
Irish Life
www.irishlife.ie/Life100
Life 100+
Exploring Ireland's
Longevity Opportunity

Foreword
by Declan Bolger

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2: Feeling confident

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While 6 in 10 people see the 100-year life as a positive, only 1 in 4 say they definitely want to live to 100 themselves.



Declan Bolger
Chief Executive Officer,
Irish Life

Foreword

The context

Since Irish Life was founded in 1939, Ireland has been a young country by European standards. That is now changing. By 2057, the 65+ population will have doubled, according to the Central Statistics Office. Today, a man born in Ireland can expect to live to 80 and a woman to 84. As life expectancy rises, living to 100 will ultimately become normal.

While a fantastic opportunity, the prospect of living to 100 challenges traditional assumptions about life patterns, financial planning and career paths. It will reshape how we live, work, plan, prioritise and retire.

At Irish Life, our vision is to be the driving force of Ireland's financial, physical and mental wellbeing. We have an important role to play in exploring the longevity megatrend and understanding how to maximise the benefits of living longer. With that in mind, we commissioned this independent research to explore how Ireland feels about longevity, how prepared we are and the roles that people, businesses, policy makers and the State have in adapting to this new reality.

The findings

Expectations have already moved ahead of the Irish retirement architecture. Today, employers are fielding requests to work after 65 and phase retirement. Only 1 in 5 workers now expect the traditional hard stop in work at 65, while 3 in 4 expect people will need to work for longer.

A mid-life pressure build emerges. People between 35 and 64 experience lower satisfaction and control than those aged 25-34 and 65+. When living to 100 is added into the mix, the proportion who feel in control of their lives falls from 1 in 2 to less than 1 in 3.

A substantial savings gap is clear. People believe they will need an average pension fund of €315,000, though average retirement savings are less than a third of this.

6 in 10 adults tell us they will need advice to navigate a longer life. People who have had advice are markedly more confident, which matches what our advisors hear from customers every day.

The finding that stood out most to me, though, is about health. While 6 in 10 people see the 100-year life as a positive, only 1 in 4 say they definitely want to live to 100. Failing health is a key concern for people. Some 86% believe health is essential to a fulfilling longer life, while 85% feel their ability to keep working depends on it. The people of Ireland have captured the intrinsic link between healthspan and lifespan before it is reflected in the policies, products and organisations that serve them.

What's next

The 100-year life is a really positive prospect. A well lived later life means more years with the people we love, pursuing ambitions and new experiences. Preparing for longer lives goes beyond individual responsibility and extends to the State, policy makers, employers and providers.

The importance of acting today holds true. Navigating what lies ahead is a shared undertaking to support people and workplaces across Ireland to unlock the benefits of longer, well lived lives.

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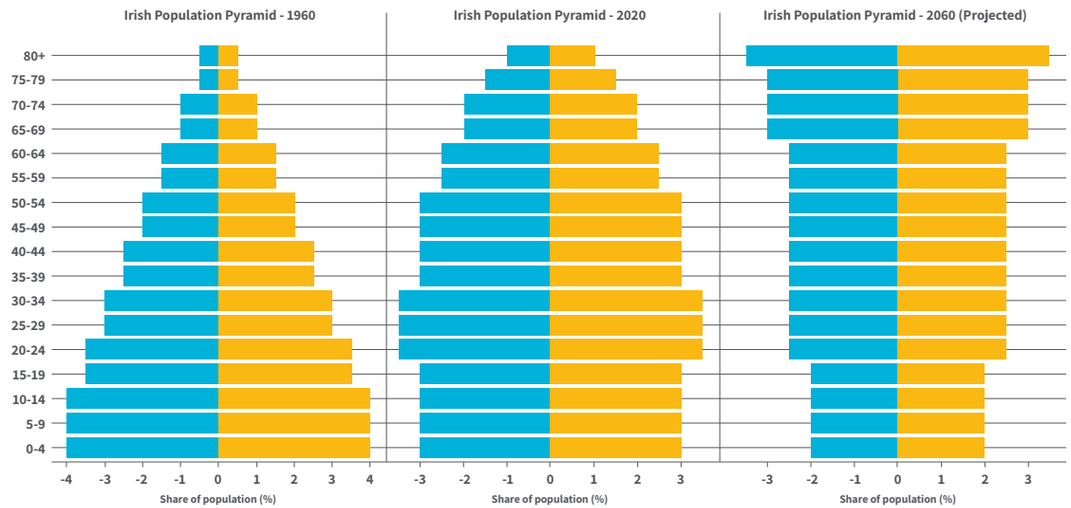
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Introduction

For the first time in Ireland, living to 100 is now a realistic milestone for people. We have record numbers of centenarians and official projections[1] show life expectancy is continuously rising.

Figure 1: Ireland's demographic picture is transforming from a primarily young population to a much older one.[2]



1. Source: OECD (2019), Working Better with Age, Ageing and Employment Policies, OECD Publishing, Paris, https://doi.org/10.1787/c4d4f66a-en.
2. Source: United Nations, Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024 Revision. Retrieved from https://population.un.org/dataportal/home?df=dca217b4-08fa-4eaa-b202-089b512a4789

The longevity megatrend has landed in Ireland

In many ways, this is something to celebrate. Longevity means more family time, more opportunities to pursue personal ambitions and staying active for longer. The prospect of living longer also raises important questions about health, financial security, work and retirement.

Longer lives are reshaping how people work and plan for the future and how families, employers and society support each other. At Irish Life, we believe understanding these changes starts with understanding our customers, the people and the employers of Ireland. Knowing how people feel and how prepared they are for longer lives means we can better support them in the future.

Listening and learning about longevity: What will our future look like?

Irish Life commissioned the Life100+ independent research with the Big Window Consulting to understand how people in Ireland view longer lives: the opportunities and challenges they see and the support they will need to thrive in a world of increasing longevity.

This report shares findings and explores insights across 4 key themes shaping the future of longevity in Ireland. We will explore each theme individually:

1. Living well
2. Feeling confident
3. Planning proactively
4. Working differently.

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Consumer research:
2,000+ adults living in Ireland

Personal stories:
8 Irish people's in-depth interviews, in their own words

Employer insights:
A roundtable and 5 in-depth interviews

UK data:
Findings and comparisons from similar UK research

To create this report, our independent longevity research partner, the Big Window Consulting Ltd., asked a nationally representative panel of over 2,000 adults in Ireland about their lives and their views on a 100-year life.

The survey data is supported by:

- A series of in-depth consumer interviews to hear people's personal stories and their views on longevity.
- An employer roundtable discussion and a series of in-depth interviews with 5 Irish employers to learn about the challenges and opportunities that longevity presents to their organisations and their people. We also captured their thoughts on the future of workplaces in Ireland.
- You'll see snapshots and quotes from consumer and employer interviews throughout the report. You can read the full consumer case studies in the appendix.

To provide additional context, we also draw comparisons with similar research carried out by our sister company, Canada Life, in the UK.

Due to rounding, percentages may not sum to 100%.

Find more about the research methodology in the appendix.



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Executive Summary

Living longer is one of the biggest societal shifts of our time. As living to 100 becomes increasingly realistic, it challenges traditional assumptions about health, work, retirement and financial planning.

Life100+ research shows that 55% of people in Ireland recognise the trend towards living longer. Longer lives are viewed positively, but people are not sure whether they personally are prepared for the opportunities and challenges that living longer may bring.

4 themes emerge:

Living well	People like the idea of living longer, once they are healthy, independent, and fulfilled
Feeling confident	Confidence and preparedness define people's response to longer lives
Planning proactively	People recognise the need for financial planning but there is a disconnect between awareness and action
Working differently	Workplaces and career paths will need to evolve to support people living longer

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1: Living Well

People are positive about longer lives, but only if those years are healthy, independent and fulfilling

People in Ireland generally welcome the prospect of living longer but this positivity is conditional. People only aspire to live longer if they also have good health, independence, purpose and quality of life.

60% of people see the 100-year life as a positive, but only 25% say they definitely want to live to 100 themselves. Ill health is a key concern for people when it comes to living longer.

Views on the 100-year life

60%
view the 100-year life positively

Only 25%
definitely want to live to 100 themselves

41%
say ill health is a concern

Health is the foundation of a successful, longer life. People recognise health and wealth are interconnected. Good health supports wellbeing, financial security, independence and staying active. The goal is not just to live longer, but to **live well for longer**.

The research also identifies a clear mid-life pressure build. People aged 35-64 struggle with satisfaction and optimism about the future due to long-term wellbeing concerns. This shows the impact of the competing demands of work, family and financial responsibilities and mirrors UK patterns, pointing to a broader issue than simply a local one.

What this means

Living longer is seen positively as long as people can stay healthy, independent and fulfilled. Supporting people's healthspan will be essential to help them harness the benefits of increased longevity.

The findings point to mid-life as a key intervention phase. People aged 35-64 are already experiencing financial, family and career pressures. Helping them build resilience today may have the greatest impact on wellbeing and preparedness for tomorrow.

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2: Feeling Confident

Confidence and preparedness define people's response to longer lives

The 100-year life acts as a pressure test on people's sense of control. While more than 1 in 2 adults feel in control of the direction their lives are taking today, this falls sharply to less than 1 in 3 when they consider living to 100.

Control today Vs control if living to 100

More than 1 in 2
Feel in control of the direction their life is taking now (52%)

Less than 1 in 3
Feel in control if living to 100 becomes the norm (31%)

Confidence, control and a sense of agency play an important role in shaping how people feel about living longer. Only 31% are confident they can fund a significantly longer life.

People who avail of financial advice are more likely to feel confident and prepared for the future.

Financial advice and confidence in funding a longer life

Impact of professional financial advice on confidence

45%
Confidence
Those who **had used** professional financial advice



23%
Confidence
Those who **had not used** professional financial advice



Perceptions of financial advice

3 in 4 people
Believe it's important to get financial advice on how to fund a longer life



What this means

Empowering people with the right guidance, tools and support to feel confident and in control will be key to navigating longer and more complex lives.

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3: Planning Proactively

People recognise the need for financial planning but there is a disconnect between awareness and action

People increasingly recognise that longer lives may require different approaches to work, retirement and financial planning. Many expect people to work for longer, retire more gradually and take greater responsibility for funding later life.

However, while people understand the need to save for the future, many are unsure if their current savings will be enough to support a longer life. There is a substantial savings gap; a disconnect between the amount people believe they will need to have a comfortable retirement and the amount they have actually saved so far.

The savings gap: perceived retirement savings needed Vs actual

€315,000

How much people believe they need for a comfortable retirement

For context, this would deliver an annual pension income of

€17,252
at age 65

Based on current Irish Life annuity rates.

€108,000

Average retirement savings fund in reality for people aged 55-64

For context, this would deliver an annual pension income of

€6,042
at age 65

Based on current Irish Life annuity rates.

On average, respondents estimated they would need €315,000 for a comfortable retirement. Concerningly, the amount people report they actually have in retirement savings (on average) is just €102,000 - less than a third of what they believe they'll need. While most age groups have time to save more and remedy the retirement savings gap, the amount that people who are closest to retirement (55-64) have in savings is particularly worrying at just €108,000. This segment was also the least confident that their savings would support a longer life.

Families will have a role in supporting longer, healthier lives by providing emotional and practical support. Consequently, there is growing recognition that families may need to navigate earlier conversations around care, inheritance and intergenerational support.

Only 43% think it will be easy for their family to have open, honest conversations about later life and passing on money

The findings also suggest that retirement is increasingly being viewed as a longer transition period rather than a hard stop, with more flexible and phased approaches replacing traditional notions of a fixed retirement age:

> More than 1 in 4 plan to gradually reduce working hours (27%)

> Others expect to continue working part-time (24%), move into less demanding roles (17%), or work occasionally (12%).

Only 1 in 5 expect a traditional hard stop in work at a fixed retirement age (19%)

What this means

Turning awareness into action and proactive planning is critical to help people build the financial capability and resilience needed to maximise the benefits of living longer.

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4: Working differently

Workplaces and career paths will need to evolve to support people living longer

People feel that longevity is a wider societal issue. 77% of people believe employers and governments will need to provide greater support to help people remain healthy and economically active for longer.

79% of people agree that workplaces will need to evolve to support longer and more flexible careers by meeting the needs of older workers.

How people expect workplaces to adapt to support longer working lives



48% Have a more age-friendly culture

41% Offer more flexibility in working arrangements

41% Offer health and wellbeing support

38% Support phased retirement

Workplace benefit strategies also need to reflect how employee needs change over time, with relevant benefits targeted at different life stages.

Longer lives will reshape not only how people plan, but also how organisations and employers support their people's changing needs across the life course.

What this means

An integrated approach is needed to successfully adapt to longer lives, one that extends beyond individual planning and reflects the broader, changing realities of society, work and family.

For employers, this means preparing for longer and less linear careers, while recognising that the support people need will vary by life stage, circumstances and role/type of work.

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Looking ahead: What this means for Ireland

The main challenge of the 100-year life is how well we plan and adapt to maximise the benefits of longevity.

People in Ireland are open to embracing longer lives, once they can be healthy, financially secure and in control. Confidence and preparedness are not universal, particularly for people experiencing mid-life pressures.

The findings show that financial preparation matters, as does health, confidence, adaptability and strong support. These are the key factors that will help people in Ireland to maximise the benefits of living longer.

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Part 1

Living well

Statistical highlights

People like the idea of living longer, once they are healthy, independent and fulfilled

6 in 10 people see living to 100 as a positive but only 1 in 4 definitely want to live to 100 themselves.

55%
Recognise that living to 100 is increasingly common

60%
View the concept of a 100-year life positively

Only 9%
Expressed a negative view

Only 25%
Definitely want to live to 100 themselves

100-YEAR LIFE
CONCERNS: FAILING HEALTH AND LOSS OF INDEPENDENCE

100-YEAR LIFE
POSITIVES: MORE TIME WITH LOVED ONES, TRAVEL AND EXPERIENCES

PRIORITIES SHIFT IN THE FACE OF LONGEVITY:

1 in 2
SAY STAYING **FIT AND HEALTHY** BECOMES MORE IMPORTANT

1 in 2 rises to 4 in 5
FOR PEOPLE **65+**

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Living well

People in Ireland are positive about living longer and how it will create opportunities for fulfilment, purpose and new experiences. But the concept of living to 100 is perceived and experienced differently across life stages.

Many people, particularly those in mid-life, face growing pressures from work, family and financial responsibilities. Understanding how people balance these opportunities and pressures is critical to understanding what "successful longevity" might look like in practice.

Key insights

Longer lives are viewed positively, as long as they are healthy, independent and purposeful.

Mid-life adults face the greatest pressures, balancing competing responsibilities while planning for the future.

Living well becomes the key to unlocking the benefits of living longer.



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1.1 The mid-life pressure build

The emergence of a mid-life pressure build is a consistent theme in the research.

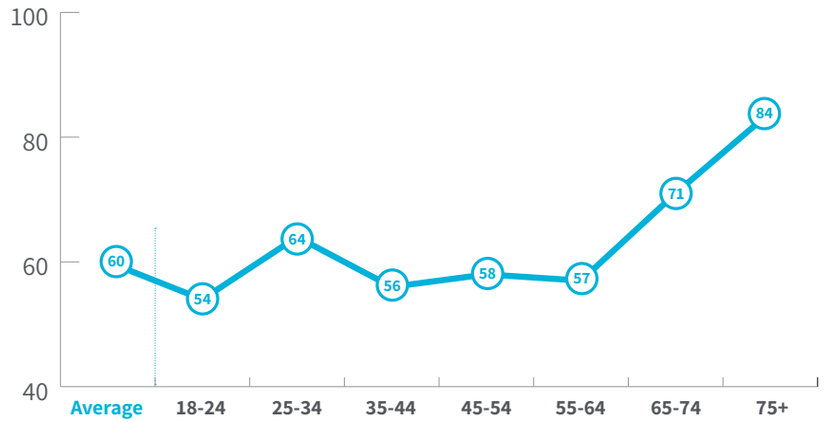
Adults aged 35-64 experience lower satisfaction and control than those aged 25-34 and those 65+.

Internationally, life satisfaction generally follows a U-shaped pattern across the course of life, declining through mid-life and recovering from the 60s onwards. In Ireland, the mid-life aspect of this rings true. Satisfaction stays low between ages 35-64 and rises once people reach retirement age.

However, younger adults aged 18-24 in Ireland report lower levels of satisfaction than average, and substantially lower than their peers in the UK (54% Vs 64%). A recent study of young people in Ireland cites the housing shortage and high cost of living as reasons for this.[3]

At the other end of the spectrum, people 75+ in Ireland are the most satisfied age group. In Ireland, this group are 10% more satisfied than people in the UK (84% in Ireland compared with 74% in the UK).

Figure 2: Satisfaction with life nowadays (% satisfied)



3. Source: National Youth Council of Ireland, 2024, NYCI_State-of-our-young-nation_A-report-into-the-lives-of-Irish-18-29-year-olds.pdf

As well as differences by life stage, there are other clear demographic differences:

- Unsurprisingly, satisfaction increases in line with household income, reaching 77% amongst those earning €100,000+. This is particularly noticeable as household income increases from €75k to €100k and €100,000+
- A gender satisfaction gap exists. Men are 11 percentage points more satisfied than women (66% Vs 55%). This is true for all age groups, apart from 65+, where satisfaction is similar (72% Vs 73%)
- Satisfaction varies significantly by employment status. People who work full-time are more satisfied (67%) than part-time workers (56%), and homemakers (41%).

Figure 3: How satisfied are you with your life nowadays?

Average | **60%**

Men **66%**

Women **55%**

Household income:	% satisfied
Up to €30k	**47%**
€30-50k	**64%**
€50-75k	**66%**
€75-100k	**69%**
€100k+	**77%**

Phillip, age 47



Phillip and his wife are managing financially, but unexpected costs can create pressure. They can afford holidays, concerts and meals out from time to time, but these are carefully planned rather than spontaneous.

> There's also things that we're not able to do that maybe we might like to do at a faster pace

Read the full case studies in the appendix.

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Exploring the gender satisfaction gap, we can refer back to our 2024 Gender Pension Parity Report,[4] which found an average salary gap of 22% between men and women. A salary gap is likely to contribute to some of the gender differences observed throughout the research, particularly in relation to financial confidence, preparedness and feelings of control. It potentially shapes women's outlook on longer lives and their perceived ability to prepare for the future.

However, women are less satisfied than men across all household income bands. So, income alone, is not the sole driver of lower life satisfaction.

Sociological and lifestyle studies in Ireland frequently highlight a gap in wellbeing between genders driven by an unequal burden of domestic labour and childcare, lingering traditional expectations and higher rates of stress or mental health challenges. For example, a report published by ActionAid and the National Women's Council (NWC) in February 2024 revealed that women do twice as much unpaid caring and housework as men.[5]

Figure 4: Satisfaction by gender and household income

	Men	Women
Household income:		
Up to €30k	**50%**	**45%**
€30-50k	**72%**	**55%**
€50-75k	**71%**	**60%**
€75k+	**75%**	**67%**

Susie shared her personal story and views on longevity, highlighting the tension between balancing paid, sometimes precarious employment, with parental and caring responsibilities.

Susie, age 51



Susie experiences an extended financially precarious period in her life. As a single parent, she had to manage on one income while supporting her son through health challenges when he was younger. Agency nursing offered flexibility, but no pension, sick pay and no income if she was not working. Now, she describes life as being on a steadier footing, finally.

> "I literally pat my house when I come and go, thank God you're there

Read the full case studies in the appendix.

4. Source: Irish Life, May 2024 Gender Pension Parity Report

5. Source: Action Aid and National Women's Council, 2024, A Feminist Vision of Care and Economic Equality

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Lucy's and Clare's stories explore the challenges of buying a home, planning for the future and managing the cost of living:

Lucy, age 29



While Lucy feels she earns a good salary, she is navigating uncertainty due to an unexpected eviction from the reasonably priced house that she has been renting with friends.

> Now we have got this eviction notice, I feel a little bit uncertain because our rent in this house is very manageable

She expects another rental to cost substantially more, which will affect her ability to save for a home deposit. She fears she may need to move home to her mother's house to save money rather than continuing to live independently.

Read the full case studies in the appendix.



Clare, age 62

Based on her children's experiences, Clare highlights the shortage of housing and high rents. Concern about whether her children will be able to afford their own homes is preventing her from relocating when she retires.

