

# LATER-LIFE FINANCE IN 2025: TRENDS, DATA & INSIGHTS

**Spry<sup>o</sup>**  
FINANCE

€**75**m

in loans issued in  
2025



**58%**

of lending  
in Dublin

**32%**

of loans issued  
to single women

**30%**

increase  
in lending

**18%**

of loans issued  
to single men

**50%**

of loans issued  
to couples

Lending across 26 counties

## SIX MOST COMMON USE FOR FUNDS

MULTI-PURPOSE BORROWING



**21%**

Extra funds for  
sense of security



**15%**

Supporting  
pensions



**14%**

Gifting  
to family



**13%**

Home  
improvements



**13%**

Mortgage  
switching



**10%**

Building or  
buying property

## BIGGEST INCREASE IN VOLUME OF LOANS OUTSIDE OF DUBLIN



**42%**

Wexford



**34%**

Kildare



**31%**

Meath

## AVERAGE PROPERTY VALUE FOR LOAN

€**620**k  
Nationally

€**948**k  
Dublin



€**708**k  
Single Women

€**580**k  
Single Men

€**112**k  
Nationally

AVERAGE  
LOAN SIZE

€**140**k  
Dublin

€**124**k  
Single Women

€**158**k  
Couples

€**90**k  
Single Men



Average age  
of borrower

**71**

Source: Figures reflect Spry Finance equity release lending data in 2025

Seniors Money Mortgages (Ireland) DAC, trading as Seniors Money, Spry Finance and Spry is regulated by the Central Bank of Ireland.