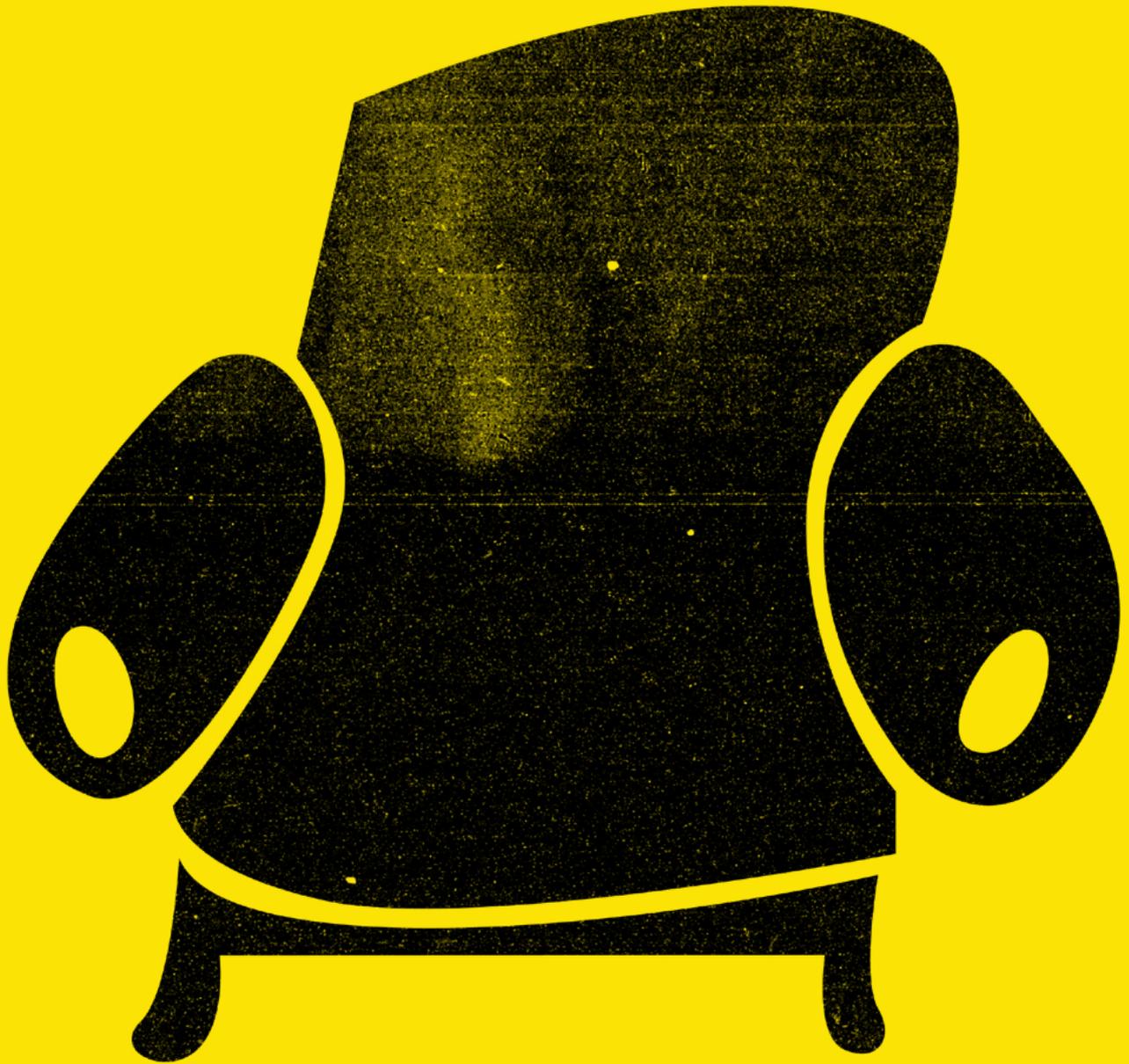# Older Adult Homelessness in Ireland

Bringing together local, international, and client perspectives to provide insights and explore practical solutions

Simon
Communities of Ireland

Older Adult Homelessness in Ireland

Bringing together local, international, and client perspectives to provide insights and explore practical solutions

Report on: Galway Simon Community Simon Week 2025 Conference "Retiring into Homelessness" at the University of Galway, Friday September 26th, 2025

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Executive Summary

There is a growing number of older adults experiencing homelessness in Ireland.

There is a growing number of older adults experiencing homelessness in Ireland. This phenomenon exposes gaps in policy and implementation which result in this issue falling through gaps in the political agenda. In response, Simon Communities of Ireland and Galway Simon Community hosted a multi-stakeholder conference on 26th September 2025, as part of the national Simon Week awareness campaign. The aim was to bring together those who care about ending homelessness, advancing understanding of homelessness in older age, and generating actionable solutions.

Speakers identified both structural-level and individual-level life-course factors that contribute to later-life homelessness. Existing ageing strategies largely assume secure housing in older age through ownership or security of tenure. However, an over-reliance on the private home construction, private rental and private selling markets, high property and rental costs, insufficient pensions, and limited supply of age-friendly housing have increased vulnerability. Individually, experiences such as low lifelong wages, illness, injury, disability, relationship breakdown, or institutionalisation further heighten risk.

Speakers also discussed how experiencing homelessness in later life impacts material, social, emotional, and physical wellbeing. These impacts are interconnected. For example, older adults may face discrimination, social exclusion, and loss of belonging, which can exacerbate mental health difficulties. These compounded impacts reflect how structural failures intersect with individual experiences, making older adult homelessness a profound public health and social issue.

Six policy recommendations are presented for tackling homelessness in older age in Ireland, each with two suggested actions. These recommendations and actions are rooted in the presentations and discussions held with multiple stakeholders during Galway Simon's Simon Week 2025 event.

The recommendations and actions follow here.

Six policy recommendations for tackling homelessness:

01 Integrated national-level leadership must drive a holistic approach to preventing, mitigating and supporting opportunities for exiting homelessness across diverse ageing populations.

Action 1.1   Establish an age-proofing policy to mainstream assessment of age-related impacts across all public policies and regulatory processes related to homelessness. Within this, there should be consideration of diverse ageing experiences and how those with multiple marginalised identities will be impacted.

Action 1.2   Develop a national older person homelessness prevention strategy to provide clear direction and guide decision-making, targeted initiatives and resourcing towards achieving the goal of eradicating homelessness in older age in Ireland.

02 Relevant existing legislation which can strengthen protections against housing loss should be identified (and new legislation developed) and fully implemented to reduce the number of older people entering homelessness.