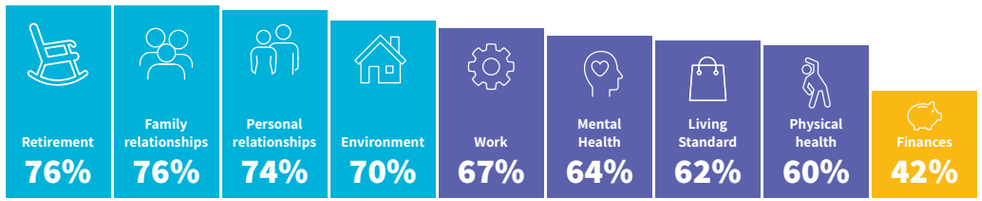
> My husband is from Cork, and it has always been a thing that when we retire, it'd be lovely to sell the house and move to West Cork because that is the only way we would do it, by selling our house. We couldn't afford to have the two of them. Now, because of the way the housing crisis is in Ireland, that is just not a realistic option. When you have two children, you can't just turf them out

Read the full case studies in the appendix.

Satisfaction with aspects of life

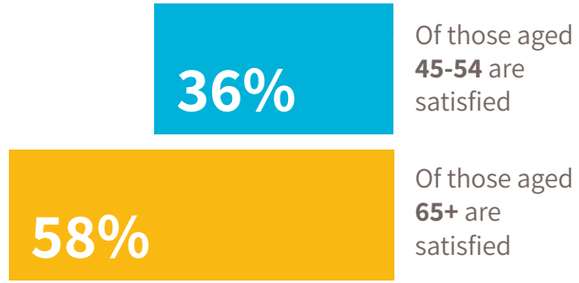
People express broad satisfaction with family relationships (76%), personal relationships (74%) and the area where they live (70%), while satisfaction with retirement (76%) is higher than with working life (67%).

Figure 5: Extent you are satisfied with the following aspects of your life (% satisfied)



Satisfaction generally improves with age and there is a noticeable gap between people of working age and those at retirement age. This is particularly clear for finances. Just 2 in 5 people are satisfied with their finances, which drops to 36% between 45 and 54 and rises to 58% from 65. Financial pressure appears most acute during later working life before easing for people in retirement.

Financial satisfaction by age group



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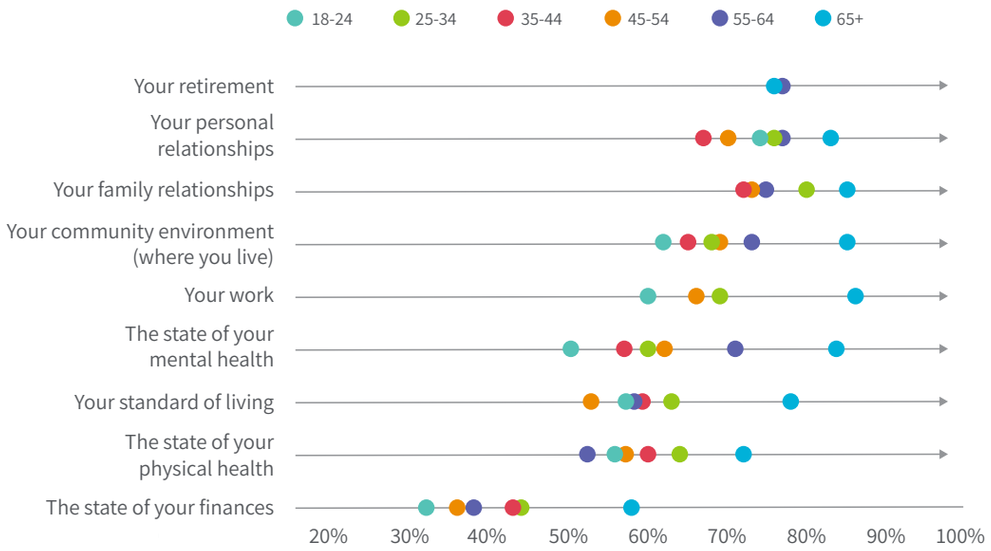
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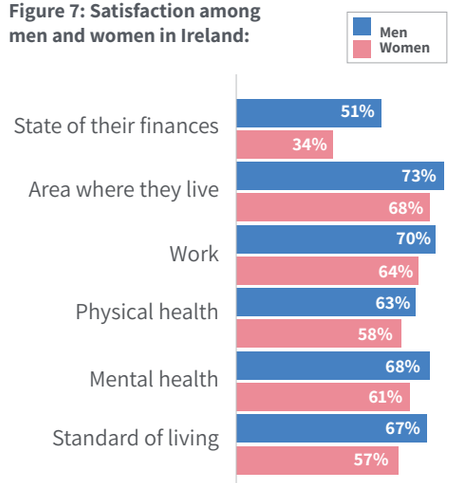
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Figure 6: Satisfaction with aspects of life (% satisfied, by age)



In a trend similar to that seen at an overall level, men in Ireland are significantly more satisfied than women with many aspects of their lives.

Figure 7: Satisfaction among men and women in Ireland:



People in Ireland with a household income of €100,000+ are much more satisfied than lower-income adults with the area they live (82%), their standard of living (77%) and their finances (65%).

While it is unsurprising that higher-income households report greater satisfaction with their finances and living standards, the findings suggest that income may matter less for broader wellbeing once a €30,000 threshold is reached. Beyond this point, factors such as life stage, health, personal relationships and feelings of control appear to play a greater role in shaping overall life satisfaction.

This may explain why wellbeing remains lower among many working-age adults despite higher earnings, reflecting how the competing pressures of careers and family responsibilities can impact people's ability to plan for the future and make time for wellness.

Adults in Ireland are split as to their priorities in life and whether they would prefer a traditional, linear working life (45%) or a more flexible life, potentially choosing to retire later or more gradually (55%).

Figure 8: Approach to life that comes closest to your ideal

A traditional life:

45%

Finish education > Work full time until State pension age > Fully retire

A flexible life:

55%

May return to learning during working life, may choose to retire later/more gradually

While preference for a traditional or flexible life is relatively consistent by gender, there are clear differences by age, with 65% of 18-34 year olds preferring a flexible life, compared to just 40% of those aged 65+. Preference for flexible Vs traditional lives is relatively stable across income groups, except for higher income households, who have a strong preference for flexible lives (67% among people earning €100,000+).

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1.2 Looking to the future

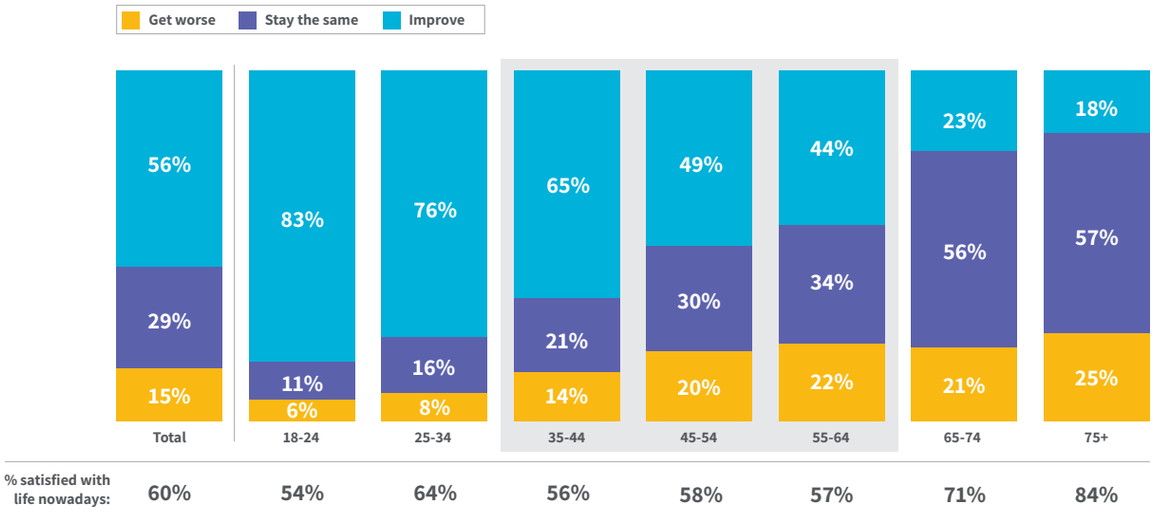
Optimism about the future

1 in 2

People aged 45-54 don't think their lives are going to improve in the future

Optimism is much higher among younger people (83% of 18-24s and 76% of 25-34s), dropping to 49% for those in mid-family and mid-career life stages. People in later life expect things to stay the same more than improve, though their satisfaction peaks at this time.

Figure 9: Expectancy for life to change



Financial optimism in particular drops sharply through mid-life, with the pressure only easing and things stabilising again at retirement age. Clare's story illustrates optimism as retirement approaches and the feeling that drives this:



Clare, age 62

Clare is married with 2 adult daughters, and very much looking forward to retirement, which she describes as the next stage of her life. Her husband will retire next month, and she expects to gradually reduce her working week before retiring at State pension age*.

She sees retirement as a time of increasing freedom. She and her husband can prioritise themselves and make plans without work dictating their schedule.

> "I would like to think we could do things at the drop of a hat, within reason

Read the full case studies in the appendix.

*Ireland's State pension age is 66. Since 2024, people can defer claiming up to age 70. Learn more.

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37% of people aged 55-64 think their finances will get worse in the future compared to 24% of people aged 75+, reflecting how feelings of stability increase post-retirement when previous anxieties have calmed.

These findings reinforce mid-life as the key pressure build for adults in Ireland. Across the research, people aged 35-64 consistently report:

- low life satisfaction
- low feelings of control
- low financial optimism
- low confidence in their ability to fund a longer life.

Younger people remain optimistic about the future, and retirees benefit from greater certainty. People in mid-life are balancing immediate financial pressures, caring responsibilities and careers along with growing concerns about longevity and retirement preparedness.

Mary's story illustrates how external factors can impact feelings of control:

Mary, age 50



Mary lives with her partner and 5 children. She is balancing several significant financial commitments, including funding college education and supporting one daughter's ambition to study medicine.

As Mary has gotten older, she feels less in control. Much of this uncertainty stems from factors like the choices her children will make and the financial implications for her family.

> "Our daughter wants to pursue medicine, and that is going to be a significant financial investment… I still have two dependent children and depending on their choices around college and future career, I do not feel so much in control

Read the full case studies in the appendix.



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1.3 Awareness and perceptions of the 100-year life

Awareness of increasing longevity

Awareness of people living longer is high. Over 1 in 2 people recognise people are living longer and that living to 100 is likely to become increasingly common (55%).

Awareness of living to 100

Over 1 in 2 Expect age 100 to become common

This rises to almost 2 in 3 for people after 65. Longevity awareness also rises with household income up to €100,000.

Figure 10: Awareness of people living longer by age and household income

Gender:	Aware people are living longer
Total	**55%**
Men	**58%**
Women	**53%**

Age:	Aware people are living longer
18-24	**49%**
25-34	**52%**
35-44	**47%**
45-54	**60%**
55-64	**60%**
65+	**64%**

Household income:	Aware people are living longer
Up to €30k	**49%**
€30-50k	**52%**
€50-75k	**65%**
€75-100k	**66%**
€100k+	**65%**



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Attitudes towards living to 100

People generally responded positively to the idea of longer lives. 6 in 10 said they viewed the concept of a 100-year life positively (60%). Only 1 in 10 expressed a negative view (9%).

Just 1 in 4 people said they definitely want to live to 100 themselves (25%), with enthusiasm hinging on quality of life. The importance of healthspan alongside lifespan emerges. People want to be healthy, independent, purposeful, socially connected and financially secure if they are going to live longer.

There are clear demographic differences, with men 12 percentage points more likely than women to say they want to reach this milestone (31% Vs 19%).

+60%
view the 100-year life positively

+Only 25%
definitely want to live to 100 themselves

Interest is higher among younger adults. People aged 25-34 are twice as likely to want to live to 100 as those aged 65+ (32% Vs 16%). Aspirations for a longer life also increased with household income, rising to 27% for those earning between €75,000 and €100,000 and 32% among those earning €100,000+.

Figure 11: People who definitely want to live to 100

Gender:	Definitely want to live to 100
Total	**25%**
Men	**31%**
Women	**19%**

Age:	Definitely want to live to 100
18-24	**26%**
25-34	**32%**
35-44	**29%**
45-54	**27%**
55-64	**18%**
65+	**16%**

Household income:	Definitely want to live to 100
Up to €30k	**23%**
€30-50k	**24%**
€50-75k	**25%**
€75-100k	**27%**
€100k+	**32%**

Personal experience informs perceptions of the 100-year life:

Clare, age 62



Clare's mother lived to nearly 100, and her grandmother to 102, so living to 100 and beyond had always been a realistic prospect and something she has planned for.

> I don't see it as being unusual, so I think I nearly take it for granted that is what is going to happen to me

Read the full case studies in the appendix.



Ciara, age 55

Ciara watched both parents experience significant illness and, having volunteered with older adults through the charity ALONE, she associates extreme old age with declining independence and loneliness.

> There won't be family support if I live to 100... I'll have my pension, I'll have my house... but the prospect of it just sounds dull

She worries about who would support her if she became unwell. She reflects on the importance of dignity, maintaining control over financial decisions and having appropriate legal arrangements in place before they become necessary.

Read the full case studies in the appendix.

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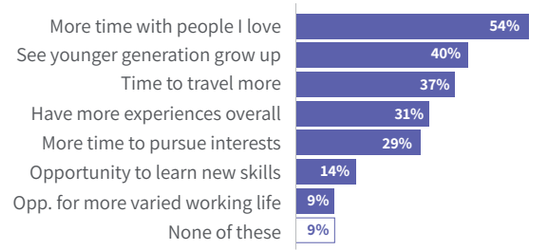
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1.4 What makes a longer life worthwhile?

Positives of living longer

Positivity around the 100-year life is driven largely by personal relationships.

Figure 12: What excites you about the 100-year life?



Note: Multiple responses allowed

Concerns about living longer

People's primary concerns around living to 100 are focused on failing health and loss of abilities.

Figure 13: What concerns you about the 100-year life?



Note: Multiple responses allowed



Mary, age 50

Mary sees living to 100 as both an opportunity and a challenge to society.

She believes healthier older people can make a valuable contribution through volunteering, childcare, supporting their families and helping to strengthen intergenerational connections. However, she is equally conscious of the pressures an ageing population could place on healthcare, housing and public finances.

> Housing would be a serious concern

For Mary, quality of life is far more important than longevity. She would welcome living to 100 if she remained healthy, independent and able to contribute to others, but has little desire to prolong life if it means becoming a burden or spending years in care.

> If I was living a life where I was adding value to others ... but if I was just here as a burden... I wouldn't be too obsessed with getting beyond a healthy age

Read the full case studies in the appendix.

Susie, age 51

Susie's response to a longer life is shaped strongly by her nursing background.

She is aware that living longer only feels positive if health and independence can be maintained. For that reason, she is already taking practical steps to protect her future wellbeing. She goes to the gym regularly, swims, does strength and mobility training, checks in with her GP and has recently started focusing on bone health.

She sees good ageing as partly within a person's control and partly outside it. She feels she is doing what she can: exercising, eating well, not smoking, maintaining mobility and staying socially connected. But she also recognises that illness, accidents or disability could change everything.



> My biggest fear would be some sort of illness or disability that would impact my quality of health and that is outside of my control

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In summary, people are attracted by the opportunities that longer lives create, particularly spending more time with loved ones, personal fulfilment and new experiences. But they are concerned that those additional years could be impacted by declining health and loss of independence. The appeal of the 100-year life depends heavily on maintaining quality of life.

Personal experience shapes people's attitudes, as evidenced by Lucy's and Paul's stories:



Lucy, age 29

Lucy is cautious about living to 100. Having watched her grandmother live with Alzheimer's for ten years, longevity without good health is not an attractive prospect:

> It depends on the manner of living … if you are not going to have mobility or have Alzheimer's or dementia, I wouldn't be happy with that at all. But if you have a normal, happy life, then it seems ok

Read the full case studies in the appendix.



Paul, age 35

Paul is excited by the prospect of living to 100 overall but feels pessimistic about his own life expectancy based on family history.

Read the full case studies in the appendix.

> I'm currently guessing that I'm going to live to about 70... I need to push that out as best I can. My father is 66 and is not that well. I'm quite worried about him already. And I would probably be the very same as him regarding height, weight and health

1.5 Health as the foundation of longevity

Living well for longer

Health emerged consistently throughout the research as the foundation of a successful, longer life.



Margaret, age 45

Margaret finds the idea of living to 100 slightly overwhelming and difficult to imagine.

> I don't think about the age. I just think about… ending up in a nursing home… the illnesses that you potentially could get

Read the full case studies in the appendix.



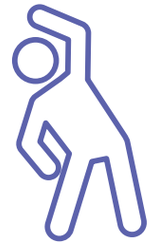
Clare, age 62

Clare expects to live to around 100 years and is positive about the prospect, provided she can live well:

> Longevity means being able to continue the things you want to do for as long as you can… being able to live your best life for as long as you can

Read the full case studies in the appendix.

More than 1 in 2 adults in Ireland say that keeping fit and healthy becomes even more important when viewed through the lens of a 100-year life (56%). This rises sharply with age, reaching almost 4 in 5 among those aged 65+ (78%).



More than 1 in 2

See staying fit and healthy as vital for living to 100.



Lucy, age 29

Lucy would be more proactive about maintaining her health if she genuinely believed she would live to 100.

> If I thought I was going to live to 100, I would be very conscious of my health – weight training rather than just going on walks and things

Read the full case studies in the appendix.

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Employer perspectives

Our roundtable and series of in-depth interviews with Irish employers provided valuable insights.

Employers consistently described health and wellbeing as central to supporting longer working lives. Rather than viewing health initiatives as an employee benefit alone, they increasingly see them as helping people remain engaged and able to contribute for longer.

> We need to be thinking and planning longer into the future about how we work with people as they age and what we can do to support them. Whether that's providing wellness, phased retirement benefits or financial information, we really need to think about how we keep people happy in the workforce for longer

Consumer and employer perspectives align closely on the importance of health. While consumers view good health as the foundation of a fulfilling and independent longer life, employers regard it as essential to enabling people to remain engaged, productive and economically active for longer.

> If people are healthier, they're happier, they're at work more and they're contributing more

Together, the findings suggest that health is becoming the common denominator for successful longevity – for individuals, employers and wider society.



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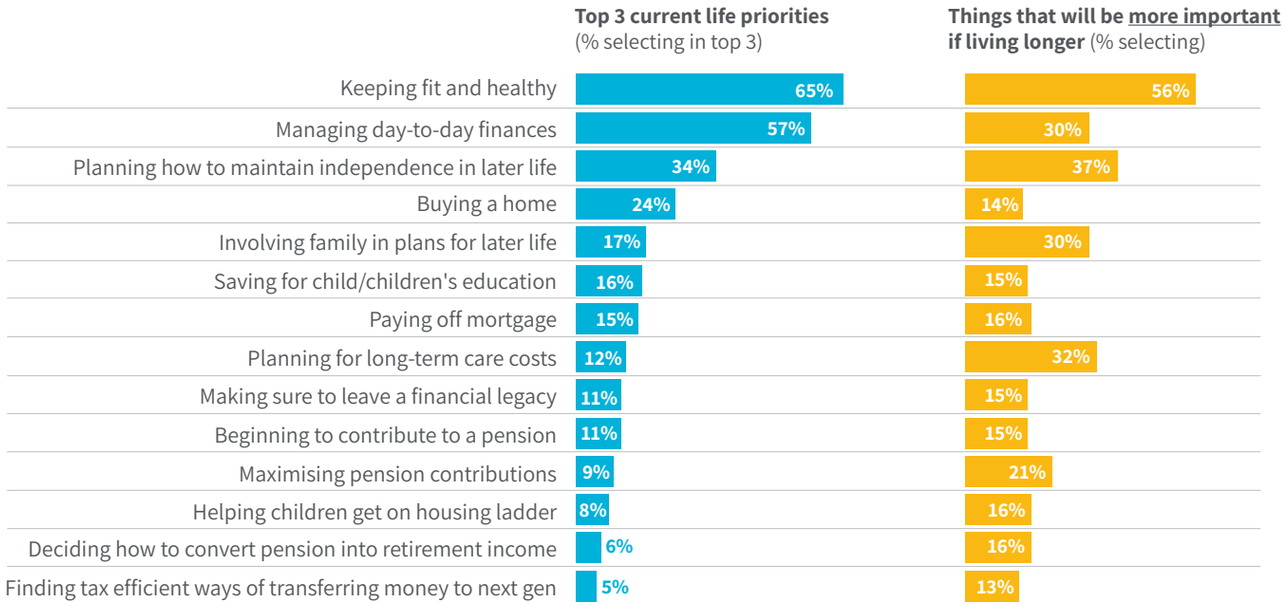
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Living well for longer is the key. While health is foundational, the prospect of living to 100 also encourages people to think more carefully about how they will remain financially secure and independent.

