ALONE Pre-Budget Submission to the Department of Social Protection

Joint Oireachtas Committee on Social Protection, Rural and Community Development

15 June 2026

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Dear Chairperson and Committee Members,

On behalf of ALONE, I am pleased to submit our Pre-Budget 2027 recommendations for your consideration as part of the Committee's examination of Budget 2027 priorities.

Ireland's population is ageing rapidly, and the evidence presented in our submission demonstrates that too many older people, particularly those living alone, are experiencing poverty, financial insecurity, and barriers to accessing essential supports. Despite recent Government interventions, older people living alone continue to face poverty rates significantly above the national average and remain at particular risk of deprivation, social exclusion, and poor health outcomes.

Drawing on our direct work with more than 46,500 older people in 2025, alongside national data and findings from our annual Cost-of-Living Survey, this submission highlights the urgent need for targeted measures that improve income adequacy and support older people to live safely, independently, and with dignity in their own homes.

Our recommendations focus on strengthening the social protection system through increases to the Living Alone Allowance, Fuel Allowance, Household Benefits Package, Telephone Support Allowance, and State Pension, alongside reforms to simplify access to entitlements. Taken together, we estimate that these measures would lift more than 60,800 older people living alone out of income poverty, and prevent a further 22,000 from entering poverty. They would also make a significant contribution to supporting the Government's commitments under the National Positive Ageing Strategy, the Programme for Government, and wider social inclusion objectives.

We appreciate the Committee's continued engagement with issues affecting older people and would welcome the opportunity to discuss our recommendations in greater detail. ALONE would be pleased to appear before the Committee should this be helpful to your deliberations.

Thank you for your consideration.

Yours sincerely,

Seán Moynihan

CEO ALONE

Key Facts and Figures

- **Ireland's older population is increasing rapidly:** There is an estimated 861,000 people aged 65+ in Ireland in 2025. This is expected to increase to 1.3 million by 2040, with the population aged 85 and over expected to double.

- **Poverty among older people living alone is not a risk - it is a reality:** CSO data confirms that older people living alone face poverty rates[1] which are twice the national average. In 2025:

  - 30% of older people living alone, and 15% of all older people, were experiencing income poverty.

  - 10% of older people living alone were in consistent poverty, meaning they were both income poor and experiencing enforced deprivation.

  - Without once-off cost-of-living payments provided in recent Budgets, income poverty among older people living alone would have risen to 41%.

  - Critically, households consisting of a single adult aged 65 or over were the only group to see increases across all three poverty indicators (risk of poverty, enforced deprivation, and consistent poverty) between SILC 2024 and 2025.

- **Even with full State support, older people living alone fall below the poverty line:** In Ireland, income poverty is measured against a weekly threshold, currently €366.54[2], below which a person is considered unable to meet the basic costs of living. As the table below illustrates, an older person living alone and receiving every available State support[3] still falls €14.20 short of this threshold. Those without a contributory pension face a shortfall of over €25 per week. The shortfalls shown above are not new, but they are widening. Key payments have gone years without meaningful increases.

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[1] Poverty definitions used are extracted from the CSO (SILC):
Risk of poverty/Income poverty refers to people whose disposable income is below 60% of the national median income, after adjusting for household size.
Deprivation refers to people who cannot afford basic goods or activities considered normal in Irish society (for example adequate heating, suitable clothing, or regular social participation).
Consistent poverty refers to people who are both at risk of poverty and experiencing deprivation.
For more information, see: https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/backgroundnotes/

[2] Based on at risk of poverty threshold (i.e. 60% of the median) which is €19,060 in SILC 2025 (366.54pw) Equivalised Income Survey on Income and Living Conditions (SILC) 2025 - Central Statistics Office

[3] the State Pension [Contributory], Living Alone Increase, Fuel Allowance, Telephone Support Allowance, and the Household Benefits Package

Table 1: Comparison of Income Scenarios with the Poverty Threshold

Income Scenario for Older Person Living Alone	Weekly Income (2026)	Shortfall vs 2025 Poverty Threshold (€366.54)
SPC only	€299.30	€67.24
SPNC only	€288.00	€78.54
SPC + LAI	€321.30	€45.24
SPNC + LAI	€310.00	€56.54
SPC + LAI + FA	€341.76	€24.78
SPNC + LAI + FA	€330.46	€36.08
SPC + LAI + FA + TSA	€344.26	€22.28
SPNC + LAI + FA + TSA	€332.96	€33.58
SPC + LAI + FA + TSA + HBP	€352.34	€14.20
SPNC + LAI + FA + TSA + HBP	€341.04	€25.50