Action 2.1   Build awareness of relevant legislation and tenants' rights among older adults and advocacy organisations, and how this may be protective of older adults' housing security. To drive this, make accessing supports for tenants' rights easier for older adults.

Action 2.2   Provide greater funding specifically for later life homelessness prevention measures.

03 A greater level of resourcing is required for homeless services to ensure that the often higher and more complex needs of older people can be met. The level of funding should be proportionate to these needs and sufficient to provide for a range of supports and appropriate infrastructures.

Action 3.1   Provide multi-annual funding that reflects the full cost of delivering homeless services.

Action 3.2   Provide ring-fenced funding to support additional support services needed by older people experiencing homelessness, as well as infrastructural requirements.

04 A robust policy response to gaps in access to age-friendly housing must be developed and should have at its core the understanding that there is diversity in the older population regarding housing tenure and security, as well as diversity of housing preferences, and accessibility needs.

Action 4.1 Develop a strategic plan for universal access to age-friendly housing which identifies specific actions, the progress of which can be tracked in measurable ways, with built-in timelines setting expectations for implementation.

Action 4.2 Streamline planning and funding processes to speed up delivery of new developments which provide age-friendly housing.

05 As part of a national older person homelessness strategy (Action 1.2), develop a research programme to generate evidence-based understandings of all issues relevant to older people's housing insecurity and homelessness such as health, well-being, social inclusion and social care, which should then provide a basis for robust policies and services.

Action 5.1 Establish a ring-fenced funding stream within established relevant research-funding organisations (e.g. Research Ireland, Health Research Board) to support interdisciplinary and inter-agency research on older adult housing and homelessness.

Action 5.2 Prioritise research studies which propose both feasible and measurable pathways to ensure policy and practical impact.

06 Multi-level policy and strategic approaches, as well as community-based supports, must be underpinned by an ethos of meaningful involvement of older people with lived experience of homelessness.

Action 6.1 Develop and implement an engagement plan which supports meaningful lived experience involvement at all levels (policy and strategic, service design, individual planning) through repeated and longer-term programmes, enhanced by a suite of capacity-building and functional supports to maximise contributions.

Action 6.2 Foster trust in research and involvement processes through implementation of recommended actions.

Ireland's population is ageing, and society must prepare for this shift.

Ireland's population is ageing, and society must prepare for this shift not only to show care, but also for economic reasons. The message is simple: if we fail to invest in adequate supports now, the social and financial costs will be far greater in the future.

Although policy attention to older people's housing has increased, it has been outpaced by the realities faced by those at risk of homelessness. Current measures remain limited and do not fully capture the complex circumstances that drive housing insecurity in later life. More focused political direction and intensified policy coordination are needed to ensure that no older person is left unsupported.

Without action, Ireland risks following the path of countries such as the United States, where older homelessness has become entrenched. However, there remains a window of opportunity. The current number of older people experiencing homelessness in Ireland is still relatively low, meaning that

real change is both possible and achievable. The potential impact of such change would be immense, improving not only individual wellbeing but also advancing national goals around healthy and positive ageing, and *Delivering Homes, Building Communities.*

Strategic, multifaceted action is required, focused on prevention, mitigation, and exit pathways, and must be informed by the lived experiences and diverse needs of older people. Community-based organisations such as the Simon Communities already play a crucial role in delivering trusted, person-centred support. With increased political will, coordinated leadership, and evidence-based policy, Ireland can prevent an emerging crisis and ensure that older people age with dignity, security, and a sense of belonging.

"More focused political direction and intensified policy coordination are needed to ensure that no older person is left

01— **Introduction**

1.1— About Us

The Simon Communities in Ireland are a network of independent communities across the country that provide homeless, housing and treatment services to people facing the trauma and stress of homelessness. With a proud history of over 50 years responding to local needs, the Simon Communities in Ireland work to end long-term homelessness in Ireland and ensure that homelessness where it does occur is rare, short-term, and non-recurring.

Simon Communities of Ireland (SCI) is a leading campaigner nationally in putting forward solutions for tackling homelessness. Our work engages with advocacy, policy and communications that is grounded in the experiences of local Simon Communities across Ireland. We campaign for more effective policies and legislation locally, nationally and at a European level. SCI campaign for practical and sustainable solutions that tackle homelessness head on. Our advocacy and solutions are based on evidence, best practice, and the experiences of the people who use Simon services.

"SCI campaign for more effective policies and legislation locally, nationally and at a European level"
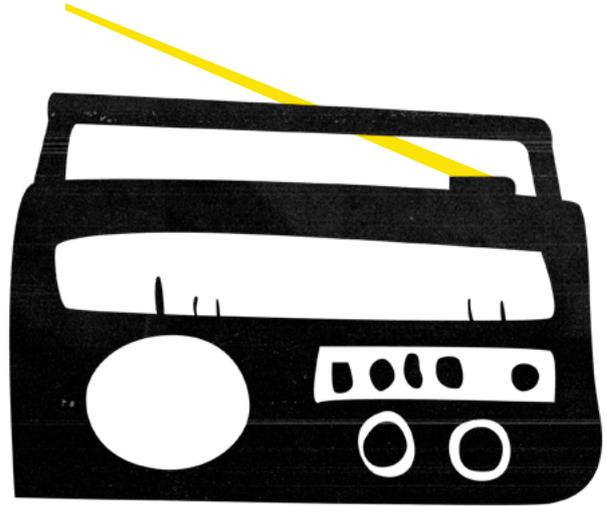
1.2– Background

Ireland is facing both cost of living and housing crises, and a resultant explosion in homelessness, with latest figures showing over 16,000 people accessing emergency accommodation– the highest figures ever recorded. Of the total number of adults currently experiencing homelessness (11,376), 27.2% are aged from 45 to 64, and 2.3% are aged 65 or older.[1] Despite representing a relatively small proportion of the overall figures, the number of people aged 65 or older in homelessness has increased by 165% in Dublin and by 500% in the West of Ireland since 2017,[2,3] with Simon Communities across Ireland seeing a growing number of referrals from these cohorts.

As the housing crisis has persisted for almost two decades with high property prices and an undersupply of social housing, many older adults in Ireland are being left to face an unaffordable private rental market. Without solutions to address this and with an ageing population, there is now a growing number of people experiencing homelessness for the first time in older age, especially upon retirement. There is also a cohort of older people who have 'aged into' homelessness, having experienced precarious living arrangements throughout their life course.[4]

While each of these two paths brings their own unique challenges, both sets of groups are at risk of compounded effects of ageing and homelessness. For example, those experiencing homelessness in older age may be subjected to intensified discrimination and exclusion due to their age and as a person experiencing homelessness; they may have poor mental or cognitive health due to age which is exacerbated by the precarity and stress of their living conditions, or vice versa; or their living conditions may be inappropriate or put them at risk of falls and/or injury due to age-related mobility challenges[5], and the lack of accessible emergency accommodation.[6, 7, 8]

Ireland's rise in later-life homelessness echoes global trends, with older people forming an increasing share of the population experiencing homelessness. Anticipating and addressing this demographic shift is vital to protect affected individuals and to prepare public and community services for the challenges ahead.

