the burden of falls amongst community-dwelling older people in Ireland to inform falls care delivery: secondary data analysis from the Irish longitudinal study on ageing – the defined study' (Briggs, Ward et al, 2026)

RECOMMENDATION 3

Allocate €1.35m to deliver Phase 1 of an action plan to tackle loneliness and isolation

ESTIMATED COST

€1.35m

What is the issue?

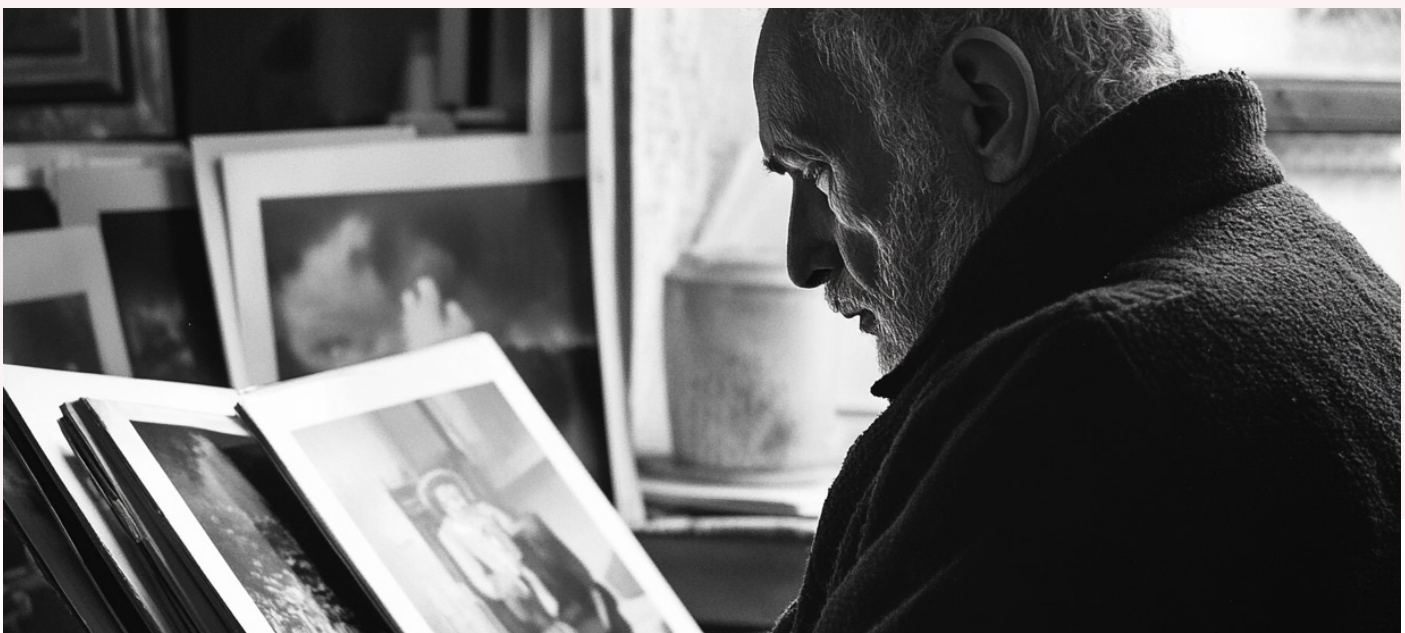
- Ireland has the highest levels of loneliness in the EU, yet we do not have a specific national policy on this issue.
- Substantial research has demonstrated that social isolation and loneliness increase the risk for a host of physical and mental health issues, such as type 2 diabetes, cancer, cardiovascular disease, mortality, weakened immune function, and frailty.
- The recent landmark report from the World Health Organisation (WHO) Commission on Social Connection states that governments should “develop, adopt, fund, implement and monitor a national policy, strategy, or framework” to promote social connection¹.
- The groundwork for a national response already exists: The Loneliness Taskforce has developed a national strategy that Government could use to address loneliness. To support delivery of the first phase of this strategy, the Taskforce has prepared actions and costings for five objectives within the strategy, taking into account their feasibility and evidence base.

What are we recommending?