- **Where an older person lives shapes their risk of poverty:** Poverty among older people is not evenly distributed. CSO data shows that in areas like the West and Midlands, far more households rely on the State Pension as their main source of income compared to the east. For example, in Belmullet, Co. Mayo, over 27% of households depend mainly on the state pension, while in parts of Fingal, Co. Dublin, that figure is under 5%[4].

- **Poverty is a critical health issue and inaction costs more in the long run:** Living in poverty negatively affects cognitive and socioemotional processes essential for healthy ageing. It is associated with malnutrition, higher levels of functional limitation, increased mortality rates, and a greater number and duration of hospital admissions and readmissions. Failing to act on income adequacy costs the State more in the longer-term.

- **Budget 2027 must deliver for older people:** A range of commitments have been made in the *Programme for Government* and across policy documents to support Ireland's ageing population. Every Government department has a role to play in enabling older people to live well. Budget 2027 provides a key opportunity to address the needs of older people and ensure they can live safely, independently, and with dignity.

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[4] 'Geographical profiles of income in Ireland 2022 – Household Income', CSO (2025). Available from: https://www.cso.ie/en/releasesandpublications/fp/fp-gpiihi/geographicalprofilesofincomeinireland2022-householdincome/compositionofhouseholdincome/

What ALONE Sees Every Day

The older people ALONE supports face serious, overlapping challenges. In 2025, ALONE supported over 46,500 older people across all our services, two-thirds of whom live alone. Approximately two-thirds of those supported lived alone. Their needs were rarely simple or isolated.

- 59% reported physical health concerns
- 45% reported loneliness
- 30% reported personal care needs
- 21% experienced mental health issues
- 21% identified financial concerns
- 36% reported housing-related issues

Across 2025, an increasing number of older people sought help navigating the cost of living, with many finding that the supports meant to help them were either inadequate or too difficult to access. The most common entitlement-related difficulties concerned the Fuel Allowance (38%), the Household Benefits Package (36%), and Exceptional Needs Payments (20%).

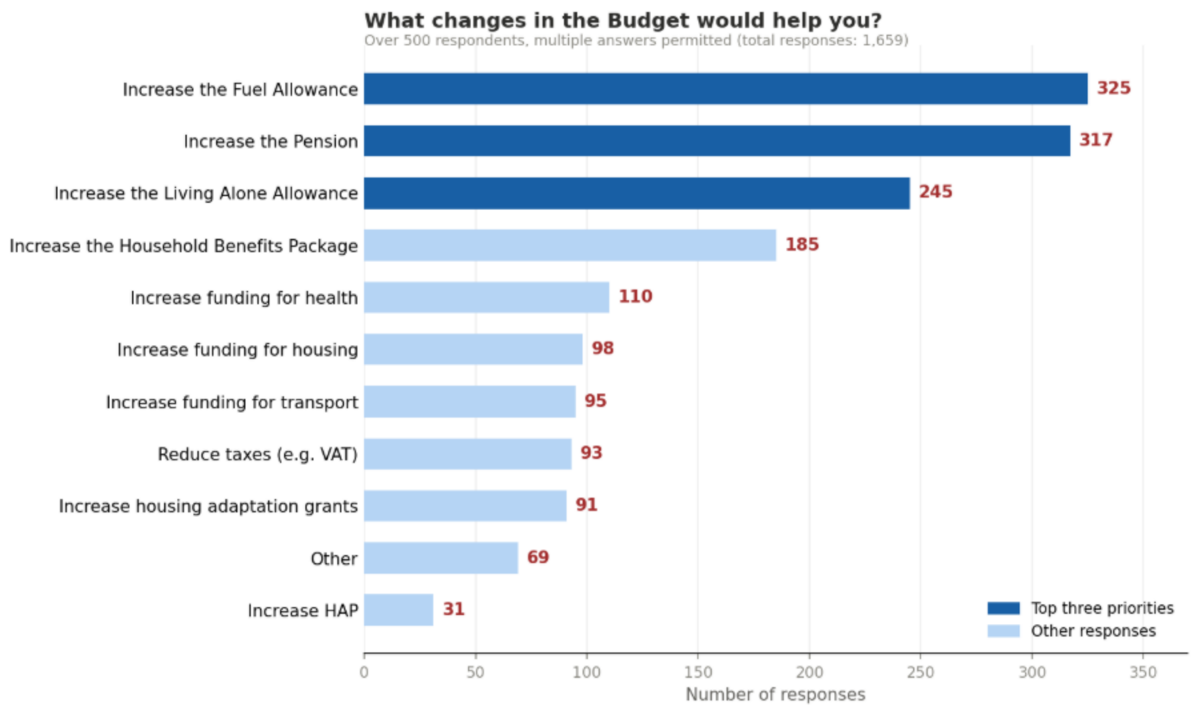
This picture from our day-to-day work is reinforced by our annual Cost of Living Survey, which was sent to 3,885 older people across Ireland in 2026[5].