1   DHLGH: Department of Housing, Local Government and Heritage (2025) *Adults accessing local authority managed emergency accommodation during the week of 22-28 September 2025.* Dublin: Department of Housing, Local Government and Heritage.

2   DHPLG: Department of Housing, Planning and Local Government (2017) *Homelessness Report August 2017.* Dublin: Department of Housing, Planning and Local Government.

3   DHLGH: Department of Housing, Local Government and Heritage (2025) *Monthly Homelessness Report August 2025.* Dublin: Department of Housing, Local Government and Heritage.

4   Carroll, B., Walsh, K., Scharf, T., O'Donovan, D., & Keogh, S. (2023).

Positive health and ageing policies for older Irish travellers and older people who have experienced homelessness in Ireland: Life-course meanings and determinants. *Social Science & Medicine, 336,* 116264.

5   Walsh, K., Carroll, B., O'Shea, E., & O'Donovan, D. (2024). Countering social exclusion through inclusive homecare provision: Utilising a participatory life-course approach to influence policy. Social Science & Medicine, 117003.

6   Mittun, A., Close, V., MacDiarmid, L., & Sandford, A. (2025). Causes and Barriers to Addressing Late Life Homelessness.

7   Om, P., Whitehead, L., Vafeas, C., & Towell-Barnard, A. (2022). A qualitative systematic review on the experiences of homelessness among older adults. BMC geriatrics, 22(1), 363.

8   Smith, L., Veronese, N., López-Sánchez, G. F., Moller, E., Johnstone, J., Firth, J., ... & Jackson, S. E. (2019). Health behaviours and mental and physical health status in older adults with a history of homelessness: a cross-sectional population-based study in England. BMJ open, 9(6), e028003.

1.3— Policy context

Existing Irish policy goals on social inclusion, healthy and positive ageing, and housing prioritise dignity and autonomy for Ireland's ageing population. *The Roadmap for Social Inclusion 2020–2025*[9] aims to ensure access to good-quality housing for all. Module 3 of the *Commission on Care for Older People*[10] prioritises healthy, autonomous ageing and the provision of suitable housing. The *National Positive Ageing Strategy* (2013)[11] envisions an Ireland that supports older people's wellbeing and participation in society, identifying housing as a priority. *The Housing Options for Our Ageing Population* (2022)[12] policy provides a framework to expand accommodation choices, while *Housing for All* (2021) sought to enable ageing in place with dignity through community-based and appropriately scaled social housing. Building on the latter, the recently published *Delivering Homes, Building Communities* (2025)[13] action plan expressly acknowledges that homelessness is an issue which impacts older people in Ireland with actions therein (Action 5.14) to increase delivery of social housing for older people.

Paradoxically, shortfalls in these same policies have effectively resulted in this issue falling through gaps in the political agenda. For example, the *Roadmap for Social Inclusion*[5] commits to older adult inclusion. However, the key mechanism for this is through a benchmarked state pension, with no connection to affordable and accessible housing for older people (although housing is a more general goal). The *National Positive Ageing Strategy*[7] has 'Ageing in Place' as one of its four National Goals. However, the

objectives to achieve this assume secure housing tenure (whether through home ownership or local authority tenancy), with a major focus on housing quality and disability accessibility. The *Housing Options for Our Ageing Population Policy Statement,*[8] similar to the *National Positive Ageing Strategy*, is based on the assumption of all older people having a secure home, overlooking those experiencing homelessness or insecure accommodation entirely. Finally, *Housing for All,*[9] in its goal of increasing housing options for older people, placed focus on 'right-sizing', and housing adaptations for accessibility. Finally, while the inclusion of older adults as a distinct cohort is welcome in the newly published *Delivering Homes, Building Communities*[11] , the new housing plan perpetuates *Housing for All's*[9] focus on accessible housing and 'rightsizing'. While it does acknowledge that housing insecurity is an issue for some older people, this action plan offers limited integration of ageing and homelessness issues. Furthermore, proposals to increase the housing stock maintain the problematic reliance on the private sector to achieve this. For all these policies, there is therefore tangible room for improvement through the incorporation of access to secure housing as a goal to be achieved through specific and achievable actions.

Furthermore, there are well-intentioned political interventions or practices which were designed to tackle challenges associated with the housing crisis, but which may have inadvertently exacerbated homelessness among older adults. This includes too rigid or insufficiently streamlined local authority housing allocation or eligibility rules which can restrict or delay housing or access to supports for people who are new to an area. Ironically, many older people in this situation may have internally migrated for a lower cost of living, or to follow family who may themselves have moved to be able to access more affordable accommodation. Existing homeless policies and response models focus on single adults or families, but an older age-specific has been needed. This focus - however limited - is welcome in the recently published national housing plan (*Delivering Homes*[11]).

9   Government of Ireland (2020) *Roadmap for Social Inclusion 2020-2025. Ambition, Goals, Commitments.* Dublin: Government of Ireland.

10 Department of Health (2024) *Commission on Care for Older People. Terms of Reference.* Dublin: Department of Health.

11 Department of Health (2013) *National Positive Ageing Strategy.* Dublin: Department of Health.

12 Department of Housing, Planning and Local Government (2022). *Housing Options for Our Ageing Population, Policy Statement.* Dublin: Department of Housing, Planning and Local Government.

13 Department of Housing, Local Government and Heritage (2025) *Delivering Homes, Building Communities 2025-2030. An Action Plan on Housing Supply and Targeting Homelessness*. Dublin: Department of Housing, Planning and Local Government.

Finally, insufficient implementation or enforcement of some legislation meant to protect tenants may further exclude those on lower incomes, including older people, from the rental market. For example, while it is illegal to discriminate against prospective tenants due to their receipt of the Housing Assistance Payment (HAP), this practice is not unusual; many tenants in receipt of HAP are also paying rent top-ups to landlords beyond the limit allowed in legislation.[14] In addition, there is evidence of a lack of compliance among some landlords with Rent Pressure Zone (now in place for all of Ireland) rental caps.[15,16]

1.4 – Conference rationale and overview

In the face of rising homelessness, growing public frustration, and mounting political promises, the Simon Week 2025 campaign asked a simple, provocative question: *Who cares?*

Simon Week 2025 took place September 22nd to 26th, with events held across the country to shine a spotlight on the 2030 target to end homelessness and call for cross-departmental government action and serious investment in frontline solutions. Discussions in Cork focused on single adult homelessness, and in Limerick conversations centred around food poverty and family homelessness. The intersection of health and homelessness was also highlighted in Leinster House, and the week closed with discussions around older adult homelessness in Galway.