More than 1 in 3 say planning to maintain independence becomes more important (37%), while slightly fewer place more emphasis on planning for long-term care costs (32%) and involving family members in later life planning (30%).

These findings suggest that people increasingly view successful longevity through both a health and financial lens.

Figure 14: How priorities change in the context of living longer





Mary, age 50

Mary feels that, although she has built solid financial foundations, she is not prepared for a 100-year life. Knowing that she would live that long would prompt her to take a much closer look at her finances and plan more deliberately for the additional costs that could come with later life, particularly healthcare and home adaptations.

Read the full case studies in the appendix.

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Part 1: Summary

People are broadly positive about living longer once they can stay healthy, independent and able to enjoy those additional years.

A clear mid-life pressure build emerges, with people 35-64 struggling with satisfaction, control and financial concerns, reflecting the competing demands of work, family and future planning.

The challenge in helping people make the most of longer lives is 3-fold:

People need support to maintain their health, resilience and quality of life

People in mid-life need additional support to navigate the competing pressures

Employers have a role in creating the conditions that support healthy ageing to sustain longer working lives.

Feeling confident

Statistical highlights

Confidence and preparedness define people's response to longer lives

The 100-year life acts as a pressure test on people's sense of control.

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The Control/ Satisfaction Link

PEOPLE WHO FEEL MORE IN CONTROL OF THEIR LIVES ARE ALSO MUCH MORE SATISFIED:

Almost 9 in 10 WHO FEEL **COMPLETELY IN CONTROL** OF LIFE ARE SATISFIED

VS

Just 1 in 10 WHO **DO NOT FEEL IN CONTROL**

Control

Today,
1 in 2 people feel well in control of their lives **(52%)**

This falls to
1 in 3 people when people consider living to 100 **(31%)**

And drops further to
1 in 4 people for people aged 55-64 **(25%)**

Satisfaction

THE MID-LIFE PRESSURE BUILD:
People aged 35-64 feel less satisfied and less in control of their future than people aged 25-34 and 65+

Young Adults aged 18-24 in Ireland are less satisfied than average; substantially less than their UK peers **(54% Vs 64%)**

People aged 75+ are the most satisfied; more than their UK counterparts **(84% Vs 74%)**

Confidence

Only 1 in 3 ARE CONFIDENT THAT THEIR SAVINGS ARE SUFFICIENT TO SUPPORT A **100-YEAR LIFE**

Confidence is higher AMONGST HIGHER-INCOME HOUSEHOLDS AND THOSE WITH PROFESSIONAL FINANCIAL ADVICE

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Feeling confident

While most people are positive about living longer, fewer feel prepared for it. Preparedness goes beyond finances and includes confidence, planning and a sense of control over the future. Here, we explore how ready people in Ireland feel for longer lives and where the key gaps lie.

Key insights

Many are optimistic about living longer, but fewer people feel prepared.

Confidence is shaped by finances and a sense of control over future outcomes.

Advice and guidance play an important role in helping people feel more prepared for longer lives. People prioritise guidance to:

- Ensure they don't run out of money in retirement
- Help with inheritance tax planning
- Understand how much they need for a comfortable retirement.



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2.1 Feeling in control today

Relationship between control and life satisfaction

One of the clearest research findings is the relationship between feelings of control and overall life satisfaction.

A sense of control is inextricably linked to life satisfaction. People who feel less in control of their lives are also much less satisfied. Almost 9 in 10 of those who feel completely in control of life are satisfied (87%), compared to just 1 in 10 of those who do not feel in control (9%).

Almost 9 in 10 Of people who feel in control of life are satisfied

Paul, age 35



Paul feels in control because he has a clear plan. He is expanding his team to reduce his workload and travel commitments to have more family time and a better work-life balance, without compromising his career.

Financially, Paul feels confident. He and his partner save consistently and are thinking about moving to a larger home with more outdoor space for their children. They are also considering purchasing a second property as part of their longer-term financial plans.

> We're currently not under any pressure... we're able to save quite a bit of money and we're able to enjoy life

He plans to retire in his early fifties, giving him more time to spend with his family, pursue hobbies and make the most of life.

Read the full case studies in the appendix.

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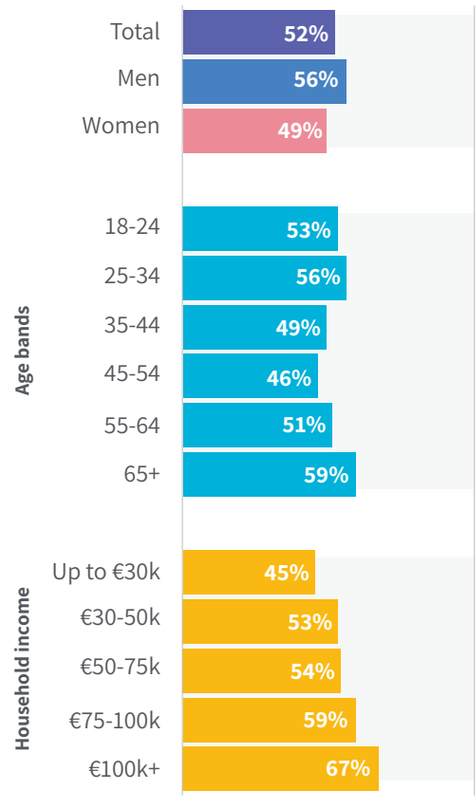
People's sense of control declines to 1 in 2 for those aged 35 to 64, before recovering to 3 in 5 (59%) for people 65+. This reflects the competing pressures associated with mid-life: balancing career progression, financial commitments and caring responsibilities for both children and ageing parents.

Meanwhile, increasing awareness of the need to prepare for later life creates additional financial and emotional demands. The prospect of a 100-year life makes many people feel less in control of their future. Phillip, 47, spoke about how control can decrease over mid-life.

Men are 7 percentage points more likely to feel in control of the direction of their lives (56%) than women (49%). This may partly reflect broader financial circumstances, as women are more likely to earn less and often shoulder a greater share of caring responsibilities, both of which may affect perceptions of control and future preparedness.

A strong financial foundation provides a sense of control. 2 in 3 with a household income of €100,000+ have a strong sense of control (67%), compared to just over 2 in 5 (45%) of those in the lowest income group. Higher-income households are likely to have greater financial flexibility and resilience, helping them feel better equipped to manage both current demands and future uncertainties.

Figure 15: Extent you feel in control of the direction your life is taking





Phillip, age 47

Phillip's immediate future is shaped by two major priorities: saving for a house deposit and starting a family.

However, both goals feel partly outside his control. He can control how much he and his spouse save, but not the housing market. At age 47, he is aware that mortgage eligibility may become more challenging, particularly if he needs a longer mortgage term.

> "The longer time goes on… I will fall into the category of not being eligible for a 20-year mortgage

Phillip's mother's future care is another area of uncertainty. She is currently doing well, but as he is an only child and lives far away, he knows he may need to help make decisions about her care:

> "That's probably the area that I'd have least control over and least resources to know what to do about

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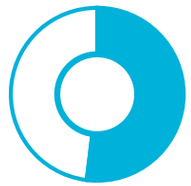
2.2 The 100-year life pressure test

Control today Vs control if living to 100

Before being introduced to the concept of a 100-year life, around 1 in 2 adults felt completely or mostly in control of their lives (52%). However, when asked to consider a future where living to 100 becomes the norm, this falls sharply to less than 1 in 3 (31%).

Control today Vs control if living to 100

More than 1 in 2 Feel in control of the direction their life is taking now (52%).



Less than 1 in 3 Feel in control if living to 100 becomes the norm (31%).



Only 1 in 4 Adults aged 55-64 feel in control when facing a 100-year life.

This decline in perceived control is seen across all age groups but is more pronounced among those nearing retirement. Just 1 in 4 people aged 55-64 feel completely or mostly in control when considering living to 100 (25%). These groups may feel more financially exposed because they have less time to prepare.

The concept of the 100-year life acts as a “pressure test”. When people consider living longer, existing anxieties around work, health, family and retirement intensify.

Men retain a higher perceived sense of control, even in the context of the 100-year life (35% Vs 27%). Similarly, those with higher household incomes feel more in control 38% at €100,000+, compared to 31% overall.

The prospect of living longer heightens concerns around financial adequacy, independence and future uncertainty. People who feel in control of their future are substantially more satisfied. Yet, the prospect of living longer undermines that.

The challenge of the 100-year life is as much about helping people build confidence as it is about helping them build financial resources.

The 100-year life acts as a pressure test, increasing anxiety about financial preparedness, health and future security.

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2.3 Confidence and preparedness

Confidence in funding a longer life

One of the clearest challenges linked to living to 100 is whether people feel they can afford it. Only 1 in 3 are confident that their pensions, savings and investments will be sufficient to support a 100-year life.

Confidence is closely linked to life stage. The older working segments report the lowest confidence levels, particularly people aged 45-54 (29%) and 55-64 (24%). This suggests that living longer may feel most challenging when retirement is closer and there is less time to close any savings gaps.

Use of professional advice and higher incomes are also linked with higher confidence:

> People who had used professional advice reported 45% confidence, compared with 23% for those who had not.

> People in households with income above €50,000 reported 40% confidence, which rises to 57% among those with savings over €50,000.

Impact of professional advice on confidence funding a longer life

45%
Confidence
Among people who **had used** professional financial advice

23%
Confidence
Among people who **had not used** professional financial advice

The relationship between financial stability and confidence about funding a 100-year life is particularly striking. At 31% overall, confidence in sustaining a longer life is higher among those earning €75,000 to €100,000 (37%) and those earning over €100,000 (53%). For higher-income households, increased longevity is more likely to be viewed as an opportunity. For lower-income households, it is more often associated with uncertainty and financial vulnerability. Men are also 15 percentage points more likely than women to express confidence (39% Vs 24%).

Clare, age 62



Clare highlights the importance of good financial advice. She believes support from financial advisors has helped place her and her husband in a strong position for retirement, rather than leaving planning until later life.

Her mother and grandmother lived to 100 and beyond and she and her husband have challenged financial advisors to model their financial planning beyond 90 years to 104 years to reflect this possibility.

> That is the one thing we have said; that in planning, there is no point in them saying to us “you will have enough to live on until you are 90” because we think we will live longer than that

Read the full case studies in the appendix.

Mary, age 50



Mary is unsure whether her pension will be sufficient. She has paid into it since she was 22, but is unsure how much she has saved, and feels it will be inadequate:

> I don’t have a clue, and I would say it was pennies compared with where it should be at this stage

She doesn’t think her pension will support a comfortable retirement:

> I wouldn’t be confident that my current financial planning would be able to support me comfortably. If I would like a certain lifestyle in my later years, I need to do better than I am doing at the moment

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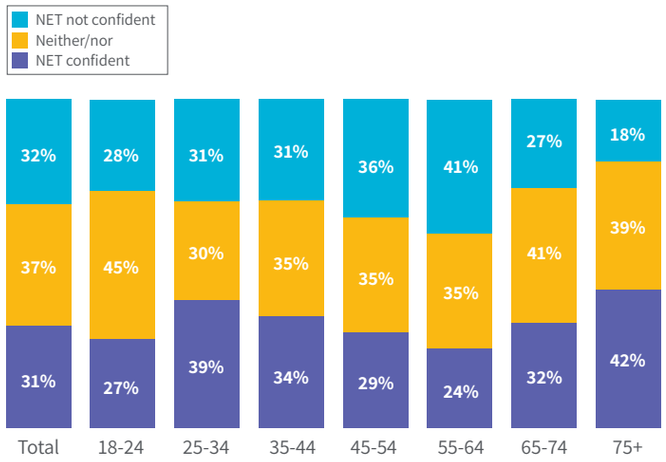
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2.4 The role of financial planning and advice

Professional financial advice and confidence are clearly linked. As covered in section 2.3, people who have availed of advice are substantially more confident that they can afford a longer life, suggesting that advice is key in helping people navigate increased longevity confidently.

Figure 16: Confidence that pensions, savings and investments will be enough to sustain a longer life



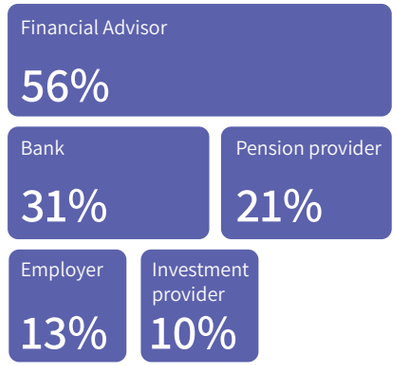
As people contemplate longer lives, financial advice emerges as a critical source of confidence, preparedness and control, though only 4 in 10 people have used professional financial advice so far (42%).

Figure 17: Use of professional financial advice by age and sources of advice

42% have used professional financial advice

18-34	35-44	45-54	55-64	65+
37%	40%	41%	46%	49%

Source of advice used (among those who have used financial advice)





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Use of financial advice is strongly linked to both demographics and financial circumstances:

- Use of financial advisors increases with age, reaching 49% among those over 65
- Use is higher among those with household incomes of €50,000 or more (51%), rising to 55% among those earning over €75,000
- 69% of those with savings above €50,000 have used financial advice, compared with 30% of those with savings of up to €10,000 (including those with no savings)
- Use of financial advice is higher among men than women (49% Vs 35%).

Figure 18: Use of professional financial advice by gender, savings and household income

	% yes
Total	**42%**
Men	**49%**
Women	**35%**

Savings	% yes
Up to €10k	**30%**
€10-50k	**48%**
€50k+	**69%**

Household income	% yes
Up to €30k	**37%**
€30-50k	**40%**
€50-75k	**45%**
€75-100k	**55%**
€100k+	**55%**

3 in 4

Believe it's important to get financial advice on funding a longer life



Reasons for seeking advice

People were more likely to seek financial advice for specific products than for broader financial planning. The most common reasons were:



Perceived value of financial advice

Professional financial advice will be key in the context of a 100-year life. 3 in 4 people believe it is important to get advice on funding a longer life (74%) and passing on money in a tax efficient way (74%).

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Respondents clearly valued professional financial advice in helping people prepare for a longer life. Overall, all aspects of financial advice rated highly including:

- Helping people ensure they don't run out of money in retirement (70%)
- Helping people with inheritance tax planning (67%)
- Advising on how much is needed for a comfortable retirement (67%).

Even the lowest-rated benefit - helping families discuss the transfer of wealth across generations - was valued by 56% of respondents.



Lucy, age 29

Lucy would like more support in understanding how the amount paid into her pension translates into an income in later life.

> More clarity about "this is what you pay... if you paid x amount more, this would mean..."
> And more tools and things to help us to envision what we are going to be seeing when we retire

Read the full case studies in the appendix.

Figure 19: Aspects that financial advice is most valued for

Helps plan my finances so I don't run out of money in retirement	**70%**
Helps me avoid paying excessive tax on money transferred to next generation	**67%**
Advises me how much I need in pension for a comfortable retirement	**67%**
Helps me plan for meeting care costs	**66%**
Helps me understand impact of living longer on finances/family	**65%**
Keeps me up-to-date on changes in tax or regulation that might affect me	**65%**
Helps me find a balance between funding a comfortable retirement and gifting/leaving money	**63%**
Provides objective and expert guidance to my family as well as me	**62%**
Puts clear plans in place regarding transfer of money between different generations	**61%**
Understands my family dynamics and any sensitivities	**59%**
Facilitates conversations between family members of different generations about the transfer of money	**56%**

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Future need for advice and trusted sources

Increased demand for guidance is clear as people adapt to longer lives. 6 in 10 adults in Ireland believe they will need financial advice as longevity increases (60%). Demand is particularly strong among people aged 25-34 (69%), higher-income households (76% among those with income of 100k+), and those with savings or investments over €50,000 (73% among those with savings of €50,000+ and 75% among those with investments of €50,000+).

When considering future advice needs, people are most interested in support around savings (46%) and retirement planning (43%). This signifies a realisation that longer lives require both greater financial resources and more sophisticated planning.

Financial advice and funding longer lives

+6 in 10 Adults believe they will need financial advice as longevity increases.

Margaret, age 45



Margaret has thought about retirement, but not in detail. Ideally, she would retire at 60 but stay working in some capacity. By 67, she wants to stop working altogether.

> I definitely think that I would want to stop working at 67. That would be my cut-off point

She does her own financial planning and budgeting, using a spreadsheet tool. In the next few years, she expects to engage a professional advisor.

> Probably in the next kind of couple of years, I would kind of sit down and… speak to someone and say, “Okay, this is the situation. This is where I’m at”

Read the full case studies in the appendix.

+ #1 Most Trusted

52% Professional financial advisors are the top choice for guidance among adults in Ireland

37% Banks	**32%** Pension providers	**30%** Family & friends
	16% Investment companies	**14%** Employers

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Employer perspective

Employers recognise that helping people prepare for longer lives involves more than benefits. A recurring theme was encouraging earlier and more regular engagement with financial planning, which is a particular challenge among younger employees.

> Targeted group sessions...
> and as people get closer to retirement,
> individual sessions would be really useful

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Part 2: Summary

Awareness of longevity is outpacing preparedness. Many people recognise the need to plan for longer lives, but fewer feel confident that they are on the right track.

Control and confidence are recurring themes. People who feel in control of their future report higher confidence and wellbeing - yet the prospect of living to 100 greatly reduces that sense of control, particularly among those approaching retirement.

Financial advice has an important role in preparing people for longer lives and building confidence. Normalising the use of financial advice and making it easily accessible will be important to boost both preparedness and confidence.

Employers can help by creating earlier and more regular opportunities for employees to engage with financial wellbeing and retirement planning, rather than waiting until retirement is imminent.

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Part 3

Planning proactively

Statistical highlights

People recognise the need for financial planning but there is a disconnect between awareness and action

People who have had professional advice report 45% confidence about funding a longer life Vs 23% for those who have not.

The Advice/Confidence Link

PEOPLE WHO HAVE HAD PROFESSIONAL ADVICE REPORT **45%** CONFIDENCE

Vs

23% FOR THOSE WHO HAVE NOT

Finances, living longer and retirement plans

FINANCIAL PREPARATION IS CENTRAL TO PEOPLE'S 100-YEAR LIFE STRATEGIES:

6 in 10 adults in Ireland believe they will need financial advice as longevity increases

7 in 10 expect to save or invest more

Only 1 in 5 expect a traditional hard stop in work at a fixed retirement age (19%)

MANY ARE CAUTIOUS ABOUT INVESTING:

5 in 10 (51%) WOULD SAVE MORE FOR A **LONGER LIFE**

4 in 10 (40%) WOULD **INCREASE** PENSION CONTRIBUTIONS

2 in 10 (21%) SAID THEY WOULD **INVEST MORE** (outside of pension savings)

74%

Of people believe it will be important to get advice on funding a longer life and passing on money in a tax efficient way

52% **OF PEOPLE BELIEVE**

Professional financial advisors are the most trusted source of guidance on pensions and retirement planning

The savings gap: the amount people have actually saved for later life is only 1/3 of what they believe they will need

€102k Vs €315k

LIVING LONGER WILL IMPACT FAMILIES AND INTERGENERATIONAL WEALTH BEHAVIOURS:

Around 4 in 5 people believe it will be important for families to have open and honest conversations about...

PLANS FOR **LATER LIFE** (82%)

PASSING ON **MONEY** (79%)

1 in 4 people struggle to discuss later life plans and inheritance with family

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Planning proactively

Longer lives challenge people to rethink traditional assumptions about retirement. Most recognise the need to work differently, plan proactively and save more. But many have not started taking action yet. This section explores how people are planning financially.

Key insights

People increasingly recognise longer lives may require different approaches to work, retirement and financial planning.

Awareness does not always translate into action. Closing the gap between intention and preparation will be critical.

Open, honest family conversations about later life planning and passing on wealth are seen as crucial - but can be difficult to have.



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3.1 Retirement expectations

Expected retirement age

The prospect of a 100-year life shifts retirement expectations later across all age groups, reinforcing the view that retirement will become a more gradual and flexible transition rather than a hard stop.

ONLY 1 in 5 expect a traditional hard stop in work at a fixed retirement age (19%)

Nearly 3 in 4 adults in Ireland said broadly that people will need to work longer to support themselves in later life (74%), rising to close to 9 in 10 among those aged 65+ (85%).

