



Pre-Budget Submission 2026

July 2025

Introduction

Age & Opportunity's distinct focus, experience, expertise and funding relates to increasing participation, informing public policy and challenging ageism. Founded in 1988, we are the leading national development organisation working towards an Ireland where older age is recognised as a time of opportunity and where all older people can be active, visible, creative, connected and confident about ageing.

We do this by:

1. Championing the creativity and value of older people.
2. Combating stereotypes and negative views of ageing.
3. Developing inclusive and engaging experiences which respond to the interests and needs of the diverse older adult population.
4. Developing, testing and measuring the impact of pioneering programmes and approaches.
5. Making evidence available to policymakers and service providers.
6. Working with partners and stakeholders to ensure that Ireland's policies, strategies and programmes are directly informed by the needs and experiences of older people.

We are primarily funded by the HSE, Sport Ireland and the Arts Council to work with local communities and organisations across the country to run a range of programmes and activities in three key areas – the Arts, Sport and Physical Activity, Lifelong Learning and Civic Engagement and to inform policy through research and evaluation.

Our Budget 2026 recommendations reflect learnings from participants and partners in our programmes and research and are directed towards Government Departments with the scope to help realise Ireland’s ambition to be the best country in which to grow old.

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1. Independent Commissioner for Ageing and Older Persons

1.1. Age & Opportunity is pleased to note the overarching focus on future planning in the current Programme for Government with the specific commitment to establish a new Unit for Future Planning. With the number of people in Ireland aged 65 years set to reach over 1 million by the end of this government's term, it is timely to consider the needs of all generations and ensure a secure and fulfilling future for every citizen.

1.2. We, along with the other members of the Alliance of Age Sector NGOs, recommend that Budget 2026 provides for the speedy establishment of an Independent Commissioner for Ageing and Older Persons that would account directly to the Oireachtas, with a mandate to safeguard and protect the interests and wellbeing of older persons and an ageing population.

1.3. This new public office would be a key asset for Government, helping its departments and agencies to integrate ageing issues into all relevant policy fields and to effect strong implementation and good value for money. As an independent champion, relevant priorities for action for a Commissioner for Ageing and Older Persons would include:

- Advising Government on matters concerning older persons, including by reference to international best practice.
- Reviewing and overseeing the adequacy of legislation, policy formation and future planning which is informed by the voice and lived experience of older persons in Ireland.
- Holding Government and public bodies to account by monitoring policy implementation and practice.
- Creating a positive ageing experience by promoting healthy ageing, combatting ageism and challenging age discrimination.

1.5. Age & Opportunity has called for an Independent Commissioner in previous Budget and other Submissions. This year, it continues to be a collective ask of all the members of the Alliance of Age Sector NGOs who would be pleased to work collaboratively with Government and Oireachtas members to support its realisation.

2. Measures to Reduce Poverty

2.1. The first goal of Ireland's National Positive Ageing Strategy (2013) aims to 'Remove barriers to participation and provide more opportunities for the continued involvement of people as they age in all aspects of cultural, economic and social life in their communities according to their needs, preferences and capacities'. However, over a decade later, older persons in Ireland are still routinely experiencing exclusion from full participation in Irish society.

2.2. Poverty is a key driver of social exclusion. Age & Opportunity supports all actions to reduce poverty among older persons. This includes realising the commitment to benchmark State pension payments in order to protect the incomes of older people. Non-implementation of this commitment means that year on year the rate of pension payments remains at the mercy of political will while many older people struggle in the context of the rising cost of living.

2.3. While the cost of living continues to rise, many older people on a fixed income continue to struggle. Central Statistics Office analysis of the impact of the cost-of-living measures on reducing the at risk of poverty rates by age group in 2024 shows that the largest impact was for people aged 65 years and older.¹ We therefore recommend that cost-of-living and other supports are maintained in 2026 to better enable an acceptable standard of living for older people.

2.4. Older people should be supported to extend their working lives if they choose to do so. Older workers in Ireland often face particular challenges when it comes to engaging in training. These can include the cost of courses, limited digital literacy, and in some cases, age-related bias that discourages employers from investing in their development. Budget 2026 should continue to resource specific training opportunities for older people.