The scale of financial pressure facing older people has grown sharply in just one year. Of those surveyed:

- 75% had been impacted by the cost of living crisis, up from 44% in 2025.
- 58% found it difficult to pay their bills, compared to 37% in 2025.
- 45% had put up with feeling cold to save on their energy bills, up from 40% in 2025.
- 19% could not buy healthy and nutritious food as often as they need.
- Over 40% said financial pressures sometimes or often stopped them from going out or meeting friends.
- Heating, food and household maintenance were the costs people were most worried about.

[5] 682 responses were received from older people in all 26 counties, with strong representation from Dublin, Cork, and Donegal, and strong rural representation. Nearly 40% of respondents were aged 76 or older. The survey achieved a response rate of 17.5%.

As the graph below shows, increasing the Fuel Allowance, Pension and Living Alone Allowance were the three most important changes to the budget for older people who were surveyed.



More than 180 older people provided more detail about how the cost of living had impacted their lives, with most commenting on overall financial anxiety as they struggle to meet rising costs whilst on fixed incomes. Heating, fuel and food were the most frequently cited pressure. Several of these comments are included throughout this Pre-Budget submission, and a small selection is included below.

> "I have to strictly budget, and get help from my own children."

> "It just leaves me feeling my life is home alone most of the time with little room to have any kind of social life that costs money."

"The related stress is overwhelming and all consuming."

"The rising cost of electricity and food and lack of transport makes it very difficult. Due to medical issues heat means the world to me and I just dont turn it up."

"I find it more difficult to fill my oil tank as it is so expensive. Also I had to get private night carers which I am finding very expensive to fund myself."

Housing and Energy

As one-third of older people supported by ALONE reporting housing difficulties. For many older people, housing and energy concerns are deeply interconnected: a home that is difficult to heat, poorly insulated, or in need of adaptation is both a financial burden and a health risk. As existing evidence suggests that older people face particular barriers to engaging with retrofit schemes including complex application processes, and a lack of accessible non-digital information, ALONE added specific questions on this issue to this year's survey. The findings confirmed these concerns:

- 69% of respondents did not know their home's BER rating. Just 21% said they did know their home's rating, with 10% saying the question was not applicable to them.
- 36% said they would not consider carrying out an energy retrofit to their home; 35% said they would consider carrying out a retrofit, and the remaining 29% were unsure.
- When exploring why people wouldn't retrofit their homes, the most common responses indicated that people were renters/did not own their home, they had already done so, or their home was considered too old for this to benefit them. Almost one third of answers referred to retrofitting being too expensive, too difficult, or not having benefits for them.

Internet and Technology use

Public services are increasingly moving online, and for a growing number of older people this shift is creating new barriers to accessing supports they are entitled to. ALONE added questions on internet and technology use to this year's survey to better understand the scale of this issue among the people we support. Key findings were:

- 81% report having internet in their homes, while 19% report not having internet which appears to be lower than the national average
- When asked about why they did not have internet in their homes, not knowing how to use it and it being too expensive were the most common answers.
- When considering broader technology use, 44% find it makes accessing services at least somewhat easier although one-fifth said it makes accessing services harder, and a further 19% said they don't use technology at all.