However, when asked how they might change their own expected retirement age, people only made minimal adjustments. Younger people (18-24) increased their expected working life by around 3 years, while those aged 65+ added 4 years. All others only added about 1 year.

Lucy, age 29

Lucy expressed some reservations about working longer:



> I would still want to take it easy, like enjoy the last period of your life

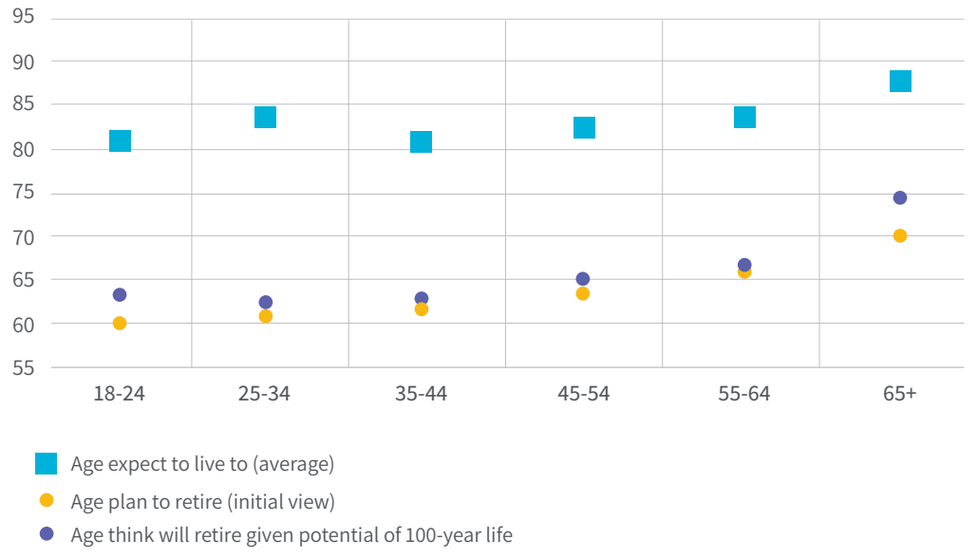
Read the full case studies in the appendix.

What this means

The findings highlight a recurring pattern: people understand that longer lives will require change, but many find it hard to start making changes and take meaningful action.

This suggests that living longer is not yet embedded in people's financial and retirement planning.

Figure 20: How people expect to change their retirement age if living longer



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Retirement planning in the UK compared with Ireland

In the UK, there is a similar pattern, but people are open to more substantial changes. Across all UK age groups, planned retirement ages increase when respondents consider living to 100.

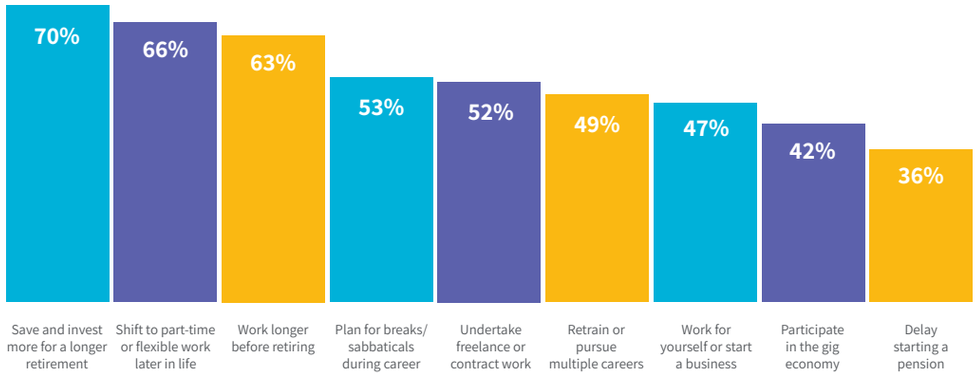
More young people in the UK are open to larger increases in retirement age compared to Ireland. People aged 18-34 expect to increase their planned retirement age by 5 years on average. As in Ireland, those closest to retirement make the smallest adjustments: reflecting the constraints of changing long-established plans.

Impact of the 100-year life on retirement plans

Financial preparation is central to longer life plans. Around 8 in 10 adults in Ireland feel longer lives will require financial retirement planning (80%) and regular retirement plan reviews (77%).

7 in 10 say they would save or invest more (70%), while 2 in 3 would seek to transition into part-time or flexible work later in life (66%). A similar proportion would work for longer before retiring altogether (63%).

Figure 21: Likelihood of adjusting work and retirement plans if living to 100 becomes normal



Note: Multiple responses allowed

Strategies around longer working lives vary by life stage. 58% of 18-34-year-olds expect to retrain or pursue multiple careers, extending and diversifying their working lives.

More than 7 in 10 people between 25 and 44 anticipate saving and investing more (75% for 25-34 year olds and 72% for 35-44 year olds), reflecting the greater opportunity they have to build financial resilience over a longer time horizon.



Lucy, age 29

Lucy earns well, saves regularly and contributes 15% of her salary to a company pension. Career progression matters primarily from a salary perspective to help her save up for a house deposit and build financial security.

Looking ahead, Lucy expects her working life to evolve. She can imagine taking a career break, travelling and eventually leaving the industry she's in for something more creative and independent. She sees retirement as not necessarily stopping work altogether, but as a point where she has the option to choose a different kind of work.

> I don't think about retirement as in retiring and then not working at all, but I do think about leaving this current industry… If I worked in this industry for another ten years, and then opened a pottery studio or something and did that as my work — something more independent

Read the full case studies in the appendix.

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Lucy, age 29

Lucy identified the appeal of a shorter working week to older workers:

> If I had a three-day weekend now, I would love it. And then, after 70, if you had a three-day working week, even better

Read the full case studies in the appendix.

In contrast, those close to or beyond retirement age are more likely to expect that people will work longer. 3 in 4 people aged 65+ anticipate either working longer (77%) or moving into part-time or flexible roles (78%).

Gender differences are also evident. Men are more likely to anticipate pursuing multiple careers than women (52% Vs 45%), starting a business (52% Vs 42%), undertaking freelance work (55% Vs 48%), or participating in the gig economy (48% Vs 36%).

Phillip recognises the need to adapt his plans, if living to 100, by transitioning to a different role.



Phillip, age 47

The prospect of a 100-year life makes Phillip question whether his current retirement assumptions are realistic. If he was going to live for 35 years after retiring, his idea of an "easy life" is not realistic. He might decide to work longer, both for income and to occupy himself.

He might also change roles. With a qualification in counselling and psychotherapy, he would consider developing private practice work, starting with one day a week.

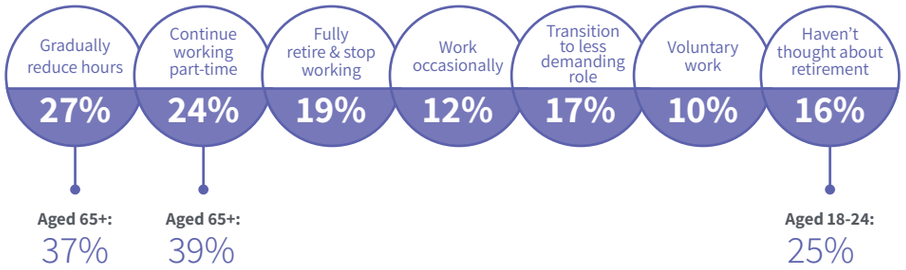
> If I knew that I was going to live to 100…
> that's probably one change I would make

Read the full case studies in the appendix.

Working longer and phased retirement

The findings suggest the traditional notion of retirement as a single, definitive event is already giving way to a more gradual and flexible model. Rather than stopping work entirely, many expect to phase their retirement over time.

Figure 22: Working life strategies for living longer



Note: Multiple responses allowed

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Employer perspectives

> People want a gentle retirement

Employers discussed more phased retirement, consultancy work, mentoring and project-based roles that allow experienced employees to continue contributing and pass on their crystallised intelligence while reducing work commitments.

> They can do 12 months, take 6 months off and then come back for another project

> It's not like, here you are, and now you're not. It's a step-by-step process

The employer roundtable reinforced that longevity is not just a future workforce issue. Participant organisations are already receiving requests to extend working lives, introduce more flexible retirement arrangements and rethink how they retain specialist knowledge.

> It's happening now

They acknowledged that today, these tend to be single individual cases rather than forming part of a fully conceived scalable longevity strategy. However, some employers are actively considering how to approach career longevity more strategically, alongside reviewing retirement policies and employee benefits.



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Our consumer research shows that employees increasingly expect retirement to become more gradual and flexible. Employers see a similar pattern and are beginning to explore the scalablity of phased retirement, and examine how mentoring and consultancy arrangements might allow experienced employees to add value in new ways while transitioning towards retirement.

Drivers of longer working lives

Today, only a minority of adults in Ireland currently work beyond retirement age. The findings challenge the traditional view that finance is the main reason people keep working. In reality, people are more likely to be motivated to work longer by personal factors like enjoyment, purpose and social connection.

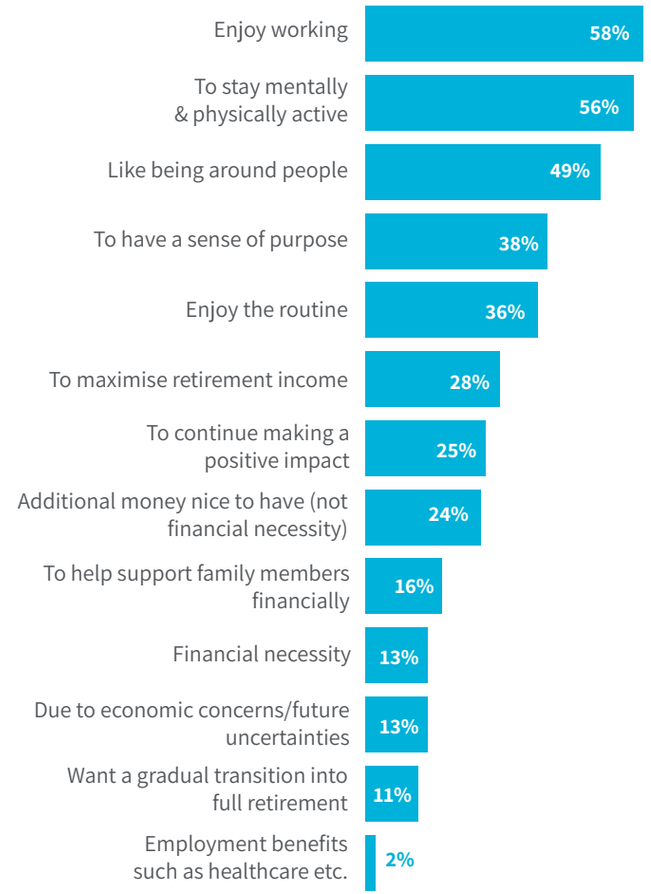
3 in 5 continue working because they enjoy it (58%), and a similar proportion want to stay active (56%). Around 1 in 2 value social interaction (49%), with a sense of purpose (38%) and routine (36%) playing important roles.

Almost 3 in 5
continue working because they enjoy it (58%), while others want to stay active (56%)

Around 1 in 2
value social interaction (49%)

While longer lives may increase the financial need to work, the good news is that the role of work as a source of wellbeing, identity and connection is unlikely to diminish.

Figure 23: Why people keep working after 65 today



Note: Multiple responses allowed

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3.2 Saving and investing for longer lives

Saving priorities

To understand how prepared people feel for retirement, respondents were asked how much they would need to save to live comfortably. On average, respondents estimated they would need €315,000.

Younger people gave higher estimates than older respondents, and expectations rose with household income. Those earning more than €50,000 believed they would need around €430,000.

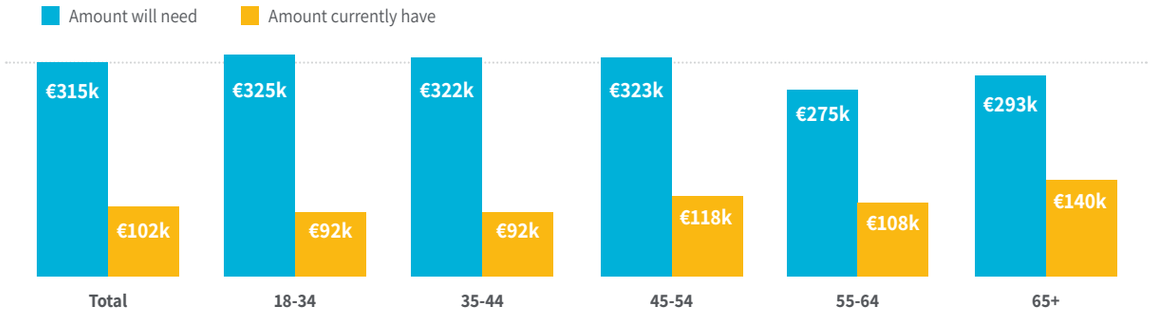
These estimates raise an interesting question about whether people fully appreciate the financial implications of living longer. While people recognise substantial savings will be required, the amounts cited are modest in the context of potentially spending 25-35 years in retirement. For example, the average estimated fund of €315,000 would purchase an annual pension income of €17,252 at age 65.[6]

Retirement savings gap

Added to that, there is a substantial gap between the savings people believe they will need and the amounts they actually have. On average, the amount people have in retirement savings (€102,000) is less than a third of what they believe they will need (€315,000). This is particularly concerning for people approaching retirement who quote only €108,000 in retirement savings on average, have limited time to close the gap and were also least confident that their savings would support a longer life. For context, a fund of €108,000 would purchase an annual pension income of just €6,042 at age 65.[7]

This gap suggests many people are significantly underprepared for a longer retirement.

Figure 24: Estimated savings needed for a comfortable retirement Vs how much people actually have



Phillip's story shows how knowledge around pensions can be low, despite an understanding that longer lives are increasing.



Phillip, age 47

Phillip has a company pension but admits he does not understand it. He receives paperwork each year but does not know the provider, value or likely outcome. He recognises this is something he needs to address.

> "I do have a work-related pension. No, I couldn't tell you what's in it… I don't really pay it much attention, which is something I suppose that I should change

Read the full case studies in the appendix.

6. Source: Irish Life, July 2026
7. Source: Irish Life, July 2026

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Investing confidence

While people recognise longer lives will require more financial resources, many are cautious about investing.

When asked how they would prepare for living longer:

> 5 in 10 (51%) said they would save more

> 4 in 10 said they would increase pension contributions

> Only 2 in 10 (21%) said they would invest more (beyond pension savings).

Willingness to invest varies considerably with demography. Younger adults are most open to investing, while interest declines sharply among people aged 55-64 (11%). Men are nearly twice as likely as women to say they would invest more (26% Vs 16%). Willingness largely increases with household income, reaching 36% among those earning €100,000+.

Figure 25: Strategies for funding retirement for a longer life: by gender, age and household income

Put more money into investments	
Total	**21%**
Men	**26%**
Women	**16%**

Age group	
18-24	**25%**
25-34	**27%**
35-44	**21%**
45-54	**23%**
55-64	**11%**
65+	**13%**

Household income	
Up to €30k	**13%**
€30-50k	**21%**
€50-75k	**25%**
€75-100k	**23%**
€100k+	**36%**

Investing is widely recognised as a potential route to stronger long-term returns, but people lack confidence in their knowledge and capabilities. Only around 4 in 10 rate themselves highly for investment knowledge or confidence.

Confidence is higher among those who have received professional financial advice and among higher-income households: both record confidence levels of more than 50%.

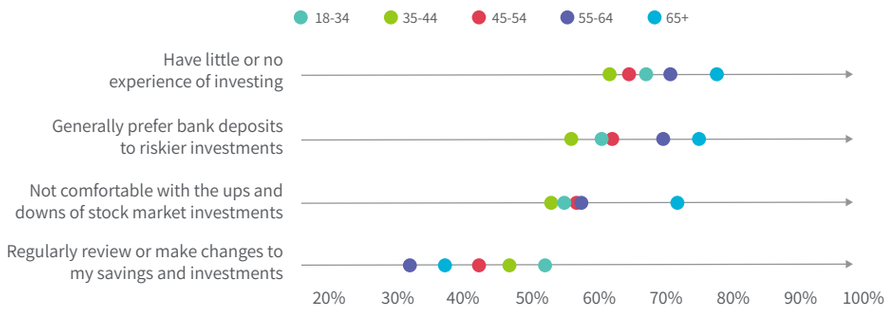
Some barriers to investing emerge:

> More than 2 in 3 respondents said they had little or no experience of investing. This was more common among women than men (75% Vs 62%) and among those aged 65 and over (78%)

> Almost 2 in 3 preferred bank deposits to riskier investments. This view was strongest among those aged 65+ (75%) and was more common among women than men (68% Vs 60%)

> More than 1 in 2 (58%) said they were uncomfortable with stock market swings. This discomfort was higher among those aged 65+ (72%), and for women Vs men (61% Vs 55%).

Figure 26: Attitudes to investing



At the same time, engagement with financial planning is limited. Fewer than half of respondents regularly review and adjust their savings and investments (44%). This behaviour is more common among younger adults (56% of those aged 25-34) and rises to 61% among higher-income households.

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Longer-term financial planning

The findings point to a tension at the heart of the 100-year life: people know longer lives require greater financial resources, but few have plans in place or are confident in their ability to generate them.

A savings gap exists between what people believe they will need and what they actually have. Most understand the need to save more, but relatively few feel confident about investing, despite the role that long-term investment growth can play in funding extended retirements.

The challenge is about building confidence and financial capability. Professional advice, financial education and accessible investment solutions may be key to turning awareness of longevity into meaningful financial plans.



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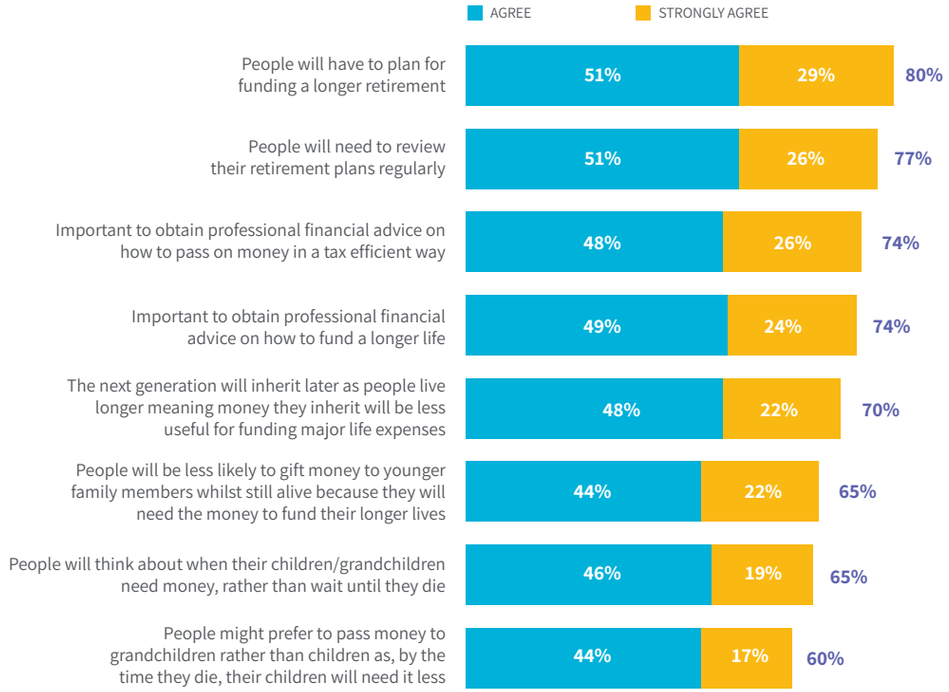
3.3 Planning across generations

Wealth transfer and inheritance

Longevity is expected to reshape family relationships and the timing of wealth transfer. As people consider longer retirements and potentially greater care needs, families increasingly want earlier, more open conversations about later life planning, inheritance and support.