¹ <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/impactofcostoflivingmeasuresonpovertyandincome/>

3. Measures to Reduce Loneliness

3.1. Ireland has the highest level of loneliness in Europe.² Commitments to develop a plan aimed at tackling loneliness and isolation, particularly among older people are made in Ireland's Roadmap for Social Inclusion, Healthy Ireland's Strategic Action Plan and our Slaintecare Strategy and Action Plan. To date there is little evidence of this commitment being met.

3.2. In 2019 TILDA reported that almost 10% of older adults are socially isolated and one third feel lonely some of the time.³ Age & Opportunity agrees with TILDA's claim that 'loneliness and social isolation are not a necessary fact of the ageing process'. We also believe that providing opportunities for greater connection and participation benefits both individuals and society.

3.3. Research carried out by Age & Opportunity with over 700 groups in 2020 found that the importance of community groups in older people's daily and weekly routines pre Covid19, was considerable. In some circumstances, it could be said this face-to-face contact and ingrained habit of involvement and interpersonal communication was critical, particularly for those who lived alone and for many of those in rural locations where the likelihood of meeting other people daily was more limited.

3.4. As Age & Opportunity and other age sector and community organisations continue to deliver initiatives that promote connectedness, participation and social inclusion, we recommend that Budget 2026 provides €5 million in funding to support the development and implementation of the long-awaited loneliness action plan.

² https://joint-research-centre.ec.europa.eu/projects-and-activities/survey-methods-and-analysis-centre/loneliness/eu-loneliness-survey_en

³ https://tilda.tcd.ie/publications/reports/pdf/Report_Loneliness.pdf

4. Ageing in Place

4.1 We welcome the government's pledge to deliver 300,000 new homes by 2030⁴, including provisions for social and affordable housing. Likewise, we welcome the commitment to advance practical housing options for positive ageing and ensure all retrofitting grants and schemes are accessible to older people.

4.2. The commitment to include wraparound services from home and community care to repair services and meals on wheels are also to be welcomed to enable ageing in a place of one's own choice for more citizens.

4.3. That place, for most of us, is in our own homes. We, along with our colleagues in the Alliance of Age Sector NGOs have recommended that Government significantly increase funding for Housing Adaptation Grants by a minimum of €85 million.⁵ Furthermore we have recommend adapting the Housing Adaptation Grants scheme so that the grants cover 100% of the costs of the work for people in financial hardship; and for only the income of the older person and their spouse to be included when calculating household income and eligibility for the grants.

4.4. We recommend that older persons living alone, living in older housing, or renting, are prioritised for housing adaptation, energy efficiency and fuel allowance schemes and that Budget 2026 should include significant investment in infrastructure to improve housing conditions so that they are not a barrier to enjoying a reasonable standard of living in a place of one's choice as Government policy outlines.

4.5. Budget 2026 should also include significant increases for primary, community and home care and support for all older persons who wish to continue living full lives in their own homes. This should include the resources necessary to progress the Statutory Homecare Scheme without further delay. It should also include provision of sufficient resources to extend eligibility for personal assistance services to those aged 65 and over who have aged with, or into, disability.

⁴ <https://assets.gov.ie/static/documents/programme-for-government-securing-irelands-future.pdf>

⁵ <https://ageandopportunity.ie/wp-content/uploads/2024/02/Taking-Stock-Full-Report.pdf>

Age & Opportunity is a member of the Homecare Coalition and support the collective ask for an increase of €266.5m in funding to provide sustainable home supports services along with €110m to address the pay disparity of Section 39 and Section 38 workers and fund the projected increase in costs necessary for regulatory compliance.

5. Age Friendly Public Spaces

5.1. In addition to appropriate housing and supports, ageing in place is also enabled by age friendly environments. In 2021 Age & Opportunity conducted research on older persons use of public spaces for sport and physical activity.⁶ A number of key determinants to access and use of public open space were identified as having significant importance in this research and should be given due consideration in development of projects, funding and policy decisions in the future.