The September 26th conference in Galway, *Retiring into Homelessness,* hosted by Galway Simon Community sought to bring together stakeholders who care about ending homelessness for older adults. This included local and international academics and practitioners, as well as those with lived experience. The goal was to share knowledge and experiences around older adult homelessness, and to generate ideas for more positive ways forward. Specifically, it sought to identify a number of key recommendations for policy.

The conference took place in the Aula Maxima building of the University of Galway on the morning of Friday 26th September 2025. It was a public event, open to all who wished to attend. It consisted of three key parts: 1) practice and academic expert presentations; 2) a panel discussion with two women with lived experience of older adult homelessness; and 3) a panel discussion with question-and-answer session. The participants were: Dr Carol Baumann (CEO, Galway Simon Community); Carmel (lived experience participant and Galway Simon client); Ber Grogan (Executive Director, Simon Communities of Ireland); Prof Margot Kushel MD (Professor of Medicine, and Director of Benioff Homelessness and Housing Initiative, University of California, San Francisco); Mary Jane (lived experience participant and Galway Simon client); Heather Matignon (Service Manager, Galway Simon Community); and Prof Kieran Walsh (Professor of Ageing and Public Policy, and Director of the Irish Centre for Social Gerontology, University of Galway).

14 Waldron, R. (2022). Generation Rent and housing Precarity in Ireland: a report for the Housing Agency.

15 Chen, Z., Liu, G., & Arnedillo-Sánchez, I. (2023). Identification of the Breach of Short-term Rental Regulations in Irish Rent Pressure Zones. *Authorea Preprints*.

16 Coffey, C., Hogan, P. J., McQuinn, K., O'Toole, C., & Slaymaker, R. (2022). *Rental inflation and stabilisation policies: International evidence and the Irish experience* (No. 136). Research Series.

02– Older Adult Homelessness in Ireland: *Factors and Impacts*

–Structural

Figure 1: Structural factors contributing to later life homelessness in Ireland

Insufficient consideration of heterogeneous ageing

Housing shortage

Unaffordable home sale and rental prices

Fragmented ageing policies

Lack of political preparation for demographic ageing

Shortage of age-friendly homes

Landlords' preferences for short term tenancies

Shortfalls associated with HAP

Incomes not keeping pace with housing costs

Reliance on private market to build, let and sell homes
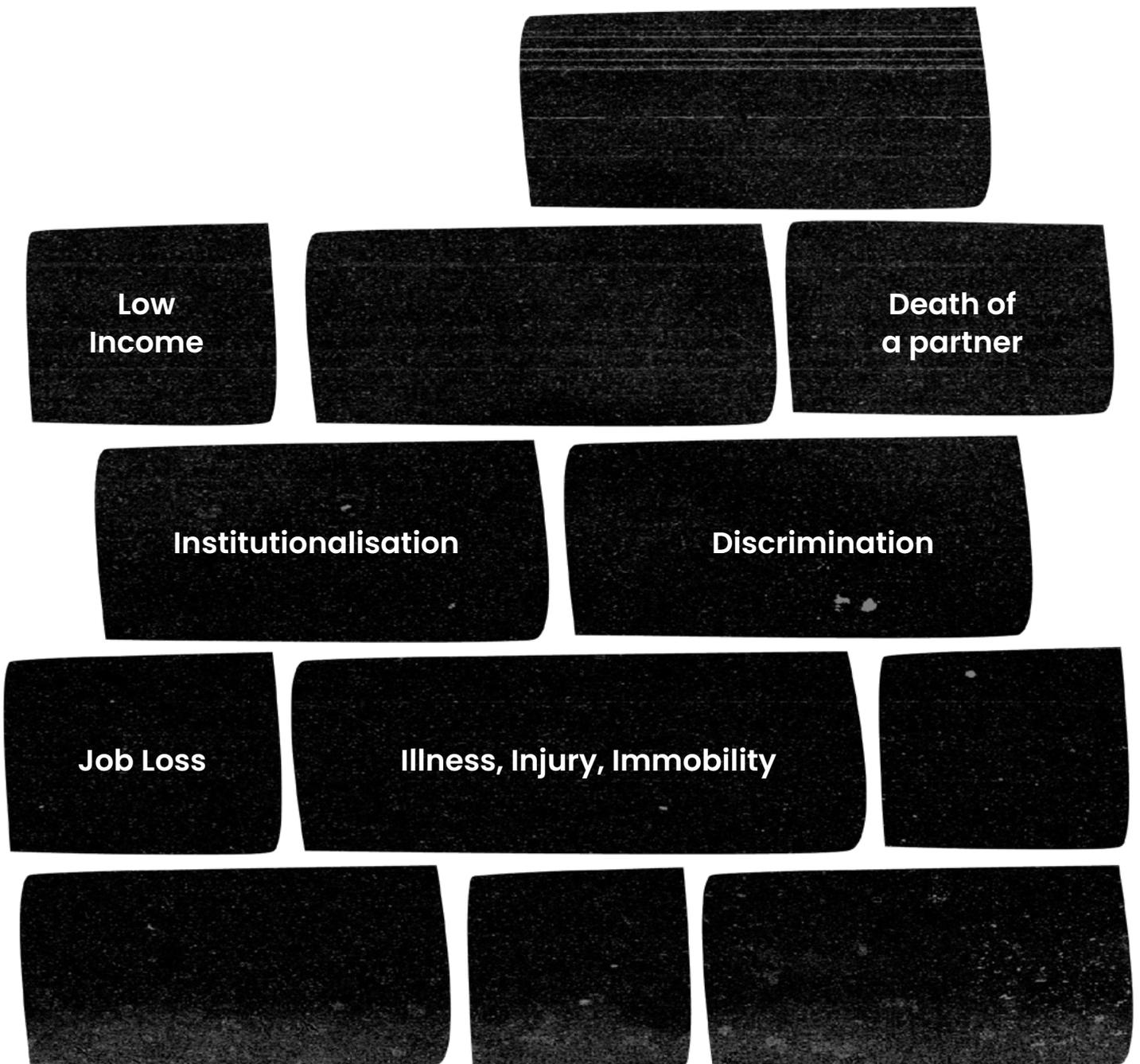
2.1– Contributory factors

The speakers at this conference all discussed what they felt were the contributory factors to later life homelessness. These factors can be categorised as either having structural origins and/or due to individual life-course events or experiences, which can themselves be structurally driven, for example having to live in an institutional setting (Figures 1 & 2).