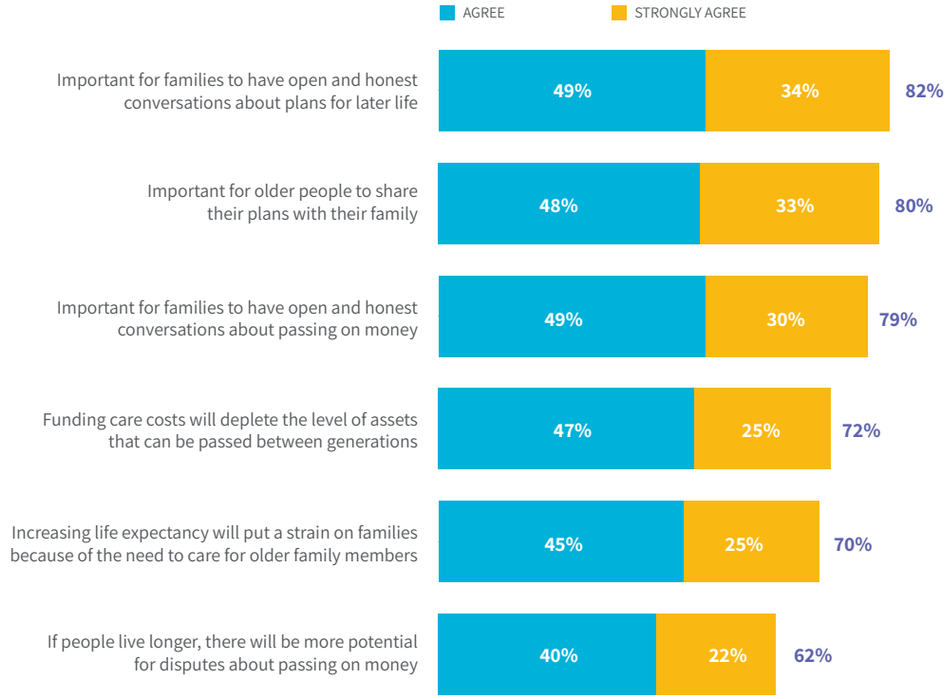
People believe longevity is likely to impact intergenerational wealth transfer, with gifting becoming less common due to extended financial needs (65%) and people opting to pass money on to their grandchildren rather than children (60%).

Figure 27: Agreement with retirement planning and intergenerational wealth statements about the 100-year life



Considering the 100-year life and its impact on intergenerational wealth behaviours, 4 in 5 believe it will be important for families to have open and honest conversations about plans for later life (82%) and passing on money (79%). Increasing life expectancy is expected to put a greater strain on families due to additional care needs (70%) and more potential for inheritance disputes (62%).

Figure 28: Agreement with family dynamics statements about the 100-year life



Women value the need for open and honest conversations about later life plans (85%) and passing on money (82%) more than men (80% and 76%). People 65+ are also much more likely to prioritise these conversations (88% and 86%).

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Taboo conversations

Despite broad agreement on the need, many find it difficult to have open and honest conversations about later life planning and wealth transfer. 1 in 4 struggle to discuss later life plans and inheritance with family members (25%).

Figure 29: Ease for families to have open conversations about later life and passing on money

43%

think it will be easy for their family to have open conversations about later life and passing on money

Others feel:

- **Uncomfortable to talk about death and later life** 44%
- **No one wants to think about it** 39%
- **Anxiety about family conflict** 34%
- **It's too complex** 20%
- **It's a taboo subject** 20%
- **It's a private matter** 25%

Interestingly, these conversations get easier with age. And they are also easier for those who have previously used financial advice (53% Vs 37%). So, advisors have an important role in both financial planning and in facilitating these discussions.

Longer lives will make inheritance planning increasingly important. As wealth transfer occurs later and care needs become more complex, open conversations between generations will be a critical part of preparing for longer lives.



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Part 3: Summary

Longer lives are challenging people to rethink retirement, saving and financial planning. While most people recognise that people will need to save more, work for longer and take greater responsibility for funding their later life, few have taken steps or adapted their plans yet. Awareness has not translated into action.

People understand the need for longer-term planning, but many continue to underestimate the scale of adjustment required.

Retirement expectations only shift modestly when people consider living to 100, confidence in retirement savings remains mixed, and many are cautious about investing to fund a longer life.

The challenge is to help people develop the confidence, skills, capability and planning behaviours needed to take meaningful action and unlock the benefits of living comfortably for longer.



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Part 4

Working differently

Statistical highlights

Workplaces and career paths need to evolve to support people living longer

Workplace Adaptation

Almost 8 in 10
people believe employers and governments need to provide greater support to help people remain healthy and economically active for longer **(77%)**

95%
of people believe organisations will need to adapt to **people working longer**

Almost 8 in 10
people believe workplaces need to adapt to the needs of older workers **(79%)**

Individual Adaptation

3 in 4 people
feel people will need to...

Continually acquire new skills throughout their careers **(74%)**

Adopt more flexible ways of working **(73%)**

MOTIVATION AROUND WORK CHANGES OVER PEOPLE'S CAREERS, REFLECTING A SHIFT FROM FINANCIAL PROGRESSION TOWARDS PURPOSE AND SOCIAL CONNECTIONS:

55% of younger workers
rank salary and benefits in their top 3 motivations for work.

After 45
The importance of career development declines

After 55
The importance of salary declines rapidly

After 65
workers value work that aligns with their personal values **(39%)** and provides opportunities for social connection **(33%)**

The Health/Wealth Link

SUCCESSFUL LONGEVITY IS SEEN THROUGH BOTH A HEALTH AND FINANCIAL LENS:

4 in 5 adults
see health as a key enabler for...

Working Longer **(85%)**

Securing financial wellbeing in later life **(83%)**

Older Workers

8 in 10
people believe older workers bring valuable experience at work **(82%)**

LESS THAN 2 in 5
believe organisations are actively recruiting older workers **(38%)**

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Working differently

Longer lives are reshaping traditional views of work, health and retirement. Employers and institutions have important roles in supporting people throughout this new map of life.

Key insights

Longevity is a societal challenge as well as an individual one.

Workers will need to acquire new skills throughout their careers and adapt to new ways of working.

Employers and institutions have roles to play in supporting longer lives.

Creating an age-inclusive society and multi-generational workplaces will be essential to maximise the benefits of longevity for everyone.



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4.1 The future workplace

Longer working lives require new ways of working

For many people in Ireland, sustaining a 100-year life will depend on healthspan, adaptability and workplace support. The vast majority (85%) agree that maintaining physical and mental wellbeing will be essential.

Almost 8 in 10

Believe employers and government will need to provide greater support to help people remain healthy and economically active for longer (77%).

A similar proportion agree that workplaces will need to adapt to the needs of older workers (79%).



Lucy, age 29

Lucy sees employers as having a role to play in supporting physical wellbeing and praises her employer for providing a free on-site gym.

Read the full case studies in the appendix.

Paul, age 35

Paul plans to reduce his hours to a 4-day week and use his extra leisure time to improve his health.



> That is what I would like to do… get into a 4-day week to help my own fitness. Currently I am not doing anything healthy exercise-wise. That needs to change, and that will very, very much impact my long-term life

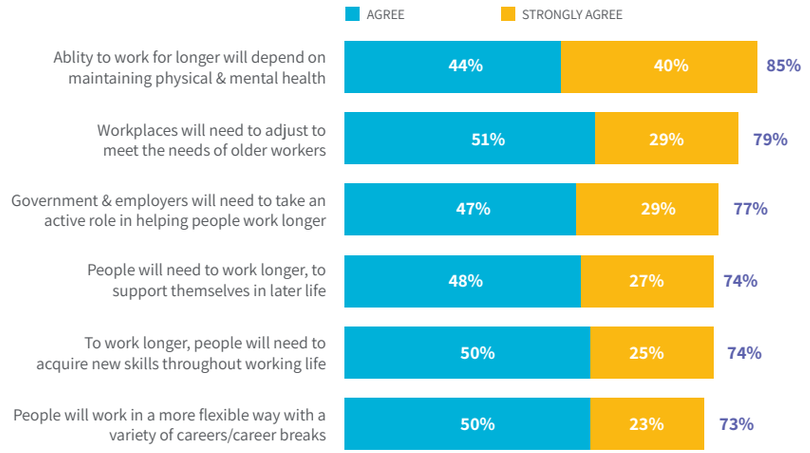
Read the full case studies in the appendix.

Personal flexibility will become increasingly important. Around 3 in 4 agree people will need to continually acquire new skills throughout their careers (74%) and adopt more flexible ways of working (73%).

Agreement on the importance of acquiring new skills is strongest among people with higher levels of education. Support rises from 66% of those with no formal qualifications to 83% for people with a Master's degree. This may reflect greater exposure to ongoing professional development and highlights the importance of life-long learning for everyone.

Together, these findings link longer lives to longer and more varied careers.

Figure 30: Agreement with statements about the 100-year life



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Clare, age 62



Clare recognises the role of life-long education in helping people stay mentally active, socially connected and engaged with the wider world.

> So, people who are living longer can be part of society, regardless of their age

Her husband has enrolled in a University degree course for after he retires. She feels these learning opportunities should be more widely promoted.

> I think it's making that sort of stuff more available, and making people more aware of it because that is something he just found out, quite by accident

Read the full case studies in the appendix.



Employer perspectives

Employers reflected that preparing for longer lives should begin well in advance of retirement, with organisations needing to rethink health, learning, financial education and career development across the whole employee journey.

> We need to figure out a way to have the life cycle reflect the fact that there's longevity

Employers viewed continuous learning as increasingly important in a world of longer careers and rapid technological change. Rather than concentrating development early in people's careers, organisations recognise the need to create opportunities for life-long learning.

> Consistent training...
> every company should be doing that

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Different generations want different things from work

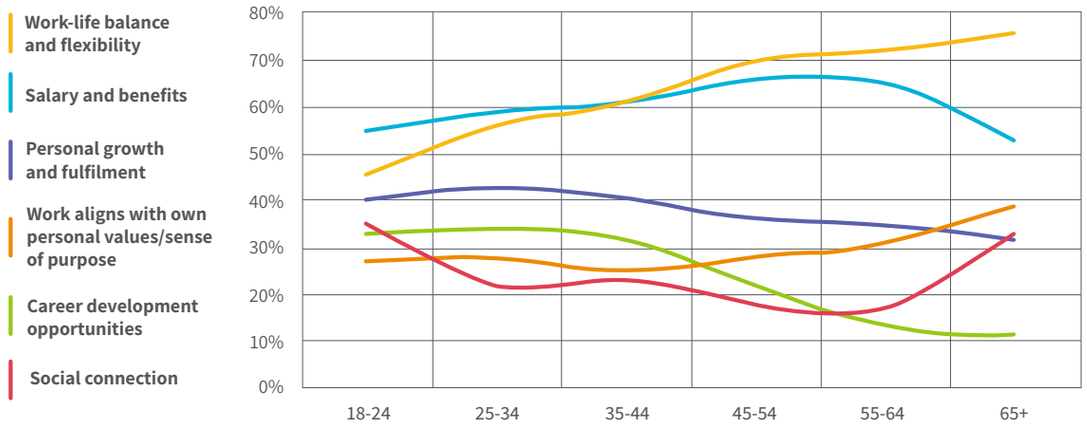
Longer lives are likely to create more age-diverse workforces, bringing together employees at different life stages, with different motivations, priorities and expectations of work. For younger workers, salary and benefits are the primary driver (55%), while 46% rank work-life balance in their most important considerations.

As people move through their careers, priorities shift. Work-life balance becomes increasingly important from the mid-thirties onwards. 7 in 10 of those aged 45+ include work-life balance in their top 3 most important aspects of work, while the importance of career development declines after 45 and the importance of salary declines rapidly from 55.

Workers aged 65+ value work that aligns with their personal values (39%) and provides opportunities for social connection (33%). This reflects a broader shift from financial drivers to personal ones after 65.

Susie highlights how her work priorities have shifted over her working life.

Figure 31: Highest rated aspects of work selected in people's 'Top 3'





"I want to work, I want to make a difference in the world, but I want to be well afterwards

Susie, age 51

Susie expects to work until around 67. As her current role is remote and less physically demanding than her previous hospital nursing role, she can imagine continuing part-time to supplement her income and allow her to stay active and connected.

Her relationship with work has changed significantly over time. Earlier in her career, she wanted the intensity and adrenaline of A&E. Now, she wants to keep helping people, but in a way that does not damage her own health. Tele-triage gives her the best balance: she can draw on her clinical experience and make a difference, while still closing her laptop at the end of the day and having energy left for herself.

Read the full case studies in the appendix.

Ciara's priorities have also changed over the course of her working life. She now values flexibility, balance and support much more than status or salary.

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Ciara, age 55



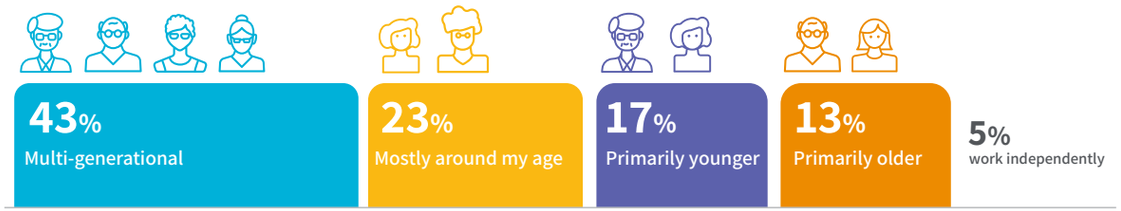
At the age of 55, work has become a much more positive part of Ciara's life. Leaving a highly stressful management environment was a deliberate decision. She has no regrets. Her current role offers flexibility, recognition, continuous learning and a supportive culture. This matters more to her now than status or salary.

> I'm not at the level I've studied to be at or anything like that anymore, and it's brilliant. I have no responsibilities, quite honestly

> They're [current workplace] very flexible… There's absolutely no problem going off during the day to take a class… It makes the workplace just a nicer environment

Read the full case studies in the appendix.

Figure 32: How people describe the generational make-up of their workplaces





More than 2 in 5 workers describe their workplace as multi-generational (43%)



Just over 1 in 5 work primarily alongside people of a similar age (23%)



3 in 10 work with either younger (17%) or older (13%) colleagues.

Multi-generational workplaces are more common among older and higher-income workers. People aged 45-54 are most likely to report working in age-diverse environments (52%), compared with just 31% of those aged 18-24.

These findings suggest age-diverse workplaces are not uncommon, but many organisations still have limited experience of managing employees across a wide range of life stages and career horizons.

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Positive attitudes towards older workers, but employers are not seen as actively recruiting them

Attitudes towards older employees are overwhelmingly positive. More than 8 in 10 working adults believe older workers bring valuable experience to organisations (82%), while 76% believe they improve workplace diversity. A similar proportion reject the stereotype that older employees are resistant to learning, with 72% agreeing that older workers are just as willing to acquire new skills as their younger colleagues.

Older people in the workplace

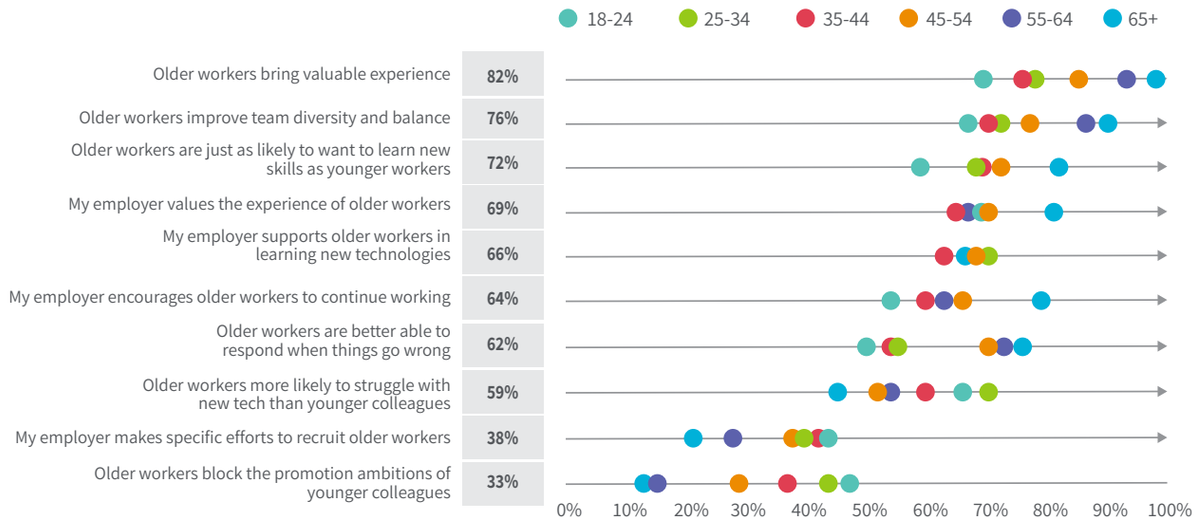
Over 4 in 5
Believe older workers bring valuable experience to the workplace **(82%)**

Less than 2 in 5
Believe their employer is actively recruiting older workers **(38%)**

These positive perceptions are not always matched by confidence in organisational action. While 2 in 3 believe employers support older workers in learning new technologies (66%) or encourage them to remain in work for longer (64%), less than 2 in 5 believe organisations are actively recruiting older workers (38%).

The value of older workers is widely recognised, but many organisations are not perceived to be taking concrete steps to support longer and more diverse careers.

Figure 33: Agreement with statements about older workers by age group



Attitudes towards older workers vary by age. Those aged 55-64 and 65+ are particularly likely to believe older workers bring valuable experience (93% and 98% respectively), compared with 69% of those aged 18-24.

Younger workers are also more likely to perceive potential trade-offs associated with older workers. Almost half of those aged 18-24 agree that older workers can limit promotion opportunities for younger colleagues (47%), compared with just 15% of those aged 55-64 and 13% of those aged 65 and over.

On average, an “older worker” is perceived to be around 55 years old, although younger workers place this even younger.

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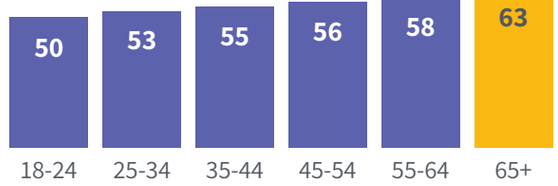
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Figure 34: Average perceived age of "older workers"

+55

is the age at which someone is considered an **'older worker'**



What this means

The findings suggest that longer working lives will reshape the workplace in profound ways. Success will depend on enabling people to work for longer and creating environments that value experience, support flexibility, accommodate changing motivations across the life course and foster positive intergenerational relationships.

Employer perspectives

Enabling knowledge transfer

In the employer discussions, the importance of retaining organisational knowledge was highlighted. Longer working lives were seen not simply as extending careers, but as creating greater opportunities for mentoring, coaching, knowledge transfer and succession planning.

> "They have knowledge you can't buy"

> "We want to keep learning from the older teams and keep the information flowing to the younger teams"

> "How do you replace that knowledge?"

Employers consistently described experienced employees as one of their most valuable assets.

> "Learning from older people is invaluable"

> "How do you get those skillsets passed down to the younger generation?"

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How workplaces will need to adapt

As expectations around work and retirement evolve, there is widespread recognition that workplaces will need to change. Almost all adults in Ireland believe organisations will need to adapt to a future in which people work later into life (95%).

When asked how workplaces should respond, cultural change emerges as the most important priority:

48% Have a more age-friendly culture

41% Offer more flexibility in working arrangements

41% Value skills/ experience of older workers

41% Offer health and wellbeing support

38% Support phased retirement

Employer perspective

The employer research cautions against assumptions that longer working lives will look the same for everyone. People's ability and desire to remain in work will be shaped by their health, financial circumstances, caring responsibilities and the nature of their role.

> "Everybody's circumstances are different

Flexibility, therefore, needs to extend beyond working hours. Employers may need to consider different roles, forms of contribution and transition pathways, recognising that not everyone will be able, or want to extend their career in the same way.





Ciara, age 55

Ciara's current employer already provides many of the things she believes will become important as people work longer. Flexible working, continuous learning, generous training opportunities and wellbeing initiatives all help create an environment where she can imagine remaining in employment for many years.

She believes these supports will become increasingly valuable as workforces age, alongside greater flexibility over working patterns and opportunities to gradually reduce hours rather than stopping work altogether. She would welcome the option to move to a 3 or 4-day working week as she gets older.

Read the full case studies in the appendix.

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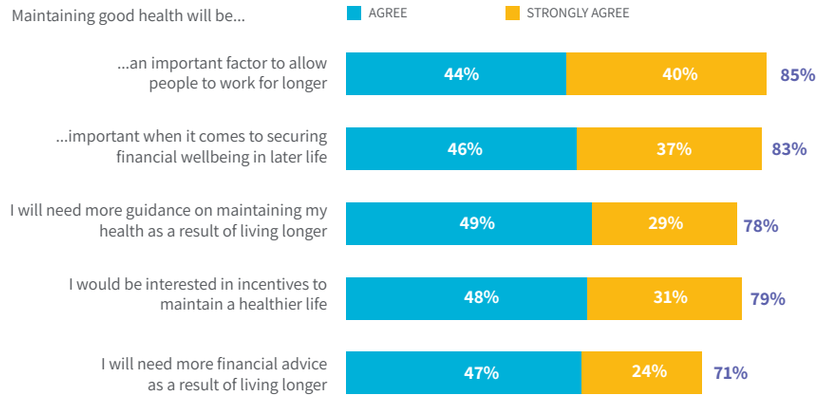
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4.2 Health for longer working lives

Health and financial wellbeing

Good health is viewed as a key enabler of financial security in later life, with successful ageing increasingly being seen through a combined health and financial lens. More than 4 in 5 adults agree that maintaining good health is important for enabling people to work for longer (85%) and for securing financial wellbeing in later life (83%).