5.2. Lack of public toilet facilities is the biggest barrier to using public spaces for older persons. Other barriers include lack of physical infrastructure such as benches, handrails, freshwater taps, etc. and safety concerns were also highlighted. Our research suggests that increased investment in infrastructure is necessary to reduce the barriers preventing access and use of open space. Investment in inclusive design benefits all citizens and should be a priority for local authorities.

5.3. There are significant transport and day-to-day care-related issues that are also barriers to the social inclusion of older persons in many activities. Further investment to making public transport more accessible, convenient and safe, especially in rural Ireland, is critical to facilitate participation in meaningful activities.

5.4. Social inclusion is also about belonging to the large communities created by social and cultural events. Welcoming and accessible buildings, as well as appropriate programming are key to participation. We recommend that age friendly infrastructure and actions should be a consideration for any public funding allocated for public spaces, community centres, venues and events. We also recommend that these publicly owned

⁶ <https://ageandopportunity.ie/wp-content/uploads/2022/09/Peer-Research-on-Public-Spaces-September-2022.pdf>

assets be retrofitted to reduce heating and lighting costs which currently act as a barrier to community led social activities.

5.5. Furthermore, as improved public spaces and place-making contribute to increased participation of older people in their communities, and many older people contribute to improving public spaces through involvement in Tidy Towns groups, we recommend that Budget 2026 resources the Department of Rural and Community Development to include an Age Friendly award in its annual Tidy Towns competition.

6. Digital Equality

6.1. We recognise the commitment in the current Programme for Government to implement an e-Inclusion Strategy to ensure no one is left behind by the move to a digital society. All citizens should enjoy the benefits that digital access can offer. Budget 2026 should provide sufficient resources to deliver full deployment of the National Broadband Plan by the end of 2026, as per the Programme for Government commitment.

6.2. Lack of broadband is not the only barrier to digital equality. In October 2020, Age & Opportunity conducted a peer led research study and spoke to almost 900 older persons aged over 65 in five counties to find out more about the reasons why people do not or cannot use computers, the internet or other digital technology.⁷

6.3. Our peer researchers indicated that the policy of pushing all services online is not a welcome age friendly development amongst their peers. Essential government or financial services which take a 'digital first/digital only' approach should continue to ensure that other options are available to older people who are experiencing digital exclusion. Budget 2026 should sufficiently resource all Departments to ensure public services remain accessible to all citizens, not just those who are online and we recommend that all Departments budget accordingly.

6.4. Our research also found high prevalence of smart phone ownership amongst people over 65. Coupled with higher reliability rates in mobile versus broadband connectivity

⁷ <https://ageandopportunity.ie/wp-content/uploads/2024/03/2022-Digital-Discussions.pdf>

experienced by older persons, this may provide an accessible route to digital inclusion for more older persons. We therefore recommend an increase in the telephone support allowance from €2.50 per week to €5.00 per week to support internet connectivity via smartphone as well as social inclusion and security for those who are housebound and for whom telephone is a primary link to family and friends.

7. Continued Support for Community Groups

7.1. Research carried out by Age & Opportunity with over 700 groups in 2020⁸ found that the importance of community groups in older people's daily and weekly routines pre Covid-19, was considerable. In some circumstances, it could be said this face-to-face contact and ingrained habit of involvement and interpersonal communication was critical, particularly for those who lived alone and for many of those in rural locations where the likelihood of meeting other people daily was more limited.

7.2. Our work with groups on the ground indicates that there is still a great level of support needed for the groups themselves and for the local and national agencies who support them to restore groups to pre-pandemic membership and activity levels.

7.3. We specifically highlighted this issue in our budget submissions over the last few years and have welcomed increasing supports for community centres, men's and women's sheds, volunteering and Public Participation Networks. We recommend that these investments be continued and enhanced in Budget 2026.

7.4. Our work with groups of older persons indicates that renting community centres is a barrier to organising activities. Often this is covering the costs of heating and lighting. Retrofitting community centres for energy efficiency would mitigate this barrier for groups of all ages into the future. We welcomed the 2022, 2023 and 2024 Community Centres Investment Fund and the commitment in the Programme for Government that it becomes a permanent rolling fund to upgrade, refurbish and build local community centres.