–Lifecourse

Figure 2: Individual life-course factors contributing to later life homelessness in Ireland

Low Income

Death of a partner

Institutionalisation

Discrimination

Job Loss

Illness, Injury, Immobility

There was broadly held consensus that housing and ageing policies, political approaches, and the resulting market dynamics—the 'structural' factors—have all contributed to rising levels of homelessness in later life. Contributors discussed how, in recent decades, housing policy has shifted toward a heavy reliance on the private market to build, let and sell homes, which hasn't happened at the rate needed, leading to an overall housing shortage. As both purchase and rental prices have increased, wages and pensions have not kept pace and are consequently insufficient for many to meet housing costs.

The Housing Assistance Payment (HAP) was introduced to support households with long-term housing needs, but current rent limits were set in July 2016. Since then, average nationwide rental prices have increased by 91 per cent,[17,18] which has left just 3 per cent of homes which are currently available for rent within HAP price limits.[19] The result is that most areas remain unaffordable for people on low incomes, which of course includes those reliant on pensions. One lived experience contributor reported being discriminated against because of her status as a HAP recipient; although such discrimination is prohibited by law, her experience demonstrates that the legislation is not consistently upheld.

Participants also noted that the rental market lacks age-friendly and accessible homes, further limiting housing options for older people. Another challenge identified was some landlords' preference for short-term tenancies. As one participant observed, this practice disadvantages older people seeking the security of longer-term housing. Contributors criticised existing national ageing strategies for failing to adequately prepare for demographic ageing and the challenges it brings, such as the rising risk of homelessness among older adults. This was attributed to a traditionally fragmented approach to ageing policy and to the lack of recognition of diverse experiences within older populations—for instance, the assumption that all older people own their homes, and that there is equitable access of pensions.

At the individual level, several life-course events and experiences were identified as increasing the risk of homelessness in older age. Some were described as being more common among those who have 'aged into' homelessness, such as adverse life experiences including time spent in institutions or prison, and, in the latter case, subsequent housing discrimination. Contributors also highlighted a range of experiences more often linked to entering homelessness for the first time in later life. These include having low wages throughout one's working life; experiencing illness, injury, or mobility challenges; job loss; relationship breakdown; and the death of a partner.

Figure 1 shows how wider systems –like political structures, social systems and community norms- have the greatest impact, shaping the choices and opportunities available to individuals. It therefore underscores that the growing trend of later life homelessness is a phenomenon of policy, governance and market control deficiencies, and not, as it is so often framed in societal discourse, as an individual failure.

17 Daft (2016). *The Daft.ie Rental Report. An analysis of recent trends in the Irish rental market, 2016 Q3.* Dublin: Daft. Available online at: https://ww1.daft.ie/report/q3-2016-rental-daft-report.pdf?d_rd=1

18 Daft (2025). *The Daft.ie Rental Price Report. An analysis of recent trends in the Irish residential rental market, 2025 Q2.* Dublin: Daft. Available online at: https://ww1.daft.ie/report/2025-Q2-rentalprice-daftreport.pdf?d_rd=1

19 Simon Communities of Ireland (2025). *Locked Out of the Market Study June 2025. The Gap Between HAP Limits and Market Rents. Snapshot Study.* Dublin: Simon Communities of Ireland. Available online at: https://www.simon.ie/wp-content/uploads/2025/07/LOTM-Q2-2025-Full-Report-1.pdf

2.2 – Impact areas

Contributors emphasised that homelessness in later life affects the individual lives of older adults, the togetherness of families and the wider cohesion of society. They discussed impacts across four key areas of well-being: material (poor access to housing); social (social exclusion), emotional (challenges to emotional wellbeing), and physical (physical health challenges). As is set out in Figure 3, the areas are interconnected with the potential for negative outcomes in one area leading to negative outcomes in another, therefore compounding the disadvantages experienced.

Figure 3: Wellbeing areas impacted by homelessness in later life
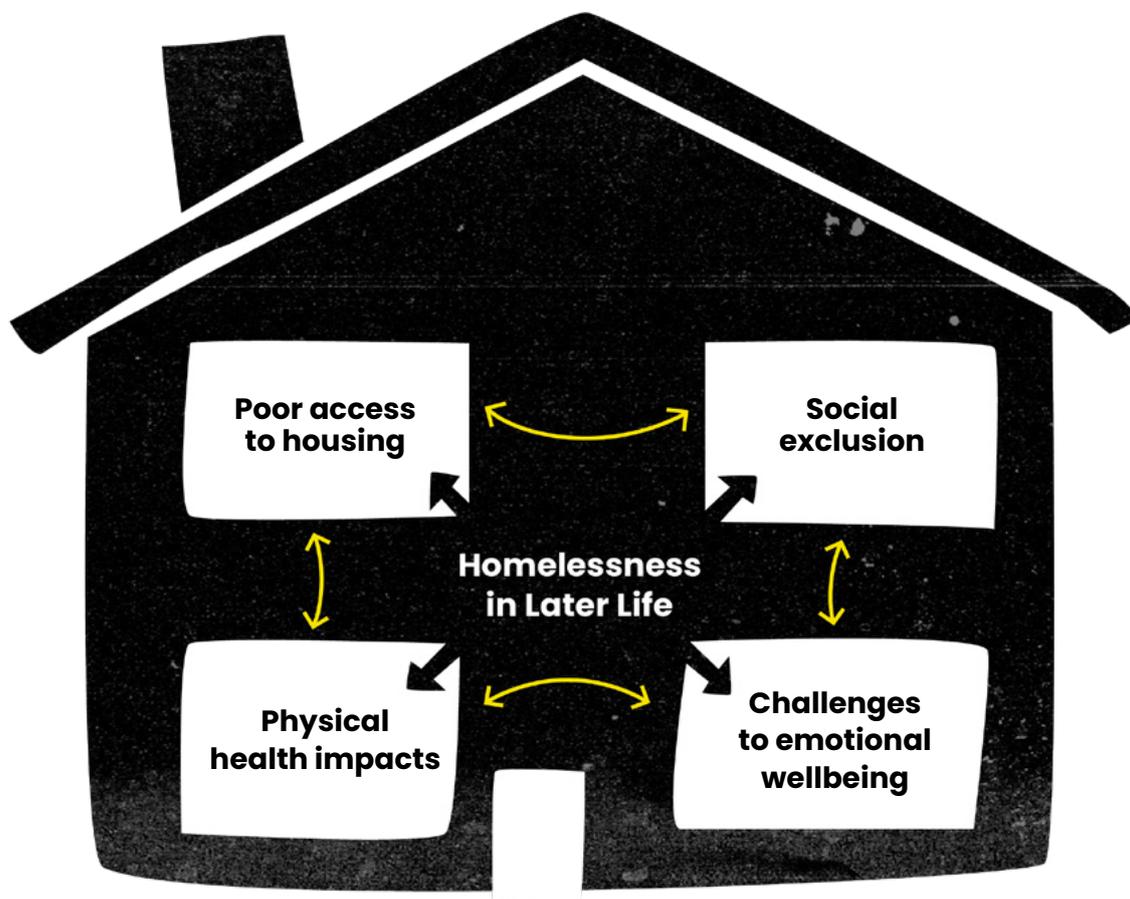
It was argued that older people who enter homelessness face particular disadvantages compared with others seeking housing. Two main reasons were identified: first, discrimination arising from their 'homeless' status; and second, the chaos and stress of homelessness, which make it far more difficult to gather the necessary paperwork and complete required administrative processes to secure housing.