- That Government deliver, resource, and implement a national action plan aimed at tackling loneliness and isolation.
- Within this, the Government should invest €1.35m in Year 1 to deliver Phase 1 of the strategy. This initial funding would support counsellor positions in the community and voluntary sector, establish grant rounds to fund and evaluate loneliness interventions, and provide dedicated staffing for the Loneliness Taskforce to lead implementation.

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. This will reduce loneliness among the population, with associated reductions in the health impacts of loneliness.



¹ 'From loneliness to social connection - charting a path to healthier societies: report of the WHO Commission on Social Connection', World Health Organization (2025). Available from: <https://www.who.int/publications/i/item/978240112360>

RECOMMENDATION 4

Enhance awareness and strengthen the identification and intervention of malnutrition among older people, through collaboration between primary care, Healthy Ireland and the community and voluntary sector, at a cost of €10.6m

What is the issue?

- Malnutrition among older people is significantly under recognised and under addressed.
- Approximately 25% of patients receiving home support are at risk of malnutrition, with 2025 analysis finding that older people are five times more likely to develop malnutrition than younger adults¹.
- Of the 3,806 older people assessed by ALONE who reported personal care issues in 2025, 27% reported nutrition-related issues.
- Left unaddressed, malnutrition drives poorer health outcomes, higher rates of hospitalisation, and longer inpatient stays.

What are we recommending?

- That €10m be invested in services for older people, alongside implementation of a multi-annual, sustainable streamlined funding model.
- That a Healthy Ireland public awareness campaign is developed on nutritional information, building on the recent Healthy Eating Resources, aimed at older adults, at a cost of €500,000.
- That there is a pilot, evaluation and roll-out of a nutrition assessment as part of the ALONE assessment process, to support earlier intervention and improved access to nutritional supports in community and voluntary settings, at a cost of €175,000.

What will it do?

- Taken together, these measures create a joined-up response across funding, awareness and early intervention. Expanded service provision will reach more older people with high-quality nutritional support. A public awareness campaign will ensure that older people, carers and frontline staff can identify malnutrition earlier and know where to turn. Embedding nutritional screening in ALONE's standard assessment process will enable earlier intervention in community settings, improving outcomes for individuals and, as research demonstrates, reducing hospitalisation rates and releasing acute care bed capacity.

“

Eating or heating has become true - Buying enough healthy vegetables and fruits from my available income is difficult.



1 . 'The Prevalence and Costs of Malnutrition in an Aging Ireland', Rice, IRSPEN (2025). Available from: <https://irspen.ie/wp-content/uploads/2025/04/Niamh-Rice.pdf>

RECOMMENDATION 5

Allocate €500,000 funding to improve access to health information and practical supports for older people experiencing fuel poverty, particularly those using oil and solid fuels

What is the issue?

- As outlined in the Rapid Report on Energy Poverty for the HSE EMT, energy poverty has a significant impact on the health system, with a requirement for a multi-sectoral response¹.
- For older people, living in colder conditions can reduce respiratory health, increase depressive symptoms, and increase mortality. Energy poverty also increases demand for community and acute healthcare services. New evidence from Wales shows six more deaths per day on cold days, with older people over 85 most affected².
- Many older people are dependent on oil for their home heating: with oil prices rising sharply and global markets remaining unstable, this group faces growing and unpredictable risk. Evidence from ALONE's Cost of Living survey shows that 45% of older people say they have put up with feeling cold to save on their energy bills, an increase from 40% in 2025: this could have serious impacts on their health.

What are we recommending?

- In line with the National Just Transition Fund, provide targeted information and awareness campaigns for older people experiencing energy poverty (particularly those who rely on oil and solid fuels for home heating) to raise awareness of the health impacts of energy poverty, and the various supports available, at an estimated cost of €500,000.
- In addition, as outlined in the HSE Rapid Report, develop guidance for frontline staff to assess clients/patients for energy poverty, and agree and approve a referral pathway to the appropriate support services³.

What will it do?

- This will ensure that those attending health services who are impacted by energy poverty can be identified and signposted to appropriate interventions to mitigate its health impacts. The campaign will also increase awareness of the importance of staying warm and well, promoting supports to older people who are currently struggling with energy poverty. Of note, this recommendation should be progressed in addition to recommended increases to direct financial supports, such as the Fuel Allowance and the Household Benefits Package, and increased support for retrofitting grants.