⁸ <https://ageandopportunity.ie/wp-content/uploads/2024/03/2020-Locked-Up-Locked-In-Locked-Out-Impact-of-Covid-19-on-Group-Physical-Activity.pdf>

We note that under the 2024 fund over €33 million was approved for more than 770 projects nationwide, with 288 projects being unsuccessful⁹. We recommend that Budget 2026 provides a minimum of €40 million so that more communities can benefit from this essential investment.

7.5. Our engagement and experience on the ground over the past year indicates that loss of social capital continues to be an issue for older people's groups. We welcome the inclusion of 'older people (aged 65+) in isolation' as a thematic focus area in the 2024-2028 Social Inclusion and Community Activation Programme (SICAP) from January 2024 and recommend that Budget 2026 provides resources to support the groups who play a crucial role in the social life of older persons.

7.6. We are pleased that the Programme for Government specifically commits to supporting Age & Opportunity's Active (Go for Life) Programme. This national Programme for Sport and Physical Activity for Older People has been funded by Government through Sport Ireland since 2001. Funding has not increased in real terms since the initial allocation and with the continued increase in demand for the Active National Grant Scheme, our grants to older people's groups are now less than one third of the amount they were in 2002. An increase in funding for the Grant Scheme would enable us to reach more older people's groups and increase the allocation to each group. Similar financial pressures apply to delivery of workshops and physical activity initiatives, and in particular to more structurally vulnerable older people, including those living with chronic conditions. We recommend that Budget 2026 makes provision for an increase in funding for Age & Opportunity's Active Programme.

8. Increase Opportunities for Lifelong Learning

8.2. Many community education opportunities for lifelong learning are made possible by the Social Inclusion and Community Activation Programme (SICAP) which aims to reduce poverty and promote social inclusion and equality in Ireland by providing social inclusion

⁹ <https://www.oireachtas.ie/en/debates/question/2025-05-13/1283/#:~:text=In%20early%202024%2C%20funding%20of,with%20288%20projects%20being%20unsuccessful.>

supports to communities and individuals through community development approaches, engagement and collaboration.

8.3. We welcome the inclusion of those over the age of 65 at risk of isolation as a thematic focus area in the current SICAP and note that funding to women's groups and men's sheds are eligible if the funding is allocated to a specific activity that focuses on SICAP target groups¹⁰ and is linked to an action in the SICAP annual plan. We recommend that Budget 2026 make supports available to all older person's groups to access this funding for learning opportunities.

9. Meaningful Activities in Care

9.1. In June 2020 Age & Opportunity was invited to make a submission to the Special Oireachtas Committee on Covid-19 Response in Care Settings. In this submission we outlined the importance of quality-of-life domains for those living in care settings and argued for the right to participate in meaningful activities. Our submission was based on our work to promote participation in the arts and physical activity in these settings.

9.2. To realise the right to participate in meaningful activities, staff need training and resources, and these activities must be prioritised as an essential component of quality of life in care. This should be set within a framework of Continued Professional Development for all staff in care settings. It also requires resources to access professional services and expertise so that the best possible experience and choice of meaningful activities can be provided.

9.3. We propose that Budget 2026 and following budgets allocate funding to the Department of Justice to establish and resource a national organisation modelled on the UK based NAPA (National Association for Providers of Activities for Older People) and tasked with:

¹⁰ <https://www.pobal.ie/programmes/social-inclusion-and-community-activation-programme-sicap-2024-2028/>

- Developing a mixed membership of care settings, housing with care and day care settings, activity staff, service users and their families.
- Developing strategic partnerships with other relevant organisations.
- Becoming an effective training, assessment and qualification awarding body.
- Setting the standard in training and leadership for activity provision.
- Leading on the development of a career path for activity provider.