Although policy discourse emphasises social inclusion for all groups, contributors noted that the lived reality for many older people experiencing homelessness is one of deep social exclusion, and the feeling that no one cares. While stigma plays a significant role in this, one contributor described how the dislocation inherent in homelessness can sever ties not only with a place but also with the people connected to it.

"It affected my health, the stress. I was always tired, always had a cold"

This, in turn, undermines the ability to form and sustain social relationships which are key for connecting older people to their families and communities, factors critical for wellbeing in later life.

Material hardship and social exclusion combine to significantly undermine the emotional wellbeing of older people experiencing homelessness. In addition to facing stigmatising societal attitudes, many older people also contend with internalised stigma and feelings of shame. Contributors reached a clear consensus that homelessness in older age constitutes a traumatic and adverse life event in itself, one that can perpetuate or compound the earlier life course traumas that have often contributed to homelessness in the first place. One contributor highlighted that homelessness challenges continuity, stability, choice, control, relationships and belonging, all of which are important for identity and wellbeing. It is therefore unsurprising that mental health difficulties are prevalent among older adults who experience homelessness.[20,21]

According to participants with lived experience, the emotional strain of homelessness in later life manifests in tangible physical effects, including sleep disturbances, exhaustion, and weakened immunity. As one lived experience participant reflected, "It affected my health, the stress. I was always tired, always had a cold."

Professor Margot Kushel presented findings from her California-based study,[22] which revealed markedly poorer health among older people experiencing homelessness compared with their housed counterparts. Participants in her study exhibited higher rates of chronic health conditions such as heart disease and diabetes, as well as moderate to severe cognitive impairment, sensory loss, urinary incontinence, mobility difficulties, and substance or heavy alcohol use. These factors contributed to accelerated biological ageing and increased mortality within this cohort. Large scale quantitative findings from other jurisdictions, for example Australia[23], and the UK,[24] as well as qualitative explorations from Ireland[25] confirm that health outcomes for older people experiencing homelessness are poorer than those of older people who are not facing this challenge.

20 Om, P., Whitehead, L., Vafeas, C., & Towell-Barnard, A. (2022). A qualitative systematic review on the experiences of homelessness among older adults. *BMC geriatrics*, *22*(1), 363.

21 Dobbins, S. K., Garcia, C. M., Evans, J. L., Valle, K., Guzman, D., & Kushel, M. B. (2024). Continued Homelessness and Depressive Symptoms in Older Adults. *JAMA network open*, *7*(8), e2427956-e2427956.

22 Kushel, M., Moore, T., et al. (2023). Toward a New Understanding: The California Statewide Study of People Experiencing Homelessness. UCSF Benioff Homelessness and Housing Initiative.

23 Gordon, S. J., Baker, N., Marin, T. S., & Steffens, M. (2025). Health Deficits Among People Experiencing Homelessness in an Australian Capital City: An Observational Study. *International Journal of Environmental Research and Public Health*, *22*(2), 135.

24 Dorney-Smith, S., Shulman, C., Hudson, B. F., Jolly, F., Keat, E., Rogans-Watson, R., & Misra, K. (2023). Meeting the Health Needs of Older People Experiencing Homelessness and Other Inclusion Health Groups. *Redfern's Nursing Older People*, 149.

25 Carroll, B., Walsh, K., Scharf, T., O'Donovan, D., & Keogh, S. (2023). Positive health and ageing policies for older Irish travellers and older people who have experienced homelessness in Ireland: Life-course meanings and determinants. *Social Science & Medicine, 336*, 116264.

"We are seeing more older people now left without an affordable, appropriate, secure place to call home.

The Government must show they care."

Press Release: Rise in Over 65s Experiencing Homelessness as Simon Communities of Ireland Demand Age-Appropriate Response **Ber Grogan, Executive Director of the Simon Communities of Ireland**

03– **Policy Recommendations**

Six policy recommendations are presented for addressing homelessness in older age in Ireland. These recommendations are rooted in the presentations and discussions of the September 26th Simon Week event in Galway.

While the author's assessment of the broad policy context has informed the development of these recommendations, taking full account of the wider policy context is beyond the scope of this work. In addition, assessing operational or budgetary feasibility of these recommendations is outside of the scope of this work. Both factors need to be the focus of further work (as is called for in Recommendation 5).

With reference to Fig. 4, the recommendations are framed as six interconnected issues. Specifically, Recommendation 1- for national leadership to tackle older adult homelessness- is fundamental to the success of the other recommendations, and Recommendation 6- which centres lived experiences- should be viewed as important in and of itself, but also as underpinning all other recommendations.

The recommendations are designed to nurture a multi-pronged approach to enhancing an outcome characterised by secure, accessible and appropriate housing for the growing and diverse ageing population in Ireland, and consequent impacts on the wellbeing for this cohort. The rationale for each recommendation, based on the event's discussion, is provided. Recommendations are supported by suggested actions to guide their operational delivery.

Figure 4:
Policy Recommendations

Recommendation 1

Integrated national-level leadership must drive a holistic approach to preventing, mitigating and supporting opportunities for exiting homelessness across diverse ageing populations.

Contributors argued that overall policies to support ageing must be developed further to ensure that the government is adequately prepared for the pressures an ageing population is bringing. Responsibility for older people currently lies within the Department of Health, with some arguing that there is space for more coordination across departments. Likewise, homelessness is largely viewed as the remit of the Department of Housing, Local Government, and Heritage. Expert speakers therefore emphasised the need for a whole-of-government approach to homelessness, particularly in relation to older adults. Such leadership, it was argued, is essential to relieve individual older people of the burden of navigating this complex issue themselves.