1 'Rapid report on energy poverty for the HSE EMT from the Area Director of Public Health Leadership Group' (2022). Available from: <https://www.lenus.ie/server/api/core/bitstreams/57643672-ffc8-40f7-9729-0f69e6e15d31/content>

2 <https://phw.nhs.wales/2026/05/26/cold-weather-surveillance-reports-show-impact-on-older-people-and-women/>

3 Similar programmes internationally have proven impact. The Affordable Homes Warm Access Programme in Manchester uses multiple sources including GP referral to support access to energy poverty interventions, has been evaluated, and has since been embedded in ongoing service provision. For more, see: [https://inherit.eu/wp-content/uploads/pdf/Affordable%20Warmth%20Access%20Referral%20Mechanism%20\(AWARM\).pdf](https://inherit.eu/wp-content/uploads/pdf/Affordable%20Warmth%20Access%20Referral%20Mechanism%20(AWARM).pdf)

Recommendation 6

Expand acute mental healthcare capacity for older people at a cost of €25.6m, to enable older people to receive specialist mental health treatment in settings designed to meet their needs.

What is the issue?

- Mental health difficulties among older people in Ireland are significantly underdiagnosed and undertreated. In Ireland, 12% of older adults have evidence of depression but fewer than half received appropriate treatment¹.
- One in five older people who sought support from ALONE in 2025 reported mental health challenges, with depression and anxiety being the most commonly reported difficulties.
- This unmet need is compounded by a serious and longstanding deficit in specialist inpatient capacity. The Mental Health Commission has found no health region is meeting the recommended number of acute mental health beds for the older population².
- At present, only 63 acute mental health beds have been allocated for people aged over 65. 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.

What are we recommending?

- That the Government make a minimum annual investment of €25.6m in Budget 2027, to begin expanding dedicated acute mental health bed capacity for older adults toward the level required by 2030. This represents the minimum annual investment needed to meet the *A Vision for Change* standard, with international best practice indicating a potentially higher requirement.

What will it do?

- This investment will enable a minimum adequate level of inpatient mental health beds for older adults and support those in most acute need. It will allow older people to receive specialist mental health treatment in settings designed to meet their needs. It will also ease pressure on general mental health services and contribute to a broader continuum of care for older people in the community.



1 'TILDA Wave 6 Report, Shaping the Future: Longitudinal Trends and Opportunities for Transformation in Health and Social Care in Ireland' TILDA (2025). Available from: <https://tilda.tcd.ie/publications/reports/W6KeyFindings/TILDA-Wave6-Key-Findings-Report.pdf>

2 'Mental Health Services for Older People' Finnerty, Mental Health Commission (2020). Available from: <https://www.mhcirl.ie/sites/default/files/2023-06/Mental-Health-Services-for-Older-People-Report-2020.pdf>

Department of Housing, Local Government and Heritage

Ireland’s housing system was not built with an ageing population in mind, and the gap between what exists and what is needed is widening.

The number of older renters in the private sector has grown by 83% since 2016. Housing adaptation waiting lists are growing, with several Local Authorities having already closed their grant application processes for the year. Many older people who can no longer remain in their existing homes but do not need nursing home care have too few options available to them.

ALONE’s pre-budget recommendations for the Department of Housing, Local Government and Heritage address this across a spectrum of need, from adaptation grants that enable older people to remain safely in their own homes, to new social housing designed for older renters. These recommendations align with the commitments set out in *Delivering Homes, Building Communities 2025–2030* and the forthcoming housing action plan for older people.

The investment required to meet the housing needs of Ireland’s ageing population by 2040 is substantial, but the cost of inaction is greater. The forthcoming housing action plan for older people and the 2027 Budget which follows should ensure that targets are set, appropriate funding mechanisms are established, and that sufficient data are collected to inform budgetary decisions on housing adaptation grants. This will ensure that Budget decisions can be informed by evidence, ensuring that older people’s needs today can be met while also planning for stability in housing for the population in the years to come.

RECOMMENDATION 1

Invest €292m to build 980 universal design social housing units to provide housing for older people experiencing housing difficulties.

What is the issue?