9.4. This proposal supports the aspiration outlined in the National Quality Standards for Residential Care Settings for Older People to bring about a transformation from institutional to more person-centred models of care. On a practical level it helps to meet Standard 18 by facilitating greater opportunities for participation in leisure activities that suit their needs, preferences and capacities.¹¹

10. Equal Access to the Arts

10.1. Age & Opportunity's Arts Programme focuses on older people's artistic and creative potential and supports the meaningful participation and inclusion of older persons in the arts and creative life. The Programme is anchored in our annual Bealtaine Festival and a series of year-round resource and development initiatives which support artists, arts participants and arts organisations.

10.2. As part of our commitment to best practice, and in consultation with stakeholders and the public, we have developed an Arts & Creative Charter for Older people designed to outline key commitments and principles in relation to working with older people.

10.3. We support the Arts Council's ask for a budget increase to €200 million in 2026 to help maximise opportunities for artists and audiences and reduce pressure on funded organisations and artists to meet overheads and other costs.

¹¹ <https://www.higa.ie/sites/default/files/2017-01/National-Standards-for-Older-People.pdf>

10.4. We further recommend that the Department of Culture, Communications and Sport allocate funding to the Arts Council in Budget 2026 and following budgets to increase provision for the supports for older persons in how they access the arts in Ireland. This includes support for the Arts & Creative Charter for Older People and the development of specific age friendly training for professional artists working in arts settings and artists who wish to work with older persons in social and health care settings. We also endorse the National Creative Arts and Health Working Group's new Action Plan, and in particular the provision of systematic arts access within HSE and care settings.

11. Age Awareness Training

11.1. In 2023 Age & Opportunity carried out an older person led study about older persons' perceptions of themselves as rights holders and how their rights are compromised by ageism. Almost 40% of respondents indicated that they feel they had been treated unfairly on the basis of their age at some point in the past.¹²

11.2. In our Budget 2023 submission we called for funding for an awareness campaign to combat ageism. We are delighted that IHREC were subsequently resourced to deliver a campaign which was launched in 2025.¹³ Age & Opportunity contributed to the development of the campaign as part of the Advisory Group.

11.3. To add value to this investment we recommend that Budget 2026 provide specific funding for the development of Age Awareness training (similar to the HSEland Children First E-Learning programme) for relevant staff of public bodies and all who are working with older people in a caring capacity.

¹² <https://ageandopportunity.ie/wp-content/uploads/2023/09/Rights-and-Duty-Final-Report-PDF-online.pdf>

¹³ <https://www.ihrec.ie/endageism/#:~:text=About%20the%20Campaign,towards%20older%20people%20in%20Ireland.>

12. Support for the Community and Voluntary Sector

12.1. Every year, Age & Opportunity, along with approximately 35,000 other organisations, negotiate the complexity of multiple funding streams and Service Level Agreements across several different government departments and agencies.

12.2. As an organisation that is partially funded under Section 39, we welcome the Government's agreement to fund pay increases for workers in Section 39/56/10/40 funded organisations, and the automatic link to future public sector pay agreements. As an organisation in receipt of funding from several different Government Departments and a member of The Wheel we support the collective request that Budget 2026 ensure that all Government Departments and agencies not currently part of the WRC process are resourced to provide sustainable and equitable funding for community and voluntary organisations delivering public services contracted by the State. The Wheel recommends an additional 20% allocation to each Department for pay awards agreed through the Workplace Relation Commission (WRC) to cover increased inflation-based costs such as insurance, pension auto-enrolment, governance costs, and other essential expenditure not covered by the two WRC agreements.¹⁴

12.3. We also support the call, led by The Wheel on behalf of the sector, that funding should be provided on a multi-annual, full-cost-recovery basis.

12.4. We welcomed the increase in the VAT compensation scheme in Budget 2024, from €5 million to €10 million. We recommend that Budget 2026 further increase the cap to €15 million as requested by The Wheel's proposal of a graduated increase in the fund during the lifetime of this Government to eventually provide a full rebate of the estimated €40 million VAT paid annually by charities.