Action 1.1
Establish an age-proofing policy to mainstream assessment of age-related impacts across all public policies and regulatory processes related to homelessness. Within this, there should be consideration of diverse ageing experiences and how those with multiple marginalised identities will be impacted.

Action 1.2
Develop a national older person homelessness prevention strategy to provide clear direction and guide decision-making, targeted initiatives and resourcing towards achieving the goal of eradicating homelessness in older age in Ireland.

Recommendation 2

Relevant existing legislation which can strengthen protections against housing loss should be identified (and new legislation developed) and fully implemented to reduce the number of older people entering homelessness.

Contributors observed that some older people experiencing homelessness had been denied their full rights or had lacked adequate access to entitlements, factors that, in certain cases, were significant contributors to their pathways into homelessness. Examples included inadequate protection against eviction, discrimination linked to receipt of HAP, and difficulties accessing welfare benefits.

Action 2.1
Build awareness of relevant legislation and tenants' rights among older adults and advocacy organisations, and how this may be protective of older adults' housing security. To drive this, make accessing supports for tenants' rights easier for older adults.

Action 2.2
Provide greater funding specifically for later life homelessness prevention measures.

Recommendation 3

A greater level of resourcing is required for homeless services to ensure that the often higher and more complex needs of older people can be met. The level of funding should be proportionate to these needs and sufficient to underpin a range of supports and appropriate infrastructures.

Representatives from Galway Simon outlined how they have adapted homelessness services to better meet the needs of older clients, who often require additional supports for health and wellbeing. Carol Baumann described this as a "tapestry of support," reflecting an approach that goes beyond housing to foster a sense of home—something Prof Kieran Walsh identified as central to identity and wellbeing. The two lived experience participants agreed that Galway Simon was the only body to offer them such holistic support in their experiences.

Despite positive outcomes, these services are not long-term solutions to the overall housing crisis. The value of homeless prevention should be recognised; for example, of those who engaged with Galway Simon's Prevention Service 95 per cent did not access Emergency Accommodation (for all ages).[26] This points to the need for increased investment in this area.

Contributors also argued that greater investment is needed to fund purpose-built housing, such as Galway Simon's new *Somás* apartments, and to adapt existing properties for older people's cognitive and mobility needs. Yet despite the wider benefits, there remains a shortfall in government funding, leaving homeless service providers to bridge this gap through fundraising.
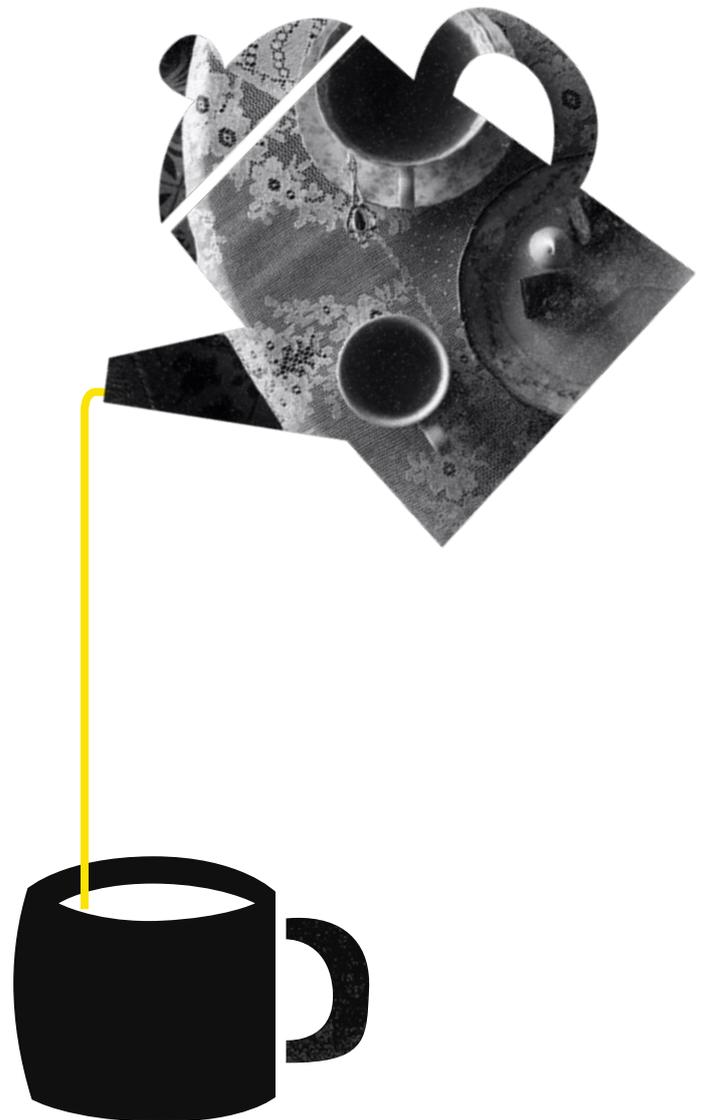
Action 3.1
Provide multi-annual funding that reflects the full cost of delivering homeless services.

Action 3.2
Provide ring-fenced funding to support additional support services needed by older people experiencing homelessness, as well as infrastructural requirements.

26Galway Simon Community (2023). *Annual Impact Report 2023.* Galway: Galway Simon Community. Available online at: https://galwaysimon.ie/wp-content/uploads/2023_Galway_Simon_Community_-Annual_Report.pdf

Recommendation 4

A robust policy response to gaps in access to age-friendly housing must be developed and should have it at its core the understanding that there is diversity in the older population regarding housing tenure and security, as well as diversity of housing preferences, and accessibility needs.

Participants agreed that all older people should have access to age-friendly housing, as well as housing which allows them to maintain their connections to community and personal networks. Such an approach recognises that housing provides the foundation upon which basic needs—such as safety, relationships, and a sense of belonging—can be met and is consistent with a Housing First approach. Stable housing also enables engagement with essential services, including health and care supports, which in the context of homecare are largely designed to be delivered within a private dwelling.

Addressing the gap between housing need and supply requires both reducing housing costs—through greater investment in social housing, for example—and increasing incomes. It is equally important that available housing is suitable for older people's cognitive, functional, and mobility needs, as well as their social and personal preferences. One-bedroom properties, for instance, are often most appropriate for older adults experiencing homelessness, yet these units remain scarce in the current housing market.

Action 4.1
Develop a strategic plan for universal access to age-friendly housing which identifies specific actions, the progress of which can be tracked in measurable ways, with built-in timelines setting expectations for implementation.

Action 4.2
Streamline planning and funding processes to speed up delivery of new developments which provide age-friendly housing.

Recommendation 5

As part of a national older person homelessness strategy (Action 1.2), develop a research programme to generate evidence-based understandings of all issues relevant to older people's housing insecurity and homelessness such as health, well-being, social inclusion and social care, which should then provide a basis for robust policies and services.