- The number of older renters in the private sector has increased by 83 per cent since Census 2016¹. The consequences include rising costs, unpredictability, and a lack of agency in one’s rented home. For many older people, issues of housing affordability, accessibility, and acceptability are already a daily reality.
- While ownership remains comparatively high among older adults today, the trajectory is clear: there will be far more people renting or living in insecure tenure arrangements in the decades ahead. Home ownership rates are declining across generations, with only around half of 25–34-year-olds expected to become homeowners². Addressing this issue now is an investment for the future.
- Government policy supports and encourages rightsizing among social housing tenants and recognises the affordability challenges facing older renters. Meeting both needs requires the delivery of sufficient, appropriately designed social housing at scale.

1 ‘Older Persons Information Hub; Tenure Status’ Central Statistics Office (2025). Available from: <https://www.cso.ie/en/releasesandpublications/hubs/p-opi/olderpersonsinformationhub/housing/tenurestatus/>

2 ‘Future Trends in housing tenure and the adequacy of retirement income’ Slaymaker et al, ESRI (2022). Available from: <https://www.esri.ie/system/files/publications/RS143.pdf>

What are we recommending?

- Invest €292m to build 980 universal design social housing units to support older adults.

What will it do?

- This investment would facilitate older people to move to homes more appropriate to their needs as they age, in line with Government policy. The units form part of the broader social housing requirement to meet the needs of older people. On current demographic trends, approximately one in four new social housing units will need to meet the needs of older people. This recommendation represents a first tranche of that requirement, ensuring that universal design is embedded from the outset of delivery rather than retrofitted as an afterthought.

Recommendation 2

Collate data which informs an evidence-based budgetary allocation for Housing Adaptation Grants, ensuring that access to housing adaptation grants is maintained on a year-round basis.

What is the issue?

- Housing adaptation grants are one of the most effective ways of supporting older people to age well at home.
- Despite welcome increases to the funding for these grants in recent years, several Local Authorities have already closed their grant application processes for the year (as of June 2026).
- Housing Adaptations were the highest area of housing need experienced by older people in ALONE in 2025. 1,581 older people assessed by ALONE in 2025 indicated they had issues with housing adaptations, an increase from 1,226 in 2024. Among these, bathroom adaptations, access ramps, and stair-lifts are the most frequent issues.
- No national data are currently published on total applications made, the number of Priority 1, 2, and 3 grant applications, or waiting lists for these grants, making it impossible to assess whether funding is meeting demand or where the greatest pressures lie.

What are we recommending?

- That Government should require that total applications made and waiting lists are collated and published nationally, and that the application process is revised to improve accessibility for older people.

What will it do?

- Ensuring year-round access to adaptation grants will mean that older people with urgent needs are not turned away due to administrative timing. Publishing waiting list data will create the transparency needed to match Budget funding to real demand. Together, these measures will support more older people to remain safely at home for longer, reducing pressure on home support services, hospitals and residential care.



Department of Climate, Energy and the Environment



Energy poverty among older people is not a new problem but it is a worsening one.

For older people on fixed incomes, particularly those living alone in poorly insulated homes, price increases affect their health, their comfort, and their ability to manage day to day.

Ireland's retrofitting programme has significant potential, but it is not reaching those who need it most. Delivery against *Climate Action Plan* targets is behind schedule, and the design of the current scheme excludes many older people who would benefit most from it.

Reducing energy poverty among older people requires a cross-sectoral response. Together with Budget recommendations made to the Department of Social Protection, and the Department of Health, these recommendations will support the reduction of energy poverty among older people, while increasing the capacity of energy-poor older households to engage with retrofitting to meet climate targets.

Recommendation 1

Expand eligibility for the free retrofitting scheme to include all older people with initial additional investment of €21.4m

ESTIMATED COST

€21.4m

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 homes¹.
- In 2024, only 14% of SEAI home energy upgrades completed went to energy-poor households through the Warmer Homes Scheme, meaning many of those who need them most are not being reached².
- Currently, Fuel Allowance eligibility is the qualifying criteria for access to the free retrofitting scheme. However, an older person living alone can only have average income of up to €534 per week (€27,768 per year) in order to qualify for the Fuel Allowance. **This means that older people living alone, on an annual income of less than €28,000 per year, may still not qualify for the free scheme.**

What are we recommending?