Department of Social Protection

The Budget 2027 recommendations for the Department of Social Protection aim to ensure that social protection supports are adequate to meet the needs of older people, in line with the *National Positive Ageing Strategy's* commitment to income adequacy and quality of life in older age.

Our asks place particular emphasis on older people living alone, who face a disproportionate and growing risk of poverty. Two-thirds of the older people ALONE supported in 2025 lived alone and under the current system, an older person in that situation, even one receiving a full contributory pension and every available State support, still falls below the poverty line. Without a private or occupational pension, poverty in older age is a near certainty.

No single measure set out here is sufficient to close that gap. Income adequacy is only achieved when it is combined with strengthened, targeted supports that reflect higher costs of living alone.

Taken together, we estimate that the Social Protection measures set out here would lift more than 60,800 older people living alone out of income poverty. They would also prevent a further 22,000 older people living alone from entering poverty[6], in the absence of once-off payments.

This demonstrates that poverty in later life is not inevitable, and that a balanced package of stronger core pensions and targeted supports can deliver real, measurable poverty reduction for older people.

In addition, older people face significant barriers accessing social protection entitlements due to a complex system, with low awareness of available supports, leading many eligible older people to miss out on essential assistance. Reduction of poverty among this cohort will also depend on improving access to these supports and minimising administrative burden.

[6] Based on CSO-SILC estimates of number of households composed of 1 adult living alone in 2025 and associated at-risk of poverty poverty estimates. Available from https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/backgroundnotes/

Recommendation 1: Increase the Living Alone Allowance by at least €15 per week in Budget 2027, with a commitment to further increases in Budget 2028 and the development of an appropriate benchmarking mechanism to ensure the payment keeps pace with living costs over time.

Estimated cost: €201.3 million[7]

What is the issue?

- Without cost-of-living payments, 41% of older people living alone would have experienced income poverty last year; even with them, 30% experienced income poverty. They also had the lowest median income and were the only group where both poverty and deprivation increased.
- The current rate of living alone allowance (€22 per week) has not been increased since 2022, and it is not benchmarked or indexed against anything.
- Research from the ESRI finds that living alone is a key structural driver of income inadequacy in retirement and that targeted supports for people living alone are among the most effective policy interventions to reduce poverty risk in later life[8].
- For many older people, living alone is the result of bereavement, which can bring not only profound emotional loss but also an immediate and severe financial shock. When a household moves from two incomes to one, income can fall dramatically while almost all essential living costs remain unchanged. In cases where one partner was a Qualified Adult or both were in receipt of State supports, household income can drop by over 40% within weeks.

What are we recommending?

- That the Living Alone Allowance is increased by a minimum of €15 per week in Budget 2027
- That research is completed to find an appropriate benchmark for the Living Alone Allowance that will enable older people living alone to reach the same standard of living as their counterparts living with a partner or family member.

What will it do?

- Increasing the Living Alone Allowance by at least €15 per week would reduce the level of income poverty experienced by older people living alone, while research is completed to better inform the rate of this payment.

[7] Based on 258,035 recipients at end of April 2026; Available from Social Welfare Payments – Tuesday, 26 May 2026 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

[8] 'Income adequacy in retirement: Evidence from the Irish longitudinal study on ageing' (Beirne, Nolan and Rowntree, 2020). Available from: Income adequacy in retirement: Evidence from the Irish longitudinal study on ageing (TILDA)

"The small savings I have are dwindling quickly…I find all the costs have gone sky high and I can't keep up. Living alone means having to pay the same bills as those living with a partner in terms of heating running a car and home maintenance. But getting anything done these days totally drains my weekly income and I'm left with little in the bank."

Recommendation 2: Increase the Telephone Support Allowance (TSA) by at least €5 per week and rename to the Communications Allowance.

Estimated cost: €42.8m[9]

What is the issue?

- The Telephone Support Allowance is designed to assist older people living alone with the costs of communication and home security, including telephone services and personal alarm monitoring systems. These services play a critical role in enabling older people to remain safely and independently in their own homes.
- As internet usage continues to increase among older people, growing numbers also need support to access and afford internet at home, as highlighted in ALONE's Cost of Living survey. Internet access is increasingly required to access vital services, including medical appointments.

What are we recommending?

- That the TSA be increased to a minimum of €7.50 per week in Budget 2027, at a cost of €42.64m, to ensure the allowance adequately covers essential connectivity, including basic broadband.
- That it is renamed to the Communications Allowance to reflect its use.