Contributor Margot Kushel highlighted some concrete actions which can be taken to tackle homelessness in later life, across the prevent-mitigate-exit spectrum, including targeting older adults with high vulnerability and risk for homelessness, reducing barriers to temporary accommodation access, and by matching housing response to need. These all represent actions which would benefit from enhanced, Irish-specific data and research to determine who is at the highest risk, what are specific barriers to temporary accommodation, and on the diverse housing needs of older people experiencing, or at risk of experiencing, homelessness.

In this vein, Kieran Walsh highlighted the importance of more research in this area to enable monitoring of at-risk groups, to track homelessness among this demographic, and to gain a greater understanding of life course trajectories which lead to homelessness in older age. He furthermore emphasised the need for any policies which aim to tackle this societal challenge to be calibrated around messages gathered from the lived experience voice (see Recommendation 6).

Action 5.1
Establish a ring-fenced funding stream within established relevant research-funding organisations (e.g. Research Ireland, Health Research Board) to support interdisciplinary and inter-agency research on older adult housing and homelessness.
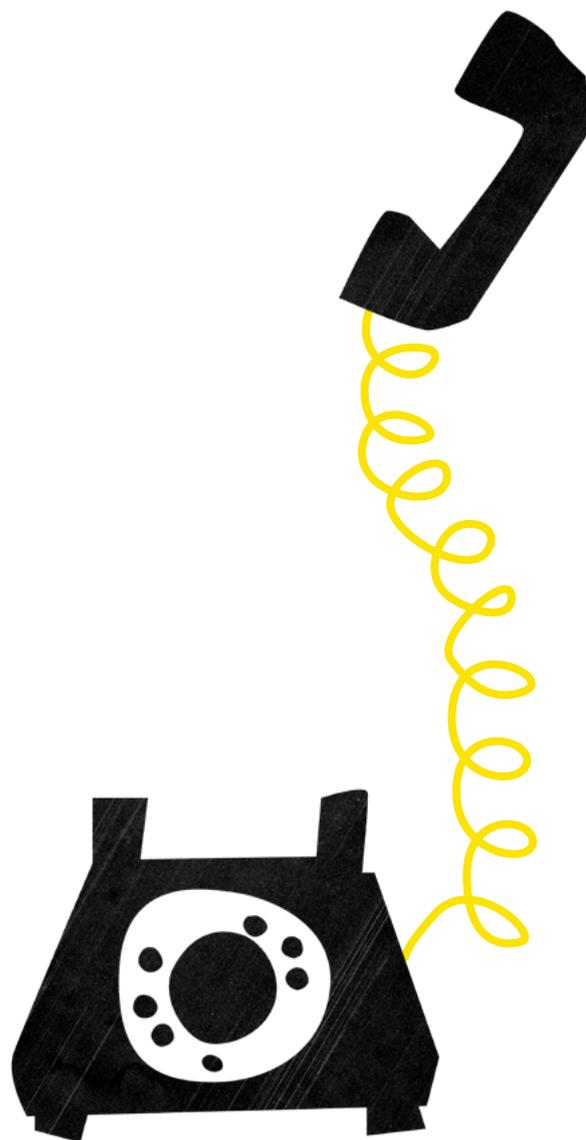
Action 5.2
Prioritise research studies which propose both feasible and measurable pathways to ensure policy and practical impact.

Recommendation 6

Multi-level policy and strategic approaches, research and community-based supports, must be underpinned by an ethos of meaningful involvement of older people with lived experience of homelessness.

A recurring theme throughout the discussions was the need to include the voices of diverse older people with lived experience of homelessness or housing insecurity in research, at every level of service design and delivery, and in policy development. Such voices can be powerful catalysts for meaningful change, ensuring that policies are supportive, and that services respond to people's real needs and aspirations. Providing older people experiencing homelessness with opportunities to be heard—and, in doing so, to exercise choice and control that may otherwise have been lost—can also foster personal development, strengthen the agency and resilience many of them already exhibit, and enhance their sense of belonging. Contributors therefore framed this not only as a matter of fairness, but also as one of effectiveness, with the potential to deliver transformational improvements in the wellbeing of older people experiencing homelessness.

Action 6.1
Develop and implement an engagement plan which supports meaningful lived experience involvement at all levels (policy and strategic, service design, individual planning) through repeated and longer-term programmes, enhanced by a suite of capacity-building and functional supports to maximise contributions.

Action 6.2
Foster trust in research and involvement processes through implementation of recommended actions.

"We need to include the voices of diverse older people with lived experience of homelessness"

04– **Conclusion**

Ireland's population is ageing, and as a society we must prepare for this demographic shift — not only on humanitarian grounds, but also for reasons of economic prudence. The message is simple: if we fail to invest in adequate supports now, the social and financial costs will be far greater in the future.

Although policy attention to older people's housing has increased, it has been outpaced by the realities faced by those at risk of homelessness. Current measures remain limited in scope and do not fully capture the complex life circumstances that contribute to housing insecurity in later life. There is an opportunity for more focused political direction and intensified policy coordination to translate existing commitments into meaningful outcomes and ensure that no older person is left unsupported.

Without intervention, the situation is likely to worsen. Evidence suggests we are moving down a trajectory like that seen in the United States, where older adult homelessness has become a significant and entrenched social issue. However, there remains a window of opportunity. The current number of older people experiencing homelessness in Ireland is still relatively low, and as such, meaningful change is both possible and achievable. The potential impact of such change would be immense — improving not only individual wellbeing but also advancing national goals around healthy and positive ageing, and *Delivering Homes, Building Communities.*

Action, however, must be strategic and multifaceted. It should focus on prevention, mitigation, and exit pathways, ensuring that people are supported at every stage. Leadership must come from the top, but policy design and delivery must be grounded in evidence and the voices of those with lived experience. It is essential to recognise the diversity among older people — in their housing histories, their life experiences, and their personal preferences — and to build responses that reflect this.

Community-based organisations such as the Simon Communities across Ireland already represent a vital part of the solution. They have long-established relationships of trust and care with their clients, demonstrate professionalism and accountability, and operate within robust regulatory frameworks. These organisations are therefore well placed to act as vehicles for delivering meaningful, person-centred change.

While these recommendations are made against the backdrop of an entrenched housing crisis, this report argues that the crisis is not insurmountable. With increased political will, more focused leadership, and a commitment to evidence-based, compassionate policy, Ireland can avoid replicating the mistakes seen elsewhere.

"Without intervention, the situation is likely to worsen"

"Community-based organisations such as the Simon Communities across Ireland already represent a vital part of the solution"

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