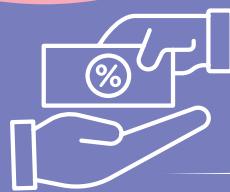


LATER-LIFE FINANCE IN 2025: TRENDS, DATA & INSIGHTS

Spry^o
FINANCE

€75m

in loans issued in
2025



58%

of lending
in Dublin

30%

increase
in lending

32%

of loans issued
to single women

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

€620k
Nationally

€948k
Dublin

€708k
Single Women

€580k
Single Men

€112k
Nationally

AVERAGE LOAN SIZE

€140k
Dublin

€124k
Single Women

€158k
Couples

€90k
Single Men

71
Average age
of borrower

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.