

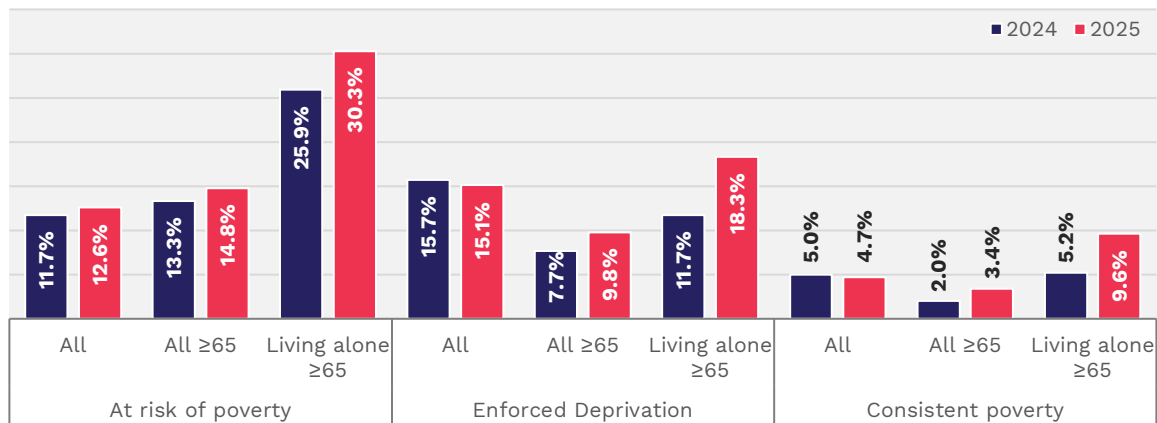
## Older people facing rising poverty

Older people are facing a growing risk of poverty – particularly those who are living alone<sup>i</sup>. The last number of years have seen rising rates of poverty for older people. Here we overview some of the key information.

Ireland measures poverty in three different ways:

1. At-risk-of-poverty: this is when a household’s income is lower than the poverty line
2. Enforced deprivation: when a household cannot afford items consider essential
3. Consistent poverty: households whose income is below the poverty line, and who experience enforced deprivation.

**Figure A: Poverty among older people**



### At risk of poverty

Income poverty – living on an income below the poverty line – is 2.2 percentage points higher among older people than the population overall, at nearly 15%, but it is particularly high amongst older people living alone.

In 2025 older people living alone had the highest at risk of poverty rate in Ireland, with more than three in ten living in income poverty. This group also saw one of the sharpest increases in their rate of income poverty, rising by 4.4 percentage points in 2025.

### Enforced deprivation

While enforced deprivation – being unable to afford items considered essential by most people – fell marginally overall in 2025, the rate increased by 2.1 percentage points for all older people, and by 6.6 percentage points for older people living alone.

Amongst all older people, almost one in ten experienced enforced deprivation in 2025, but for older people living alone, it was nearly one in five (18.3%).

Over a third (34%) of older people living alone, and nearly a fifth (18.5%) of couples where at least one person is older, said they would have to borrow to meet an unexpected expense. Borrowing is a particular challenge in older age as many banks are unwilling to lend to older people.

### Consistent poverty

Consistent poverty describes people who both have an income below the poverty line, and who cannot afford essential items.

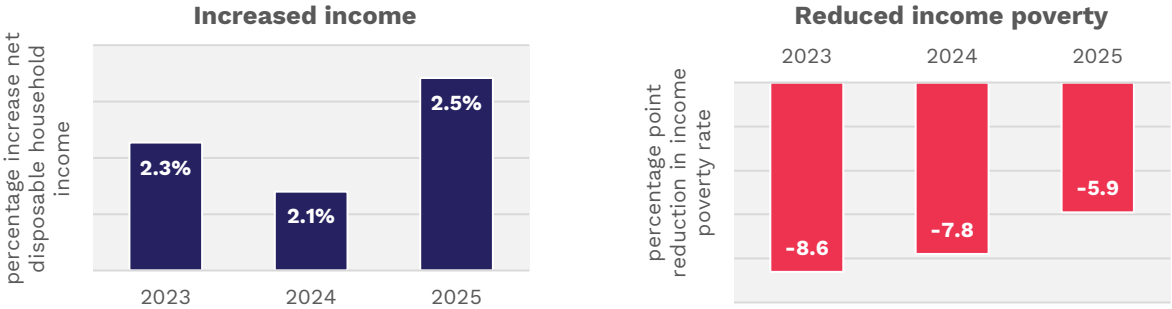
Overall, this rate fell slightly in 2025, but it increased for older people. Consistent poverty among older people remains below the national level at 3.4% but the rate increased significantly by 1.4 percentage points in 2025. The increase in consistent poverty among older people living alone nearly doubled in 2025. Rising from 5.2% in 2024 to 9.6%.

### One-off income supports

In recent years a range of ‘one off’ payments have been made available to help households with the rising cost of living.

These have made a significant difference to older people’s incomes and at risk of poverty rates. However, even though they had the biggest impact on older people’s incomes in 2025, they had the smallest impact in terms of reducing income poverty, indicating an increasing shortfall in older people’s incomes.

**Figure B: Impact of ‘one-off’ measures on older people’s incomes and poverty**



Significantly, Budget 2026 included no ‘one-off’ measures, and did not replace them with the permanent and targeted measures promised for older people.

Consequently, we can anticipate that the trend of rising poverty among older people will continue in 2026, most likely with even greater increases.

<sup>i</sup> CSO, 11-Mar-26. *Survey on Income and Living Conditions, 2025*. Available at: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/>