Figure 35: Agreement with statements about health and living longer



Those aged 65+ are particularly likely to agree that good health will be essential if people are to work for longer (94%).

Health incentives

People acknowledge that maintaining a strong **healthspan** will require support. More than 3 in 4 agree they will need help to remain healthy as they age (78%), while a similar proportion are interested in incentives designed to encourage healthier lifestyles (79%).

Support for health incentives is consistently high across demographic groups but is particularly strong among those aged 65+ (82%). Interest also increases with household income, rising to 86% among those earning €100,000+.

This suggests that people see healthy ageing as more than an individual responsibility. There is a clear appetite for interventions that make it easier to adopt and sustain healthy behaviours.

Recognition of the importance of preventative health is growing. The strong interest in health incentives suggests many see healthy ageing as something that requires ongoing attention throughout life, rather than intervention only in later years.

Employers also see the importance of preventative health and wellbeing support. This is viewed as benefiting employees by helping them remain healthier and more engaged, while also supporting organisational productivity and retention.

> “We need to think about how we work with people as they age and what we can do to support them



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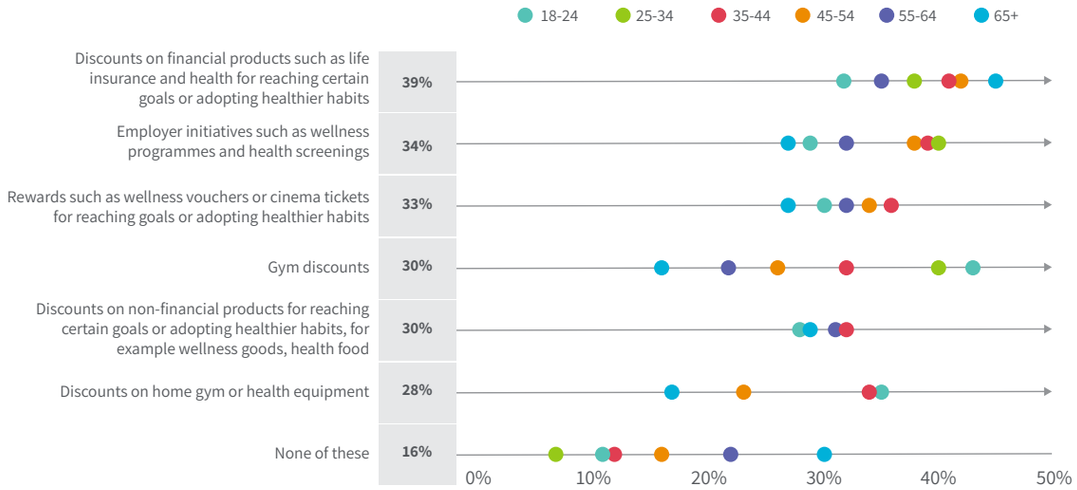
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This interest in prevention is also reflected in the types of incentives people find most motivating. People were shown a range of potential incentives designed to encourage greater engagement with health maintenance.

Financial rewards emerged as the most compelling. Discounts on financial products are the most motivating incentive overall (39%), particularly with the 65+ group (45%).

Fitness-related incentives resonated most strongly with younger adults.

Figure 36: How people rate health incentives by age



Note: Multiple responses allowed



Susie, age 51

Susie sees employers having an important role in helping people prepare for longer lives, especially larger organisations with the resources to invest in staff. For her, good employment is not just about salary, it is about pension contributions, private health insurance, flexibility, supportive management, learning opportunities and wellbeing support.

She would welcome more practical wellbeing support from employers, such as subsidised gym memberships, fitness trackers, health apps, or continued private healthcare into later life. She also thinks the government has a role to play, particularly in funding community resources that help people stay healthy and socially connected.

Read the full case studies in the appendix.

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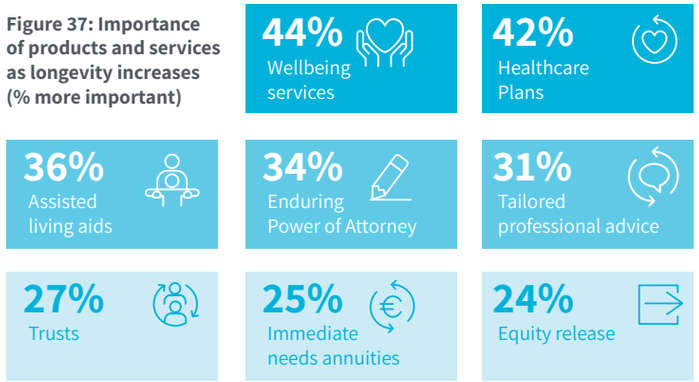
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Health products and services

Mirroring the central role of health in supporting longer lives, health and wellbeing related products and services are rated more important than financial products in helping people navigate living longer.

Figure 37: Importance of products and services as longevity increases (% more important)



Note: Multiple responses allowed

Women consistently rate their importance higher than men (45% Vs 40% for healthcare plans and 46% Vs 41% for wellbeing services).

People aged 55+ anticipate increased demand across a broad range of products and services:

- enduring powers of attorney (54%)
- wellbeing services (54%)
- healthcare plans (51%)
- assisted living aids (46%)
- tailored professional financial advice (38%)

These findings underscore that healthy ageing requires proactive, ongoing planning across the life course. As longevity increases, preparation for later life is evolving beyond purely financial strategies to integrate health, wellbeing and care.

Health and wellbeing benefits become more important

The top 3 workplace benefits today are flexible working hours, paid leave and employer pension contributions (all 37%).

There are some nuances across age groups. Employer pension contributions rank higher with age: 1 in 2 people aged 55-64 rank pension contributions in their top 5 compared with 1 in 5 of those aged 18 to 24 years.

Maternity/paternity leave and financial education and wellbeing are more important to people under 45. Life insurance and critical illness cover are more important to people aged 55-64, and employee assistance programmes to those over 55.

Figure 38: The workplace benefits people rank in their Top 5 by age group

	Total	18-24	25-34	35-44	45-54	55-64	65+
Employer pension contributions	37%	20%	29%	38%	45%	52%	29%
Flexible working hours	37%	34%	32%	39%	38%	40%	40%
Paid leave	37%	40%	30%	41%	40%	36%	28%
Maternity / paternity leave	25%	23%	33%	28%	22%	17%	17%
Employee Assistance Programmes	19%	13%	19%	17%	19%	22%	29%
Mental health programmes	19%	20%	19%	21%	18%	19%	19%
Health Insurance	18%	16%	22%	17%	18%	16%	15%
Health & wellbeing programmes	16%	15%	21%	17%	12%	15%	12%

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The growing importance of maintaining health when faced with the 100-year life became clear earlier in the report. A similar theme is reflected in attitudes towards workplace benefits.

Today, fewer than 1 in 5 people rank mental health programmes (19%), health insurance (18%) or health and wellbeing programmes (16%) among their 5 most important workplace benefits.

When asked to consider a 100-year life, the importance of health and wellness benefits increases markedly. Health insurance rises to 32% (+14%), health and wellbeing programmes to 26% (+10%), and mental health support to 24% (+5%). Critical illness cover sees one of the biggest increases, rising from 7% to 20% in the context of a 100-year life.

+ When asked to consider a 100-year life, the importance of health and wellness benefits increases markedly.



Margaret, age 45

If she knew she was going to live to 100, Margaret would need to take financial planning much more seriously. She would sit down, increase her workplace pension contributions, look at serious illness cover, income protection and health insurance, and make sure plans were written down.

Margaret already has health insurance in place - health checks are important to her because her mother died young.

Read the full case studies in the appendix.

Figure 39: The 5 most important workplace benefits when considering a 100-year life

Most important workplace benefits (% selecting in top 5)	Importance today (initial view)	Importance if living to 100 becomes the norm	Difference
Employer pension contributions	37%	32%	-5%
Flexible working hours	37%	42%	+5%
Paid leave	37%	37%	0%
Maternity/paternity leave	25%	14%	-11%
Employee Assistance Programmes	19%	16%	-3%
Mental health programmes	19%	24%	+5%
Health Insurance	18%	32%	**+14%**
Health and wellbeing programmes	16%	26%	**+10%**
Parental leave	15%	9%	-6%
Ability to take a sabbatical	12%	17%	+5%
Life Insurance	12%	21%	+9%
Income Protection	10%	22%	**+12%**
Carer's leave	9%	11%	**+2%**
Financial education/wellbeing	10%	21%	+11%
Critical Illness Cover	7%	20%	**+13%**
Healthcare Cash Plan	6%	17%	**+11%**
Digital/virtual GP appointments	6%	13%	**+7%**
Annual travel insurance	4%	10%	+6%

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When we look at the differences by age, we see a strong case for tailoring benefit strategies to different life stages, communicating and packaging benefits differently to meet the needs of workers across their careers. For example, you can see a substantial increase in how health and protection benefits are valued for people aged 55+ in the context of a 100-year life. Since satisfaction with work declines in the years leading up to retirement age, you can see how a well-targeted workplace benefit programme could reverse this.

The single biggest increase is for critical illness amongst those aged 65 years and over (+30%). The importance of critical illness increases across all age groups from 35+.

There are also big increases for health insurance amongst workers aged 55+ (+14% for people aged 45 - 54; +24% for people aged 55 - 64 years and +26% for people aged 65+), and healthcare cash plans (+21%), life insurance, financial education and wellbeing amongst those aged 65+ (both +20%). The importance of income protection increases for all age groups over 45 and particularly for people aged 54 - 65 (+21%).

The question asked people to only select their top 5, which led to some 'trade-offs'. Some older workers would trade employer pension contributions for improved health and protection. This reiterates the same concern around failing health in later life – a consistent theme – which leads people to prioritise health insurance and levers like critical illness and income protection, designed to bridge potential income gaps that could arise from poor health before retirement.

Tailoring benefit strategies and communications around specific workplace benefits at different life stages has the potential to boost recruitment and retention and increase job satisfaction as multigenerational workplaces become more common.

Figure 40: The 5 most important workplace benefits when considering a 100-year life

	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 plus
Employer pension contributions	-1%	-3%	-7%	-16%	-13%	-5%
Flexible working hours	-3%	9%	1%	4%	13%	9%
Paid leave	-3%	5%	-7%	0%	3%	-9%
Maternity / paternity leave	-2%	-13%	-10%	-13%	-12%	-12%
Employee Assistance Programmes	-1%	-6%	1%	0%	-9%	-10%
Mental health programmes	8%	5%	5%	3%	9%	15%
Health Insurance	11%	7%	9%	14%	24%	26%
Health and wellbeing programmes	9%	8%	8%	13%	11%	14%
Parental leave	3%	-6%	-8%	-9%	1%	-8%
Ability to take a sabbatical	7%	8%	5%	1%	2%	0%
Life Insurance	7%	6%	10%	11%	8%	20%
Financial education/wellbeing	12%	10%	2%	12%	17%	20%
Income Protection	0%	6%	11%	14%	21%	17%
Carer's leave	3%	6%	1%	2%	4%	7%
Critical Illness Cover	9%	8%	15%	15%	16%	30%
Healthcare Cash Plan	9%	10%	8%	12%	16%	21%
Digital/virtual GP appointments	6%	8%	7%	5%	8%	8%
Annual travel insurance	8%	4%	3%	4%	5%	10%

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Part 4: Summary

Life expectancy changes what people expect both careers and workplaces to look like. People expect longevity to reshape how employers support employees across longer and more varied careers. As careers extend, work needs to become more flexible and retirement more gradual. Workers will look to their employers to support their long-term health, wellbeing and resilience, ensuring they can remain active and productive throughout their working lives.

Workplaces and career paths will need to evolve to support people living longer

The employer research suggests that organisations are seeing evidence of this shift already, including people wanting to work later, the need for greater flexibility, continued learning, preventative health support and new ways of retaining experience.

However, there will be no single model for a longer working life. People's needs and opportunities will differ according to their health, finances, caring responsibilities, life stage and type of work. So, successful adaptation will require more flexibility and choice in how people work, contribute and transition towards retirement.

Responsibility for longer lives does not only rest with individuals; it will require coordinated support that starts earlier and influences how careers, workplaces, benefits and financial support are designed today.

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The prospect and impact of the 100-year life is no longer a distant possibility; we are already seeing a shift. The challenge is how we help the people of Ireland to prepare and reap the benefits of longer, well-lived lives.

The research reveals people in Ireland are largely positive about living longer but are not always confident about navigating it well as individuals.

+ **60% of people see the 100-year life as a positive,** but only 25% say they definitely want to live to 100 themselves.

People recognise longer lives will reshape health, work, retirement, family relationships and financial planning, but are uncertain on what steps to take or how best to adapt. This is particularly true among those in mid-life, who are already juggling a myriad of competing priorities.

+ People aged 35-64 experience lower satisfaction and control than those aged 25-34 and those 65+.

People's aspirations for living longer hinge on those extra years being well-lived.

+ **41% are concerned about ill health** when it comes to living longer.

They want to be healthy, independent, purposeful and financially secure. Financial wellbeing is closely linked to health, which emerges as the foundation of a successful, longer life. Confidence, control and preparedness are increasingly important in helping people embrace the benefits of longer lives.

Successfully adapting to longer lives will need individual, societal and institutional action. Employers, families, government, financial providers and wider society all have roles to play in creating the conditions that allow people to thrive across longer lives.

The opportunity is clear. Longer lives can create more time for family, purpose, contribution and fulfilment.

+ **The opportunity to spend more time with loved ones** that living to 100 brings excites 54% of people, while 40% like the prospect of seeing younger generations grow up.

However, maximising these benefits will require a robust healthspan, greater financial capability and resilience, a commitment to life-long learning and support that evolves in step with increasingly complex life journeys.

Employers are already seeing evidence of the shift that people believe is required to support longer working lives.

+ **Only 1 in 5 adults expect a traditional hard stop at a fixed retirement age**, while many envisage a phased retirement, gradually reducing working hours over time.

Employers recognise the need for working longer, supporting health and wellbeing, flexible career and retirement pathways, continued learning and finding better ways to retain and pass on experience. The challenge now is to move from responding on a case-by-case basis towards designing scalable people strategies that support longer, more flexible working lives.

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+ **95% of people believe organisations will need to adapt** to people working longer.

+ **Almost 8 in 10 people believe employers and governments need to provide greater support** to help people remain healthy and economically active for longer (77%).

+ **79% of people agree they will need to acquire new skills** throughout their careers to sustain longer working lives.

What this means for employers

Longer working lives are likely to create more age-diverse workforces, combining different experiences, priorities and needs.

Key focus areas for employers include:

> **Flexible career design**
Offer greater flexibility, phased retirement, opportunities for lifelong learning to support multi-stage careers and workplace benefits that support long-term health and financial wellbeing.

> **Age-friendly workplace culture**
Employers can embed policies, practices and ways of working that position older workers to thrive in the workplace for longer.

> **Tailored benefits strategy**
Employers can look to support people in meaningful ways at different life stages, like those in mid-life, who are already experiencing pressure. This means moving away from one-size-fits-all benefit strategies. Employers and providers can devise integrated benefit strategies (across health, wellbeing, pension and protection), tailoring communications to people at different life stages and engaging people with messaging that resonates across the life course.

Recognising what matters most to people across life stages and understanding that longevity will impact people differently depending on their roles, sector and individual circumstances will be key to unlocking the benefits of longer working lives.

What this means for policy makers and providers

As longevity increases, adapting successfully will require collaboration across society.

The government and policy makers have an important role in:

> Supporting healthy ageing

> Ensuring that healthcare, pensions and public services remain sustainable as life expectancy increases.

Providers have a key role in:

> Helping people navigate increasingly complex decisions around health, protection, pensions, savings and financial planning

> Empowering access to financial advice supports and guidance

> Supporting employers to provide benefits that resonate with people at different life stages and support people over a longer life.

What this means for individuals

Maintaining good physical and mental health, proactively planning and building financial resilience, and nurturing strong family connections will all become increasingly important as the 100-year life normalises.

Longer lives will reshape people's careers. Rather than following a traditional linear path ending in a fixed retirement age, people may experience a series of careers, explore opportunities for retraining and reskilling, and make greater use of career breaks or phased retirement.

Longer lives are coming. Ultimately, the challenge is to help people live well for longer and make those extra years some of the best of people's lives.

Recommendations

The Life100+ research highlights that the central challenge of longevity is how prepared we are to embrace it. These recommendations provide a blueprint for individuals, employers, and government policy makers to bridge the preparedness gap.

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Recommendations and the insights that inform them

Recommendation	Insights	Actions to take
Design for older workers, phased retirement and flexible working	People in Ireland want a gentle, phased retirement rather than a 'full stop'. Less than 1 in 5 adults (19%) expect a traditional hard stop at a fixed retirement age. Most want to reduce hours or work part-time.	People in Ireland will need to plan for a phased retirement and be flexible in their approach to work. Employers can review policies, contracts and how they support older workers and offer more flexible working arrangements. The government can future-proof the State pension and auto-enrolment model to accommodate phased retirement and people working beyond traditional retirement age.
Develop age-friendly workplaces and policies	48% of adults say an age-friendly culture is the most important workplace change required. 82% say older workers bring value to the workplace, but only 38% believe their companies are actively recruiting them.	People in Ireland already value a multigenerational work environment, seeing the benefits older colleagues bring. Employers who devise longevity strategies, create more age-friendly cultures and adopt multigenerational recruitment strategies are likely to reap the benefits.
Provide benefits and supports that matter	People in Ireland want to live well for longer. The importance of healthspan alongside increased lifespan is crystal clear. 41% of people are worried about failing health in the context of longevity. 78% say they will need help to remain healthy as they age.	Staying healthy is intrinsically linked to a well lived, longer life. Employers and benefit providers have a role to play in helping individuals unlock the benefits of living longer. Employers can work with providers to review their benefit strategy and leverage: > Pension benefits that support and deliver financial long-term security > Group protection benefits that support people as they age (in particular, to counteract health concerns and other mid-life pressures) > Health and wellbeing benefits and initiatives that enable healthspan. Designing integrated benefit strategies that prioritise both long-term financial security and healthspan will be key. Tailoring strategies and benefits for key life stages, championing financial planning and incentivising healthy behaviours will enable workers to enjoy productive, well lived longer lives. Government can introduce community engagement activity for older people alongside more preventive health initiatives and support. They can adapt health policy, care provision and prevention around longer lives and healthspan, not just lifespan.

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Recommendations and the insights that inform them (cont.)

Recommendation	Insights	Actions to take
Empower life-long learning and continuous skills development	74% of people agree they will need to acquire new skills throughout their careers to sustain longer working lives. 79% believe workplaces must adapt to older workers.	People will need to continually acquire new skills throughout their careers and embrace life-long learning. Workplaces need to design for multi-generational workforces and provide learning opportunities across the career span. Government, policy makers and educators can widen access to learning opportunities for older people and provide funding support to generate awareness of these programmes.
Normalise financial planning and advice	Awareness of longevity outpaces action. A stark gap between the €315k people believe they need Vs the average €102k that people report to have actually saved for retirement. 6 in 10 say they will need professional financial advice as longevity increases.	People will need support in bridging the financial literacy gap and gaining confidence when it comes to their finances. Employers can champion financial literacy and provide earlier and more regular access to expert, professional financial advisors. The government can champion longevity preparedness by encouraging people to get advice and boost their financial literacy.
Longevity Task Force	A proactive integrated solution: A cross-departmental Longevity Task Force would help Ireland lead the way by implementing policies that adapt to the reality of the 100-year life. Bring key government departments together with business leaders and consumer groups to assess needs and agree Ireland's first coordinated longevity roadmap.	