- That eligibility criteria for free retrofitting is expanded to include all older people, with initial additional annual investment of €21.4m.
- That home retrofitting grants should be improved by being made more accessible to older people. Improvements should include:
 - * Reducing the administrative burden involved with the grants.
 - * Improving non-digital communications to enhance awareness and accessibility of the SEAI grants to older people who do not use the internet.

¹ 'Domestic Building Energy Ratings from a Social Perspective 2016' Central Statistics Office (2021). Available from: <https://www.cso.ie/en/releasesandpublications/ep/p-dbersp/domesticbuildingenergyratingsfromasocialperspective2016/mainresultsatstatelevel/>

² 7,700 home retrofits were fully funded by Government, of a total of 54,000 homes upgraded in 2024. 'SEAI Annual Report 2024', SEAI (2025). Available from: <https://www.seai.ie/sites/default/files/publications/SEAI-Annual-Report-2024-English-and-Irish.pdf>

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.

“

I don't use the heating as often as I should because it's too expensive and the house is very cold even with the heating on.



ALONE

YOU'RE NOT ALONE

Making it possible to age well
at home

Appendix

APPENDIX 1: Total Cost of Proposed Measures

Targeted measures

Payment	Increase	Amount
Living Alone Allowance	€15 pw increase	€201.3m
Telephone Support Allowance	€5 pw increase	€42.8m
Fuel Allowance	€10 pw and extend by 4 weeks	€221.3m
Household Benefits Package	€15 pm increase	€96.6m
Total Cost of Proposed Targeted Measures		€562m

Generalised measures

Payment	Increase	Amount
State Pension	€15 pw increase	614m

APPENDIX 2: Impact of Proposed Social Protection Measures

This section demonstrates how a single older adult living alone (SPC and SPNC recipients) would benefit if all proposed changes are implemented.

Under the current system, a single older adult living alone in receipt of the contributory State Pension falls €14.20 per week below the income poverty threshold, below which a person is considered unable to meet the basic costs of living. A single older adult living alone in receipt of the non-contributory State Pension falls €25.50 per week below the income poverty threshold, even when receiving multiple secondary supports.

If all proposed measures were implemented, the same individual would have a weekly income €33.34 (SPC) or €22.04 (SPNC) above the 2025 poverty threshold, providing a modest but meaningful buffer against rising living costs and unexpected expenses. Of note, given the poverty threshold is likely to increase into 2026 and 2027, it is likely that this buffer will be smaller in reality.

Current and Proposed Budget 2027 Weekly Income for SPC

Payment	Current (€)	Proposed Increase (€)	New Weekly Amount (€)
State Pension (SPC)	299.30	15.00	314.30
Living Alone Increase (LAI)	22.00	15.00	37.00
Fuel Allowance (FA)	38 (28 weeks) 20.46 (averaged over 52 weeks)	10 (+ 4 week extension)	48 (32 weeks) 29.54 (averaged over 52 weeks)
Telephone Support Allowance (TSA)	2.50	5.00	7.50
Household Benefits Package (HBP)	8.08	3.46	11.54
Total Weekly Income	352.34	–	399.88
Poverty Threshold (2025)	366.54	–	366.54
Surplus vs Poverty Threshold	(–14.20)	–	+33.34

Current and Proposed Budget 2027 Weekly Income for SPNC

Payment	Current (€)	Proposed Increase (€)	New Weekly Amount (€)
State Pension (SPNC)	288	15.00	303
Living Alone Increase (LAI)	22.00	15.00	37.00
Fuel Allowance (FA)	38 (28 weeks) 20.46 (averaged over 52 weeks)	10.00 (+ 4 week extension)	48 (32 weeks) 29.54 (averaged over 52 weeks)
Telephone Support Allowance (TSA)	2.50	5.00	7.50
Household Benefits Package (HBP)	8.08	3.46	11.54
Total Weekly Income	341.04	–	388.58
Poverty Threshold	366.54	–	366.54
Surplus vs Poverty Threshold	(–25.50)	–	+22.04

ALONE

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Fixing the Foundations

ALONE Budget Submission 2027

Making it possible to age well at home

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