What will it do?

Telephone Support Allowance is a highly targeted support to the cohort of people who are in receipt of both the Living Alone Allowance and the Fuel Allowance. Increasing the Telephone Support Allowance by this amount will reduce the pressure experienced by this cohort who are at particular risk of poverty and enable them to access vital support to age at home.

[9] Based on 164,449 recipients as of April 2026; Available from Social Welfare Benefits – Tuesday, 26 May 2026 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

“She has osteoporosis and arthritis and finds the driving, lifting of bags etc hard…one intervention I suggested was the online delivery shopping to her. She will continue with this online shop and it has helped her greatly in one area of her life.” – ALONE Support Coordinator

Recommendation 3: Increase the Fuel Allowance by at least €10 per week and permanently extend the Fuel Allowance season by four weeks, restoring it from 28 to 32 weeks, as was temporarily provided in 2026, to align the duration of the payment with the full heating season.

Estimated cost: €221.3m[10]

What is the issue?

- Electricity bills are now 75% higher than they were in 2021 (pre-Ukraine war), and gas bills are 100% higher[11]. However, the rate of Fuel Allowance has only increased by 38% in the same period.
- Home heating oil prices have risen even more significantly, up 63% in the twelve months to March 2026[12].
- Almost half of the population aged 70+ use kerosene, diesel/gas oil or LPG as their primary heating source. This reliance is particularly pronounced in rural areas[13], where many households depend on home heating oil, leaving them exposed to price volatility and the need for large upfront fuel costs.
- Although an additional four weeks of Fuel Allowance have been provided in 2026, the Fuel Allowance season has never been fully reinstated after a 2012 cut which reduced the season from 32 weeks to 26 weeks.
- For many older people on fixed incomes, particularly those living alone, Fuel Allowance is an essential component of income adequacy. Older people account for almost 55% of all Fuel Allowance recipients, making them by far the group most dependent on this payment to stay warm through winter[14].

[10] Based on 468, 830 households at the end of April 2026. Available from Social Welfare Benefits – Tuesday, 26 May 2026 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

[11] ‘CRU Call for Evidence on Protecting and Supporting Customers Facing Sustained High Energy Prices’, CRU (2026). Available from: CRU Call for Evidence on Protecting and Supporting Customers Facing Sustained High Energy Prices | The Commission for Regulation of Utilities (CRU)'s Consultation Portal

[12] ‘Focus on Fuel and Home Heating Costs March 2026’, CSO (2026). Available from: Focus on Fuel and Home Heating Costs March 2026 - Central Statistics Office

[13] ‘Household Environmental Behaviours – Energy Use 2024’, CSO (2025). Available from: Key Findings Household Environmental Behaviours - Energy Use 2024 - Central Statistics Office

[14] Based on 420,646 households at the end of December 2025, of which 230,373 were aged over 66, accounting for 55%; Available from: https://www.kildarestreet.com/wrans/?id=2026-01-15a.27&s=fuel+allowance+recipients#g29.r

What are we recommending?

- That the Fuel Allowance be increased by at least €10 per week in Budget 2027.
- That the Fuel Allowance season be permanently extended by four weeks, restoring it from 28 to 32 weeks and aligning it with the full heating season.

What will it do?

The proposed Fuel Allowance increase is based on energy cost increases up to this point and does not account for further price increases in 2026/7, which are difficult to predict given current market volatility. By addressing both the weekly rate and the duration of the payment, the Fuel Allowance would more effectively reflect real heating needs across the full winter period. Combined with an increase to the Household Benefits Package (see recommendation 4) and other measures outlined in this submission, we believe that this would enable the best use of resources to target energy poverty among older people.

"Because I am disabled I cannot move around to keep myself warm, so I cannot avoid putting the heating on in the winter. And where I live is a particularly cold house. My electricity bills are astronomical…I know the dangers of cold for old people so I would rather cut down on food than heating."

Recommendation 4: Increase the Household Benefits Package (HBP) by at least €15 per month and introduce indexation linked to energy inflation to protect the real value of the payment over time.

Estimated cost: €96.6 million[15]

What is the issue?