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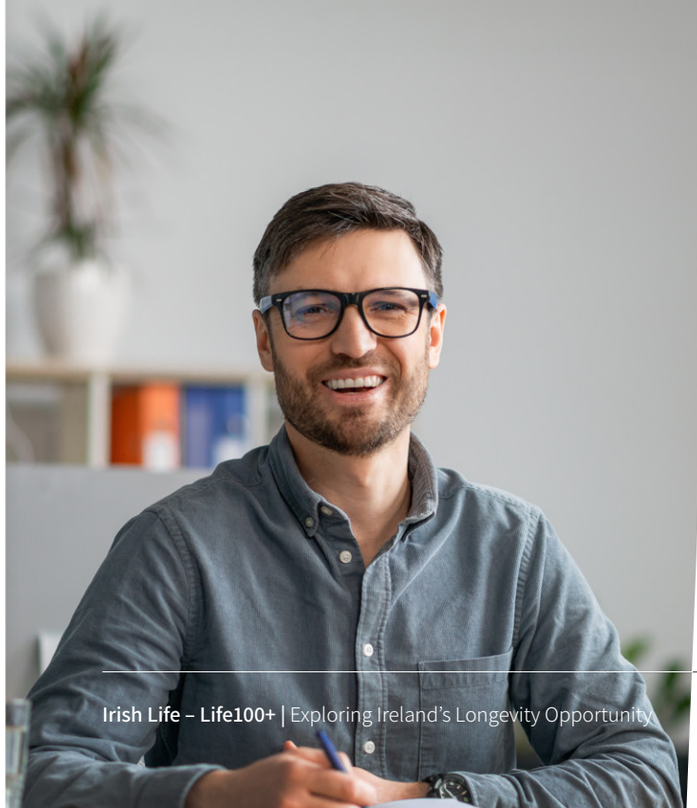
Meet Paul

Paul*| 35

Lives with partner and two very young children, in their own home, financed by a mortgage.

10+ years as a Business Development Manager in the industrial supply sector. His role involves extensive international travel.

Looking to create work-life balance for his family. An active financial planner, looking to set himself and his family up well for the future.



Life right now

With two very young children, Paul's priorities have shifted significantly. Family is now the centre of his life. While he remains committed to his career, success is no longer measured by progression alone. Instead, his focus is on more time for family and a better work-life balance. His goal is to move to a 4-day work week.

> We're currently not under any pressure... we're able to save quite a bit of money, and we're able to enjoy life

Financially, Paul feels confident. He and his partner can save consistently and are thinking about moving to a larger home with more outdoor space for their children. They are also considering purchasing a second property as part of their longer-term financial plans.

Work and career

Paul feels he has reached a stage in life where the hard work of his younger years is beginning to pay off. Throughout his 20s, he focused on his career and invested heavily in building it. Looking back, he sees how the hard work and progression created the financial stability and opportunities he enjoys today.

Paul feels in control because he has a clear plan. He is expanding his team to reduce his workload and travel commitments, to have more family time and better work-life balance, without compromising his career.

The future: healthspan fundamental to living well

Paul's vision for the future is to achieve financial independence early enough to enjoy life while he is still healthy and active. Having seen people work well into their late 60s only to become ill shortly after retiring, he is determined to take a different path. His ambition is to retire in his early 50s, giving him more time with family, to pursue hobbies and make the most of life.

> I see a lot of people... they retire at 66 or 67, and then they get sick all of a sudden. I want to retire early

This ambition has prompted Paul to think seriously about his health. While financial security remains a key priority, he knows retiring early will only be worthwhile if he is healthy enough to enjoy it. One of the main drivers behind his 4-day working week goal is to focus on his wellbeing, improve fitness and establish a better work-life balance.

> That's why I'd like to... get onto a 4-day week... to help my own fitness... currently I'm not doing anything healthy exercise-wise. That needs to change, and that will very, very much impact my long-term life

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Financial planning and retirement

Paul and his partner approach financial planning as a shared project. While Paul is maximising his pension contributions, they are also reviewing her pension to ensure they are both well-prepared for retirement.

Alongside their pensions, they are exploring property investment and how future State Pension entitlements from both Ireland and the UK (where Paul previously worked) could support their goal of retiring early.

Technology plays an important role in Paul's planning. Alongside the forecasting tools provided through his pension, he regularly uses AI tools to model retirement income, test different financial scenarios and sense-check whether they remain on track to achieve their long-term goals: "They're not going to be accurate, but they'll give you a good estimate."

Paul's thoughts on the 100-year life

Paul is pessimistic about his own life expectancy, based on family history; however, he's excited by the idea of living to 100 and beyond **if he's healthy**.

"I'm currently guessing that I'm going to live to about 70... I need to push that out as best I can. My father, he's 66 and is not that well. I'm quite worried about him already. And I would probably be the very same as him regarding height, weight and health."

> If I live to 100, and if I was able to move and be mobile and not in pain, I'd be happy. I'd love to live to 100. I think it'd be great... I'd really hope I do

The idea of living to 100 reinforces rather than changes Paul's approach to planning. He already assumes he needs to prepare for a long retirement and sees early financial planning as essential to making that possible.

Rather than expecting to work into older age, Paul believes longer lives make it even more important to achieve financial independence earlier. He wants his later years to be active, healthy and spent with family rather than tied to work.



The role of employers in planning for the 100-year life

He believes employers have an important role to play in supporting longer working lives through greater flexibility rather than simply expecting people to work longer. For him, the ability to gradually reduce working hours, delegate responsibilities and improve work-life balance is essential if people are expected to remain engaged with work over longer careers.

His experience has reinforced that financial preparation should begin early. Maximising pension contributions in his 30s and making deliberate investment decisions now gives him confidence. He can create the freedom to retire on his own terms, regardless of how long he ultimately lives.

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Meet Ciara

Ciara* | 55

Single and living in her own home, financed by a mortgage. Owns a second property.

She took voluntary redundancy from her previous company after 15+ years and is now happily working part-time in an educational institution.

Enjoying the balance between her work and personal life. She has an active social life and feels in control of her life. She has strong views on the 100-year life and the evolution of the workplace.



> I'm not at the level I've studied to be at or anything like that anymore, and it's brilliant. I have no responsibilities, quite honestly

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Life right now

Ciara describes herself as being in a very positive place in life. Good health, financial stability and the freedom to enjoy hobbies and friendships bring a strong sense of satisfaction. She feels younger than previous generations did at her age and believes that many people in their 50s today have greater independence and opportunities than ever before.

She works part-time, having taken voluntary redundancy from her previous long-term role. The move has reduced her income but given her something she values much more: time. She has an active social life and spends much of her free time pursuing hobbies and volunteering, enjoying her freedom.

While she values the flexibility of part-time work, she is increasingly aware of financial pressures. A redundancy package initially gave her the confidence to reduce her hours, but rising household costs, unexpected bills and the ongoing maintenance required on her home mean she questions whether she can afford to continue working less.

Rather than spending on luxuries, much of her money goes towards practical improvements to the house, such as heating, insulation and repairs. She jokes that savings seem to disappear as quickly as they accumulate, and she'd like to have a bigger pot of savings to fall back on.

Work and career

Despite these pressures, Ciara feels largely in control of her life. Her career has provided long-term stability, with steady earnings, pension contributions and benefits giving her confidence that there are unlikely to be any major financial shocks ahead. She describes her life as following a predictable path, with gradual improvements rather than dramatic highs or lows.

Work has also become a much more positive part of Ciara's life. Leaving a highly stressful management environment in her former company was a deliberate decision. She has no regrets. Her current role offers flexibility, recognition, continuous learning and a supportive culture, all of which matter more to her now than status or salary.

"They're [current workplace] very flexible… There's absolutely no problem going off during the day to take a class… it makes the workplace just a nicer environment."

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Looking forward to a future with purpose

Ciara does not spend much time imagining the future in detail. She expects life to continue much as it is now: working until retirement, enjoying her hobbies and friendships, and maintaining financial stability built over many years.

She hopes to continue working until around age 68, largely because this aligns with public sector retirement expectations. For Ciara, continuing to work in some capacity will always be important, though, giving her structure and purpose.

She does not worry about having enough money in retirement. Years of pension contributions, ownership of a second property, and the expectation of a State Pension leave her feeling financially secure. Instead, her biggest concern about later life is losing purpose rather than losing income.

She is confident about her long-term finances but recognises she has become a little complacent and should take a more active role in reviewing her pension, increasing contributions where possible and planning more deliberately for later life.

Ciara's thoughts on the 100-year life

Rather than feeling excited by the prospect of a longer life, she finds it uncomfortable and, ultimately, unappealing. "I can't really envisage it, because I don't have children... it's not like they're going to be calling around every weekend."

Ciara watched both parents experience significant illness, and having volunteered with older adults through the charity ALONE, she associates extreme old age with declining independence and loneliness.

> There won't be family support if I live to 100...
> I'll have my pension, I'll have my house...
> but the prospect of it just sounds dull

She worries about who would support her if she became unwell. She reflects on the importance of dignity, maintaining control over financial decisions and having appropriate legal arrangements, such as living wills or powers of attorney, in place before they become necessary.



The role of employers in planning for the 100-year life

Ciara's current employer already provides many of the things she believes will become important as people work longer. Flexible working, continuous learning, generous training opportunities and wellbeing initiatives all help create an environment where she can imagine remaining in employment for many years.

She believes these supports will become increasingly valuable as workforces age, alongside greater flexibility over working patterns and opportunities to gradually reduce hours rather than stopping work altogether. She would welcome the option to move from part-time to a 3- or 4-day working week as she gets older.

She recognises that some aspects of her role are surprisingly physical and may eventually become difficult. In the future, she would expect employers to adapt roles so older employees can continue contributing in ways that draw on their experience without requiring the same physical demands.

Despite her reluctance towards the idea of living to 100, the conversation encouraged her to think about actions she could take now. She believes she should contribute more to her pension while tax relief is available, invest more in making her home suitable for older age, review her health insurance and plan for future care decisions.

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Meet Mary

Mary* | 50

Mortgage-free and living at home with her partner and two teenage children. She has 5 children and 3 grandkids.

Working full-time in a senior healthcare management role.

Family is at the heart of her life and is her biggest priority. She balances a busy career with family life, voluntary work and hobbies.



Life right now

Recently turning 50 prompted Mary to reflect on what she wants from the next stage of life. After decades of prioritising her family, financial security and careful planning, she's beginning to focus more on herself, enjoying simple treats and making time for friends.

She takes great pride in the independent, grounded adults her children have become and in the career she has built. While she has built strong financial foundations, Mary is currently balancing several significant commitments, including funding college education and supporting one daughter's ambition to study medicine.

As Mary has grown older, she feels less in control. Much of this uncertainty stems from factors like the choices her children will make and the financial implications for the family. While she once planned years ahead, she now prefers to "go with the flow", focusing on building financial security and adapting as life unfolds.

> "Our daughter wants to pursue medicine, and that is going to be a significant financial investment… I still have two dependent children, and depending on their choices around college and future career, I do not feel so much in control

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Work and career

Mary had her first child while at college. She describes this as a turning point that "catapulted" her into making serious plans: buying a home, creating financial stability, and taking on a permanent role in a medical practice.

Over time, work became a source of achievement; progressing at work satisfies her professionally. She works full-time for a healthcare company providing business management support, looking after many sites. It is a busy job with a lot of travel.

She doesn't imagine retirement as simply stopping. She wants to remain active, mentally engaged and useful. She would like to be less reliant on formal employment but still "actively working at something" - potentially helping family, supporting others, doing community work, or taking on a different kind of role.

Her future and retirement planning

At 50, Mary is increasingly asking, "When can I retire?" She looks forward to having more family time, particularly supporting her children and grandchildren.

> "I want to be more available, as my mother was, to support all of those other life journeys with the children

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She has no fixed retirement date or plan, and, although she's been contributing to a pension since her 20s, she is unsure whether her pension will be sufficient. She has paid into it since she was 22, but is unsure how much she has saved, and feels it will be inadequate: "I don't have a clue, and I would say it was pennies compared with where it should be at this stage."

She doesn't think her pension will support a comfortable retirement: "I wouldn't be confident that my current financial planning would be able to support me comfortably. If I would like a certain lifestyle in my later years, I need to do better than I am doing at the moment."

She expects her retirement decisions will depend on her children's plans and financial needs.

She owns a second property, which she sees as a potential source of income in retirement. Her priority is maintaining enough financial security and flexibility to support both herself and her family as circumstances change.

Mary's thoughts on the 100-year life

Mary sees living to 100 as both an opportunity and a challenge to society.

She believes healthier older people can continue making a valuable contribution through childcare, volunteering and supporting their families, helping to strengthen intergenerational connections. However, she is equally conscious of the pressures an ageing population could place on healthcare, housing and public finances: "housing would be a serious concern."



Quality of life and longevity

For Mary, quality of life is far more important than longevity. She would welcome living to 100 if she remained healthy, independent and able to contribute to others. She has little desire to prolong life if it means becoming a burden or spending years in care.

> "If I was living a life where I was adding value to others... But if I was just here as a burden... I wouldn't be too obsessed with getting beyond a healthy age

The workplace and the 100-year life

When it comes to work, Mary believes the responsibility lies more with individuals than employers. Rather than expecting organisations to adapt demanding roles for older workers, she sees people transitioning into jobs that better suit later life while remaining active, engaged and socially connected.

Mary feels that, although she has built solid financial foundations, she is not prepared for a 100-year life. Knowing that she would live that long would prompt her to take a much closer look at her finances and plan more deliberately for the additional costs that could come with later life, particularly healthcare and home adaptations.

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Meet Susie

Susie* | 51

Single parent living with two children, aged 24 and 15. She owns her own home, financed by a mortgage.

Tele-triage nurse, speaking to patients by phone from home. After many years of agency nursing, this is her first full-time pensionable job since qualifying 30 years ago.

Enjoying a steadier lifestyle after decades of balancing career and family pressures. Saving to enjoy more freedom and gain security in retirement. Her health background informs her views on the 100-year life.

*Names and identifying details have been changed to protect participant confidentiality. Visuals are for illustrative purposes only.



Life right now

Susie describes life as being on a steadier footing than ever before, after an extended financially precarious period. As a single parent, she had to manage on one income, while supporting her son through health challenges when he was younger. Agency nursing offered flexibility, but no pension, sick pay and no income if she was not working.

> I literally pat my house when I come and go, thank God you're there

Now, her mortgage is "tipping away", her car is paid off, and although she does not have much savings, she feels less worry. Owning her own home is a major source of comfort and pride. She was late to home ownership but feels deeply grateful to have a secure roof over her head.

The house still needs work, but the big structural outlay is done, and she enjoys being able to gradually improve it over time.

Work and career

Her background is in accident and emergency nursing, including working through COVID and in vaccination centres afterwards. After many years of agency nursing, caring responsibilities and financial uncertainty, her current role as a Tele-triage nurse is the first full-time pensionable job she has had since qualifying as a nurse 30 years ago.

Having sick pay, a pension and private health insurance through work has given her a level of security she has not had before.

> I finally feel like there's a bit of respite because sick pay and pensions are there

Planning future goals and more freedom

Susie is optimistic about the future. She sees things beginning to even out after a long period of pressure. Her children are getting older, work is stable, and she is thinking about what she wants for herself.

One of her clearest personal goals is to save for a camper van. She imagines travelling around Ireland, working remotely, and enjoying more freedom by the sea. Having a tangible goal makes saving feel easier and more motivating.

> Once the kids are older, I'd like to have some savings… if you have a goal, it's easier to set in place, because you can visualise it

Her evolving mindset

Susie expects to work until around 67. As her current role is remote and less physically demanding than her previous hospital nursing role, she can imagine continuing part-time to supplement her income and allow her to stay active and connected.

> I want to work, I want to make a difference in the world, but I want to be well afterwards

Her relationship with work has changed significantly over time. Earlier in her career, she wanted the intensity and adrenaline of A&E. Now, she wants to keep helping people, but in a way that does not damage her own health. Tele-triage gives her the best balance: she can draw on her clinical experience, give good advice and make a difference, while still closing her laptop at the end of the day and having energy left for herself.

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Susie's thoughts on the 100-year life

Living to 100 feels possible to Susie, particularly because her grandmother lived to 100 and remained well at home until she died. She sees her grandmother as a "health hero" and feels encouraged by the number of healthy older people in her family and community.



> If I was living at home up to 100, I'd be happy

Her response to a longer life is shaped strongly by her nursing background. She is aware that living longer only feels positive if health and independence can be maintained. For that reason, she is already taking practical steps to protect her future wellbeing. She goes to the gym regularly, swims, does strength and mobility training, checks in with her GP, and has recently started focusing on bone health.

She sees good ageing as partly within a person's control and partly outside it. She feels she is doing what she can: exercising, eating well, not smoking, maintaining mobility and staying socially connected. But she also recognises that illness, accidents or disability could change everything.

> My biggest fear would be some sort of illness or disability that would impact my quality of health that is outside of my control

Saving for security and comfort in retirement

Financially, Susie feels more confident than she once did, but not fully in control. She will rely on both the State pension and her workplace pension. She believes she will have enough for a modest but comfortable life: a warm home, enough food, petrol in the car, the ability to visit friends and family, and perhaps a holiday once a year. She does not expect luxury, but she does want security.

> For me, it would be to make sure that my house is warm, and that I have enough food

Her current pension gives her reassurance because the money comes out of her wages automatically, and her employer contributes too. This takes away the mental load of having to actively save each month.

However, the conversation made her realise she does not know exactly what her pension will give her in the future, and that she may benefit from financial advice.

> To me, a financial advisor is something that millionaires use. But I could actually use a bit of help just to tighten up things and look at a savings plan

The role of employers and government in the 100-year life

Susie sees employers having an important role in helping people prepare for longer lives, especially larger organisations with the resources to invest in staff. For her, good employment is not just about salary. It is about pension contributions, private health insurance, flexibility, supportive management, learning opportunities and wellbeing support.

She feels very positive about her current employer, especially because flexibility around family responsibilities reduces stress and makes working longer feel sustainable.

She would welcome more practical wellbeing support from employers, such as subsidised gym memberships, fitness trackers, health apps or continued private healthcare into later life. She also thinks government has a role to play, particularly in funding community resources that help people stay healthy and socially connected: gyms, swimming pools, active-age physiotherapy classes, falls-prevention support, and community spaces such as women's sheds and men's sheds.

For Susie, the 100-year life is not just about living longer. It is about staying strong enough, financially secure enough and socially connected enough to enjoy it.

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Meet Lucy

Lucy* | 29

Single, rents a house with 3 others.

Research for a pharmaceutical company.

Optimistic about her career, working toward homeownership and building financial security. Lucy is focused on achieving near-term goals.



Life right now

Lucy feels positive about where she is in life. Financially comfortable; she earns well and has been able to save a large share of her salary since working, putting her in a strong position to buy a house. However, an unexpected eviction from the reasonably priced house that she has been renting with friends has surfaced: "Now we have got this eviction notice, I feel a little uncertain because our rent in this house is very manageable."

She expects another rental to cost substantially more, which will affect her ability to save for a home deposit. She fears she may need to move home to her mother's house to save money rather than continue to live independently.

Work and career

Lucy enjoys work and the security it provides. One of her defining career decisions was choosing to leave academia after her PhD. Although she loved research and had considered becoming a lecturer, she felt the academic route offered too much financial uncertainty. Her role in the pharmaceutical industry has provided financial stability, allowing her to build the future she wants.

> I would have liked to be a lecturer…but you have to spend maybe 10 years… with no money at all, and it doesn't even guarantee that you would get a position lecturing… Financial security is very important to me…That's probably one of the reasons why I left academia to go into industry

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Achieving property goals and building financial security

Lucy is naturally optimistic and feels in control of her life direction, largely because her decisions have worked out so far. Having completed her PhD and secured a job she enjoys, she is confident she can achieve future goals too.

Her focus is the near term: buying a home, saving, and contributing to her pension. She gives less thought to retirement or life decades ahead, believing it is more important to make good decisions at each stage than to follow a rigid long-term plan. Family support also gives her confidence to take some risks.

> The immediate future… that's what I think about. Ten or twenty years down the line, I wouldn't worry about it too much

Her workplace pension reinforces this sense of preparedness. Contributing 15% of her salary makes her feel she is doing what she can for now, and she expects her earnings to increase over time, adding to this sense of security.

Career progression matters to Lucy, but mainly as a route to financial security. Higher earnings would help her buy a home and build a stronger safety net.

Long-term, she imagines work evolving with her life stage. Once financially secure, she could move into something more creative, independent and personally fulfilling - "a pottery studio or something" - with less responsibility and pressure in later life.

> I don't think about retirement as in retiring and then not working at all, but I do think about leaving this current industry… if I worked in this industry for another ten years, and then opened a pottery studio or something and did that as my work - something more independent

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Lucy's thoughts on the 100-year life



She has given little thought to living to 100. She is cautious about living to 100, life feels too unpredictable to plan around a specific age, and a longer life only feels positive if it comes with health, independence and quality of life. Her concerns are personal. Having watched a grandparent live with Alzheimer's for a long time, longevity without good health is not something she aspires to.