12.5. VAT on engaging with arts consultants/contractors is set at the highest rate of 23%. We regularly work with such contractors to deliver our work nationally and this VAT rate is a barrier to engaging with them. Therefore, we recommend that the arts services VAT rate is

¹⁴ <https://www.wheel.ie/sites/default/files/media/file-uploads/2025->

brought in line with the hospitality and tourism, as well as hairdressing industries. Since art is considered a public good as is reflected in state support, it would make sense to bring the rate in line with those other services.

12.6. As an organisation with first-hand experience of participating in several EU funded projects, we also support the measures proposed by The Wheel to remove some of the barriers for the Community and Voluntary sector in relation to applying for and managing EU funding.

13. Summary of Recommendations

13.1. That Budget 2026 resources the establishment of an Independent Commissioner for Ageing and Older Persons.

13.2. That pension reform includes benchmarking of the State Pension as pledged in the current Programme for Government.

13.3. That Budget 2026 provides for full maintenance of cost of living supports.

13.4. That Budget 2026 continues to resource specific training opportunities for older people who wish to extend their working lives.

13.5. That Budget 2026 provides €5 million in funding to support the development and implementation of the long-awaited loneliness action plan.

13.6. That funding is significantly increased for facilities and delivery of primary, community and home care and support.

13.7. That Budget 2026 significantly increase funding for Housing Adaptation Grants and that the scheme be adapted so that the grants cover 100% of the costs of the work for people in financial hardship; and for only the income of the older person and their spouse to be included when calculating household income and eligibility for the grants.

13.8. That older persons living alone, renters, those living in older housing and those without central heating are prioritised for home improvement, energy efficiency and fuel allowance schemes.

13.9. That Budget 2026 provide for an increase of €266.5m in funding to provide sustainable home supports services along with €110m to address the pay disparity of Section 39 and Section 38 workers and fund the projected increase in costs necessary for regulatory compliance.

13.10. That funding is made available to significantly progress implementation of the Statutory Homecare Scheme.

13.11. That Budget 2026 resource increased access to personal assistance services including extension of eligibility to disabled persons over 65.

13.12. That age friendly infrastructure and actions should be a consideration for any public funding allocated for public spaces, community centres, venues and events. That an Age Friendly Tidy Towns Award be resourced to highlight the importance of accessibility for participation.

13.13. That funding is directed to making public transport more accessible, convenient and safe for older persons, especially in rural Ireland.

13.14. That all Departments are sufficiently resourced to ensure public services remain accessible to all citizens, not just those who are online.

13.15. That the telephone support allowance is increased from €2.50 to €5.00 per week to support internet connectivity via smartphone.

13.16. That Budget 2026 provides sufficient resources to deliver full deployment of the National Broadband Plan by the end of 2026.

13.17. That the Community Centres Investment Fund is increased with an emphasis on retrofitting to reduce heating and lighting costs which currently act as a barrier to community led social activities.

13.18. That Budget 2026 provide resources to support the groups who play a crucial role in the social life of older persons, including practical supports for groups to access SICAP funding for lifelong learning opportunities.

13.19. That increased resources are directed to promote participation in meaningful activities for older persons in residential and social care settings including a framework of Continued Professional Development for all staff in care settings and the resourcing of a national organisation to facilitate greater participation in activities that suit people's needs, preferences and capacities.

13.20. That funding is directed towards increasing supports for older persons in how they access the arts in Ireland, including the establishment of specific age friendly training for those working in arts settings and artists who wish to work with older persons in social and health care settings.

13.21. That increased funding is directed towards increasing participation by older people in sport and physical activity.

13.22. That funding is made available for the development of Age Awareness training (similar to the HSEland Children First E-Learning programme) for relevant staff of public bodies and all who are working with older people in a caring capacity.

13.23. That the Value Added Tax rate for arts services is brought in line with the hospitality and tourism sectors.

13.24. That the VAT Compensation Scheme be increased to €15m in 2026 as part of a graduated increase to €40m over the life of this Government.

13.25. That Government sufficiently increase allocations to all relevant government departments to provide sustainable and equitable funding for community and voluntary organisations delivering public services contracted by the State.

13.26. That Government put funding for community and voluntary organisations on a sustainable, multi-annual footing.

Our recommendations support the Sustainable Development Goals.



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