- The energy component of the Household Benefits Package currently provides €35 per month, equivalent to €1.15 per day.
- For older people facing sustained high energy costs, particularly those living alone, this level of support is insufficient to meaningfully offset energy bills, including standing charges and other fixed costs associated with metered utilities.
- When this payment was restructured in 2013 from a unit-based to a credit-based system, the €35 monthly rate was calculated to cover approximately 150 units per month at the best available tariff. That calculation has never been updated. With electricity, gas and oil prices

[15] Based on 536,776 households as of December 2025: Available from Social Welfare Benefits – Tuesday, 26 May 2026 – Parliamentary Questions (34th Dáil) – Houses of the Oireachtas

now dramatically higher, the same credit covers far fewer units, weakening its capacity to prevent energy poverty.

What are we recommending?

- That the monthly HBP payment is increased by €15 per month, from €35 to €50, in Budget 2027.
- That the payment is indexed it to utility energy price inflation.

What will it do?

- By indexing the payment to energy inflation, the HBP would retain its real value over time and reduce the need for ad-hoc energy credits. This will prevent the accumulation of further energy arrears and support households that are struggling to meet these costs.

"To save electricity I shower with cold water."

"Proper food is a priority, but I would put heating first, before food."

Recommendation 5: Increase the State Pension by €15 in Budget 2027 with a commitment to further €15 weekly increases in future budgets, restoring pension adequacy over the lifetime of this Government and implementing the commitment to benchmarking.

Estimated cost: €614 million[16]

What is the issue?

- There have been several commitments to benchmark the State Pension, made in the *Roadmap for Social Inclusion 2020-2025* and the *Roadmap for Pensions Reform 2018-2023*.
- The gap between the current State Pension and the Government's own benchmark is significant and widening. Currently the State Pension Contributory maximum rate for those who retire at 66 is €299.30. If the benchmark were implemented in 2027 (i.e. 34% of

[16] Based on 787,091 recipients of the three main Pension schemes in quarter 4 of 2025; available from: Microsoft Word - 2025Q4 Quarterly Statistical Report with school meals.docx

average earnings[17]), based on average weekly earnings of €1,011.88 in Q4 2025, the State pension would need to reach €344.04. This is approximately €45 higher than the current maximum rate.

- Smaller increases in previous budgets, typically in the range of €5–10 per week, are insufficient to close this structural shortfall.
- Pension benchmarking and indexation is common practice in other countries in the EU, and the European Council has stated that "Pension indexation is a key policy lever to protect pensioners against income erosion" (2024).
- Pensions in Ireland replace less of a person's income after retirement than in most other European countries and have been shown to be inadequate for older people living alone.

What are we recommending?

- That a realistic and fiscally credible increase of €15 per annum over three years is adopted. This approach allows Government to also increase essential supporting payments, ensuring income adequacy is improved in a targeted way for older people with the highest living costs, particularly those living alone.
- Alongside these increases, Government should formally implement benchmarking of the State Pension, ensuring that future pension rates are automatically linked to movements in average earnings, with safeguards to protect pensioners during periods of high inflation.
- The Department must also publish their benchmarking workings as delivered to Cabinet to allow for informed debate on this matter.

What will it do?

Implementing pension benchmarking is an opportunity for Government to make a real and long-term impact on the lives of older people today and to lift many of the most exposed out of poverty. As the cost of living continues to increase, older people's incomes must be protected and benchmarked to keep up with inflation.

It would also strengthen the role of the State Pension as a more comprehensive foundation of income in retirement.

[17] 'Report of the Commission on Pensions – Executive Summary' (The Pensions Commission, 2021). Available from: report-of-the-commission-on-pensions-executive-summary.pdf

“it getting impossible to live on the state pension impossible…I even had to sell my car which I’m very unhappy about.”

Recommendation 6: Simplify the processes for applying for entitlements to improve accessibility for older people

What is the issue?

- Many older people experience challenges accessing their entitlements, as the social protection system is not designed with accessibility for older people in mind.
- This complexity prevents many older people from accessing supports they are eligible for. It most severely impacts older people with lower literacy and numeracy skills, including online literacy, as they are now primarily directed to mywelfare.ie for information. It also severely impacts older people living alone, who may not have family members to advocate or support them with these tasks.
- In addition, many older people do not know about all the supports they are entitled to; for example, research with low-income households found that a lack of awareness of supports available was a key driver behind households not using supports they were eligible for[25]. It highlighted, for example, that only 6% of those potentially eligible were using the Living Alone Allowance, a particularly important support for older people.