> It depends on the manner of the living... if you're going to not have mobility or... have Alzheimer's or dementia, I wouldn't be very happy with that at all. But if you have just a normal, happy life, then it seems okay

Lucy would be more proactive about maintaining her health if she genuinely expected to live to 100.

> If I thought I was going to live to 100, I would be very conscious of my health - weight training rather than just going on walks and things

Imagining the workplace of the future

Lucy expressed some reservations about working longer: "I would still want to take it easy, like enjoy the last period of your life." She acknowledges this might be the case - if not for her, certainly for other people. Life100+ reinforces the importance to her of flexibility at work rather than simply extending careers: 4-day working weeks, career breaks, health initiatives and gradual transitions into lower-pressure work in later life all become increasingly valuable.

> If you were able to take 6 months off, go travelling, come back to the same position... it would keep people refreshed

> If Ireland were to bring in a 4-day working week, I'd never leave

Lucy identified the appeal of a shorter working week to older workers: "If I had a 3-day weekend now, I would love it. And then, after 70, if you had a 3-day working week, even better."

The value of employer-supported benefits

She sees employers as having a role to play in supporting physical wellbeing and praises her employer for providing a free on-site gym. Financial support is equally important. While Lucy is confident in her current pension arrangements, she feels employers should provide much clearer information and guidance to help employees understand how today's decisions translate into later life outcomes. She would like more support in understanding how the amount paid into her pension translates into an income in later life.

"More clarity about this is what you pay. If you paid x amount extra, this would mean however much extra you would get a week once you are this age… I'd expect a lot more transparency... and more tools to help us envision what we're going to be seeing when we retire."

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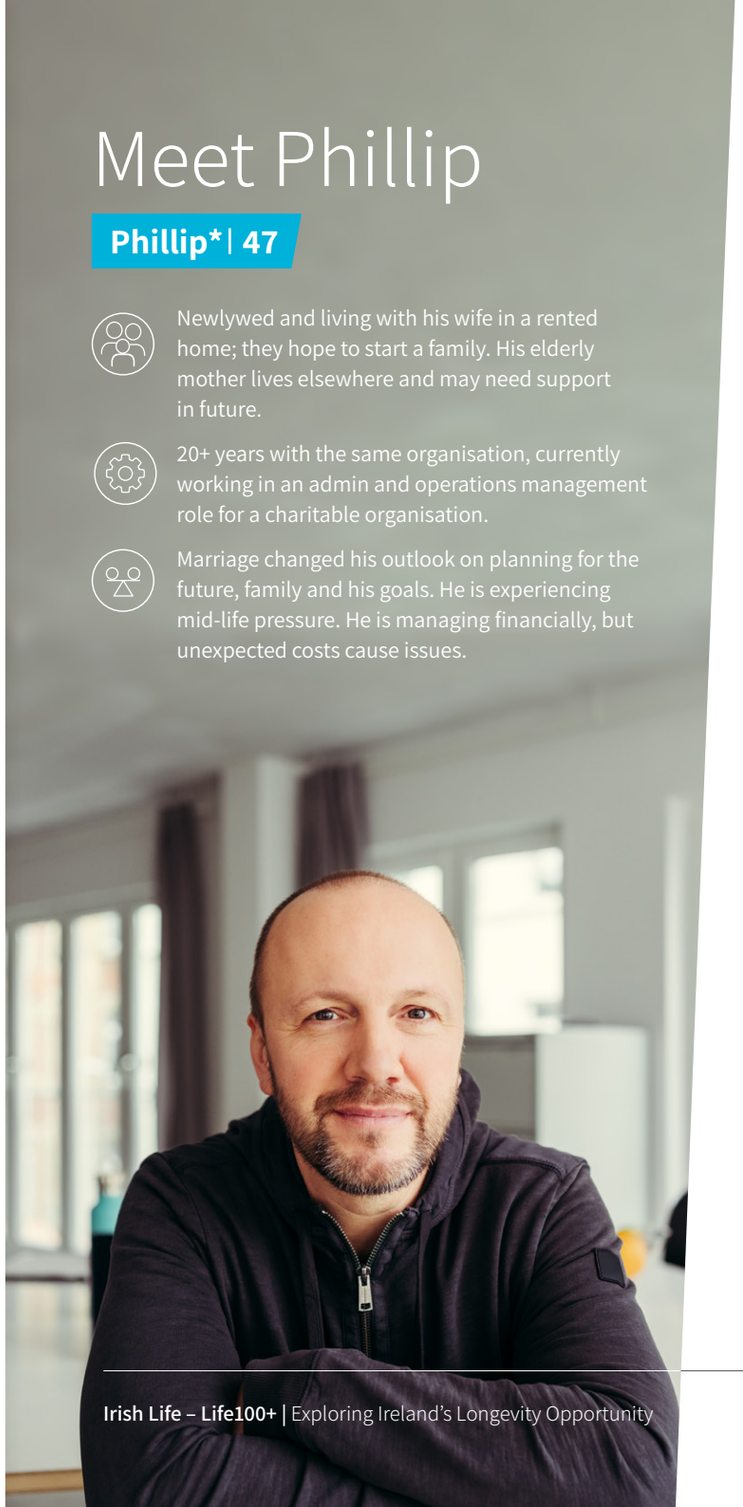
Meet Phillip

Phillip*| 47

Newlywed and living with his wife in a rented home; they hope to start a family. His elderly mother lives elsewhere and may need support in future.

20+ years with the same organisation, currently working in an admin and operations management role for a charitable organisation.

Marriage changed his outlook on planning for the future, family and his goals. He is experiencing mid-life pressure. He is managing financially, but unexpected costs cause issues.



Life right now

Phillip's life is stable in many respects. He enjoys his current role, feels loyal to the organisation he works for, and values the reputation and purpose of the service.

Financially, Phillip and his wife are managing, but there is not much room for faster progress. They can afford holidays, concerts and meals out from time to time, but these are carefully planned rather than spontaneous. Their rent is relatively low; however, unexpected costs such as car tyres, insurance renewals, birthdays, family gifts and celebrations can create pressure, especially towards the end of the month.

> There's also things that we're not able to do that maybe we might like to do at a faster pace

Phillip's health and wellbeing have improved in recent years. He has lost a significant amount of weight and is managing his health more effectively. Recently getting married changed his outlook and made him think about the future: "Priorities changed, and my outlook on the future… you realise that it's not just yourself you're thinking of."

Work and career

A previous work role had become stressful, but with support from a good line manager, this new role suits him much better. He is now supporting staff, supervision and administration.

> I suppose I see it maybe as quite a privileged position of being in a position to guide those who are up and coming

He has a workplace pension but admits he does not understand it. He receives paperwork each year but does not know the provider, value or likely outcome. He recognises this is something he needs to address.

> I do have a work-related pension. No, I couldn't tell you what's in it… I don't really pay it much attention, which is something I suppose that I should change

Phillip expects to stay with his current employer. He has no ambition to move and feels that, after 20+ years, it would be difficult to find a similar role at the same pay.

Future goals and caring responsibilities

Phillip's immediate future is shaped by two major priorities: saving for a house deposit and trying to start a family. Ideally, in the next 3 to 5 years, he hopes they will be applying for a mortgage, securing approval and making progress on family life.

However, both goals feel partly outside his control. He can control how much he and his spouse save, but not the housing market. At age 47, he is aware that mortgage eligibility may become more challenging, particularly if he needs a longer mortgage term.

"The longer time goes on… I will fall into the category of not being eligible for a 20-year mortgage."

Phillip's mother's future care is another area of uncertainty. She is currently doing well, but as he is an only child and lives far away, he knows he may need to help make decisions about her care: "That's probably the area that I'd have least control over and least resources to know what to do about."

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Phillip's thoughts on the 100-year life



Living longer is not something Phillip had thought much about before. His instinctive reference point is much lower than 100. When asked what age he would be happy to reach in good health, he said 75. This is partly because the men in his family have not lived long:

> "Men in both sides of my family have not lived long. None of them have lived over 70

Because of this, the idea of living to 100 feels difficult for Phillip. It is not necessarily negative, but it feels too far outside his current expectations to plan around easily. "I can't really comprehend living another 53 years."

When he does think about longer life, his concerns are practical and financial. He worries what health would look like, whether he would still be able to go out, and whether he and his wife could maintain a reasonable quality of life: "That there wouldn't be worry about bills, or having a reasonable quality of life."

Adapting to the possibility of the 100-year life

The prospect of a 100-year life makes him question whether his current retirement assumptions would be realistic. If he was going to live for 35 years after retiring, his idea of an "easy life" is not realistic. He might decide to work longer, both for income and to occupy himself.

He might also change roles. With a qualification in counselling and psychotherapy, he would consider developing private practice work, starting with one day a week. "If I knew that I was going to live to 100… that's certainly probably one change I would make."

Phillip also sees wider social implications of longer lives. He questions whether healthcare systems would be equipped to cope with an ageing population and how housing supply would be affected if more older people continued living alone in larger homes.

For Phillip, the 100-year life is not a personal planning assumption. It exposes the gaps in his current future planning: understanding his pension, thinking through later-life work, preparing for possible care needs, and working out how to balance housing, family and ageing responsibilities in the years ahead.

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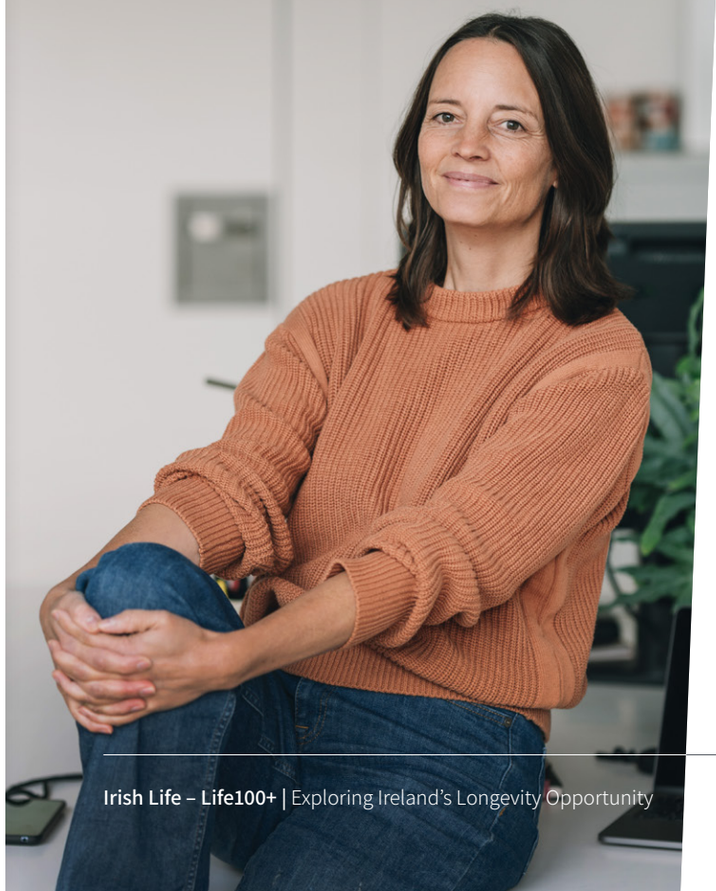
Meet Margaret

Margaret* | 45

Lives with partner and their 2 children. Owns their own home, financed by a mortgage.

Working in education/training, mostly from home

Family, health, keeping on top of finances and staying grounded in the present.



Life right now

Margaret's life is busy, fast-paced and full of competing demands. She works from home most of the time, while also managing the rhythms of family life, school holidays, children's camps and household responsibilities. She feels as though she is always watching the clock.

Margaret is realistic rather than overly idealistic. She does not believe anyone is happy all the time, and she sees worry as part of ordinary life. For her, the foundation of life satisfaction is health. Money, holidays and treats matter, but they sit beneath the more important reality of being well and able to live normally.

> "I am a firm believer that your health is your wealth

Margaret does her own financial planning and budgeting, using a spreadsheet tool. She makes sure bills are paid as soon as money comes in. However, once the mortgage, bills, groceries and regular commitments are covered, there isn't much disposable income left. She is very conscious of the cost of living, the difficulty of saving, and the pressure people face just to keep their "head above water."

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Work and career

Margaret works in an education-based role. She describes the work as manageable and says it gives her a degree of freedom and control, especially because she can work from home most of the time.

When she was younger, work had a stronger social aspect. Now, her priorities are different. She believes people "work to live" rather than "live to work", and she sees work as something that needs to fit around wider life, family, health and wellbeing.

Her future and retirement planning

Margaret has thought about retirement, but not in detail. Ideally, she would retire at 60, but wants to stay working in some capacity. By 67, she wants to stop working altogether.

> "I definitely think that I would want to stop working at 67. That would be my cut-off point

In the next few years, she expects to engage a professional advisor:

> "Probably in the next kind of couple of years, I would kind of sit down and… speak to someone and say, 'Okay, this is the situation. This is where I'm at

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Margaret's thoughts on the 100-year life



Margaret finds the idea of living to 100 slightly overwhelming and difficult to imagine. She worries about dementia, cancer and the possibility of either the mind or body failing. What worries her most is not simply old age, but illness, dependency and the possibility of ending up in a nursing home.

> "I don't think about the age. I just think about… ending up in a nursing home… the illnesses that you potentially could get

Quality of life and longevity

For Margaret, living to 100 would only feel positive if she could remain independent, mentally capable and able to live in her own home. She would like to be secure, able to get around, and not dependent on others. Independence is the key word for her.

> "I think more than anything, I would rather make sure that I'm still independent. I wouldn't want to be a burden on anyone

If she knew she was going to live to 100, Margaret would need to take financial planning much more seriously. She would sit down, increase her workplace pension contributions, look at serious illness cover, income protection and health insurance, and make sure plans were written down. Margaret already has health insurance in place - health checks are important to her because her mother died young.

The workplace and the 100-year life

Margaret believes employers have some role to play in supporting people to live and work well for longer, particularly through pensions, health insurance, wellbeing initiatives and flexibility. She thinks employers can support healthier ageing by encouraging movement, wellbeing and mental health.

> "There is a huge push on wellness… mental health… getting people moving

Margaret could imagine moving into part-time work, perhaps 2 days a week, rather than stopping abruptly, as it is important for her to keep social connections at work; she believes this will keep her young at heart.

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Meet Clare

Clare* | 62



Lives with her husband. They own their own mortgage-free home. They provide financial support to 1 of their 2 adult children.

Works 4 days per week organising training in the health sector. Flexible role, mostly working at home.

Looking forward to gaining more freedom and flexibility in life after work. Her years of disciplined pension saving, careful financial decisions and support from financial advisors have paved the way for a comfortable and long retirement.

> My husband is from Cork, and it has always been a thing that when we retire, it'd be lovely to sell the house and move to West Cork because that is the only way we would do it, by selling our house. We couldn't afford to have the two of them.
> Now, because of the way the housing crisis is in Ireland, that is just not a realistic option. When you have two children, you can't just turf them out

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Life right now

Clare describes herself as being in a positive place. After years of focusing on raising her daughters, paying off the mortgage and funding education, she and her husband can begin prioritising themselves. Their financial commitments have eased significantly, and, with retirement approaching, they are looking forward to a slower pace of life without sacrificing the lifestyle they enjoy.

She feels in control of her life because many major responsibilities have been completed. Her daughters are largely independent, finances are stable, and she and her husband have carefully prepared for retirement. The main exception is the wider housing crisis. Based on her children's experiences, Clare highlights the shortage of housing and high rents. Concern about whether her children will be able to afford their own homes is preventing her from moving to Cork when she retires, a long-held ambition.

Work and career

Clare currently works 4 days a week for a not-for-profit health organisation, where she helps organise non-clinical, business-focused training courses. Earlier in her career, she worked for a large semi-state organisation.

She highly values flexibility: she mainly works from home, attends the office once a week and can adjust her hours when needed. This flexibility, combined with the fact that she enjoys her role and experiences relatively little work-related pressure, has encouraged her to continue working as she approaches retirement.

> I enjoy my work. I like what I'm doing… I work from home every day bar one day… there's no stress, there's no pressure in that way

> By giving an employee options [such as flexible working], it obviously makes it easier for them to continue to work, but it also… gives a sense of being valued

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The future: gaining freedom and flexibility

Clare is very much looking forward to retirement, which she describes as the next stage of her life. Her husband will retire next month, and she expects to gradually reduce her working week before eventually retiring in 3 years. She see retirement as a time of increasing freedom. She and her husband can prioritise themselves and make plans without work dictating their schedule: "I would like to think we could do things at the drop of a hat, within reason."

Clare and her husband are focused on preparing for later life, particularly within the last 10 years. Due to years of disciplined pension contributions and careful financial decisions, supported by a financial advisor, she knows they are on track to enjoy a comfortable retirement.

Clare's thoughts on the 100-year life

Clare's mother lived to nearly 100, and her grandmother to 102, so living to 100 and beyond has always been a realistic prospect and something she has planned for.

> Living to 100 to me is probably normal... I don't see it as being unusual, so I think I nearly take it for granted that is what is going to happen to me

As a result, her financial planning has been oriented around this goal. She highlights the importance of good financial advice. She believes support from financial advisors has helped place her and her husband in a strong position for retirement, rather than leaving planning until later life.

Her mother and grandmother lived to 100 and beyond and she and her husband have challenged financial advisors to model their financial planning beyond 90 years to 104 years to reflect this possibility.

When she and her husband have met financial advisors in the past, she was reassured when one advisor modelled their finances to age 104.

"That is the one thing we have said; that in planning, there is no point in them saying to us 'you will have enough to live on until you are 90' because we think we will live longer than that."

Preparing for longer lives

Clare sees preparation for longer lives as a shared responsibility between individuals, employers and financial providers. Flexible working has played a major role in allowing her to continue enjoying work into her 60s, and she expects this kind of flexibility to become increasingly valuable as people work later into life.

The ability to gradually reduce working hours rather than retire abruptly feels particularly important. She also argues that employers focus too heavily on retirement planning when they should also invest in continued education and reskilling.

"People should be able to say, 'I'm 62. I've done this and now I'd actually like to do something different,' and have the opportunity to do that."

She reflects on her husband's decision to enrol in a university degree course after retiring. For her, affordable education is a valuable way to help older adults stay mentally active, socially connected and engaged with the wider world. She feels these opportunities should be made more visible and accessible by employers and society more broadly.

Finally, Clare highlights the importance of good financial advice. Support from financial advisors has helped place her and her husband in a strong position for retirement, rather than leaving planning until later in life.

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Consumer research:

2,000+ adults living in Ireland

Personal stories:

8 Irish people's in-depth interviews, in their own words

Employer insights:

A roundtable and 5 in-depth interviews

UK data:

Findings and comparisons from similar UK research

The quantitative consumer research surveyed a nationally representative sample of adults living in the Republic of Ireland.

The research comprised an online questionnaire of a quota-controlled sample of 2,070 adults aged 18+. Fieldwork was conducted between 20 April and 12 May 2026. Data was weighted to reflect the current composition of the adult population in Ireland. Due to rounding, percentages may not sum to 100%.

To provide additional context, we also draw comparisons with similar recent UK research carried out on behalf of Irish Life's sister company, Canada Life, to highlight both shared attitudes and notable differences in how people respond to the prospect of longer lives. The UK works as a comparator due to its geographic proximity and deep socio-economic, historic and cultural ties.

The data was supported by in-depth consumer interviews with respondents selected to reflect groups of interest in quantitative research and to add colour and context. The consumer case studies are included in the Appendix and across the report.

To complement the consumer research, an employer roundtable discussion was conducted with senior HR, rewards, payroll and pensions professionals. This explored how employers are responding to longer working lives, multigenerational workforces, changing employee needs and the implications of longevity for workplace benefits and retirement support. In-depth interviews with a panel of 5 Irish employers provided additional reflections on the issues raised. Employer case studies are included in the appendix, with themes and quotes included throughout the report.

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Special thanks to our independent research partner, the Big Window Consulting.

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Reach out to us, today

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Existing partners can contact their relationship manager.
For general questions, please email ConnectedBenefits@irishlife.ie or Book a Consultation.

Broker Queries
Advisers and brokers can contact their account manager.

New and Existing Customer Queries
Contact Us | Irish Life

Media Queries
For media queries, please get in touch with our press office at pressoffice@irishlife.ie.

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In the interest of customer service, we may record and monitor calls.