What are we recommending?

- Improve ease of access to entitlements for older people by developing a single point of access for accessing and applying for entitlements for older people. This should also include:
- Simplifying the State Pension application to include benefits like the Living Alone Allowance, Household Benefits, and Free Travel—no extra forms needed.
- Streamlining eligibility criteria (e.g., age at which one becomes eligible for various entitlements) across the entitlements available from this Department, as far as possible.
- Providing sufficient access to in-person services, such as Community Welfare Officers
- Research published by the ESRI (2025) has supported similar actions, stating that: “Simplifying the welfare system, such as by introducing a single point of application, could significantly improve access to vital supports"[26].

What will it do?

- Improving awareness of and ease of access to entitlements and benefits will reduce poverty among at risk groups.
- It is also likely to reduce the administrative burden on the Department of Social Protection and intermediary organisations such as ALONE, Citizen's Information, and others, which expend significant resources in supporting people to access the social protection system.

ALONE's Annual Cost of Living Survey showed that around half of respondents said that technology makes accessing services at least somewhat easier. However, 22% responded to say that technology makes it harder, or impossible to access services; and a further 19% said that they don't use technology at all. Government services must be accessible to older people, whether they choose to use technology or not.

Appendix 1: Total Cost of Proposed Measures

Targeted measures

Payment	Increase	Amount
Living Alone Allowance	€15 pw increase	€201.3m
Telephone Support Allowance	€5 pw increase	€42.8m
Fuel Allowance	€10 pw and extend by 4 weeks	€221.3m
Household Benefits Package	€15 pm increase	€96.6m
Total Cost of Proposed Targeted Measures		**€562m**

Generalised measures

Payment	Increase	Amount
State Pension	€15 pw increase	**€614m**

Appendix 2: Impact of Proposed Social Protection Measures

This section demonstrates how a single older adult living alone (SPC and SPNC recipients) would benefit if all proposed changes are implemented.

Under the current system, a single older adult living alone in receipt of the contributory State Pension falls €14.20 per week below the income poverty threshold, below which a person is considered unable to meet the basic costs of living. A a single older adult living alone in receipt of the non-contributory State Pension falls €25.50 per week below the income poverty threshold, even when receiving multiple secondary supports.

If all proposed measures were implemented, the same individual would have a weekly income €33.34 (SPC) or €22.04 (SPNC) above the 2025 poverty threshold, providing a modest but meaningful buffer against rising living costs and unexpected expenses. Of note, given the poverty threshold is likely to increase into 2026 and 2027, it is likely that this buffer will be smaller in reality.

Current and Proposed Budget 2027 Weekly Income for SPC

Payment	Current (€)	Proposed Increase (€)	New Weekly Amount (€)
State Pension (SPC)	299.30	15.00	314.30
Living Alone Increase (LAI)	22.00	15.00	37.00
Fuel Allowance (FA)	38 (28 weeks) 20.46 (averaged over 52 weeks)	10 (+ 4 week extension)	48 (32 weeks) 29.54 (averaged over 52 weeks)
Telephone Support Allowance (TSA)	2.50	5.00	7.50
Household Benefits Package (HBP)	8.08	3.46	11.54
Total Weekly Income	352.34	–	399.88
Poverty Threshold (2025)	366.54	–	366.54
Surplus vs Poverty Threshold	(–14.20)	–	+33.34

Current and Proposed Budget 2027 Weekly Income for SPNC

Payment	Current (€)	Proposed Increase (€)	New Weekly Amount (€)
State Pension (SPNC)	288	15.00	303
Living Alone Increase (LAI)	22.00	15.00	37.00
Fuel Allowance (FA)	38 (28 weeks) 20.46 (averaged over 52 weeks)	10.00 (+ 4 week extension)	48 (32 weeks) 29.54 (averaged over 52 weeks)
Telephone Support Allowance (TSA)	2.50	5.00	7.50
Household Benefits Package (HBP)	8.08	3.46	11.54
Total Weekly Income	341.04	–	388.58
Poverty Threshold	366.54	–	366.54
Surplus vs Poverty Threshold	(-25.50)	–	+22.04