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LAW

# FINANCIAL ASSISTANCE FOR SENIORS

In December 2025, the Minister for Family Affairs, Max Hahn, presented the National action plan for the prevention and fight against poverty along with the new measures resulting from it.

Among these measures is the financial assistance for seniors (AFPA)[1]. This support aims primarily to help people receiving an old-age or survivor's pension, as well as people aged 65 or over living in households with modest incomes. Its goal is to reduce the risk of poverty among older people and ensure dignified living conditions while enabling them to remain in their homes.

This new aid came into force on 1 January 2026[2]. It reflects the intention to slow down and reduce the poverty rate among older people, which has been steadily increasing for more than twenty years in Luxembourg.

The measure was introduced by the Government regulation of 14 November 2025 concerning the granting of a cost-of-living allowance (AVC) for 2026. It complements other benefits such as the cost-of-living allowance, the energy allowance (PE) as well as the reduced energy bonus.

1 Not to be confused with the assistance granted to elderly people living in care facilities, namely the supplement for seniors (Compa), both of which are mutually exclusive. We benefit from the Compa **or** the AFPA but not from both.

2 Regulation of the Government in council of November 14, 2025, concerning the granting of a cost-of-living allowance for the year 2026, Legilux, *https://legilux.public.lu/eli/etat/leg/rgc/2025/11/14/a504/jo.*

18 rue Auguste Lumière | L-1950 Luxembourg
B.P. 1263 | L-1012 Luxembourg
T +352 27 494 200 | F +352 27 494 250
csl@csl.lu | www.csl.lu

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## 1. CONDITIONS FOR RECEIVING THE AFPA

Anyone wishing to benefit from this aid must receive an old-age pension or survivor's pension, or be at least 65 years old.

Additional conditions include:

- having a legal right of residence in Luxembourg, being registered in the main register of the National Register of Natural Persons (RNPP), and actually living at the declared residence;
- having resided continuously in Luxembourg for at least three months[3] before the month of the application;
- living in a household with a modest total monthly income within the limits set by the Government regulation of 14 November 2025.

## 2. DEFINITION OF HOUSEHOLD (OR DOMESTIC COMMUNITY) AND TOTAL MONTHLY INCOME

A **household** (or domestic community) refers to all persons living together in the same dwelling and sharing a common budget.

Anyone living in the household at the time the application is submitted is considered a member of the domestic community and is therefore included in the assessment and calculation of the financial aid.

The **total monthly income** corresponds to the average of the two lowest gross monthly incomes received by the household during a reference period of three months preceding the application.

Income considered in the calculation:

- employment income and wages
- replacement income (pensions, sickness benefits, accident annuities)
- benefits paid by ADEM (employment agency)
- income for severely disabled persons
- rental income
- bank interest and dividends

When calculating household income, employment income of a child under the age of 30 is excluded up to the maximum amount of the inclusion allowance.

## 3. APPLICATION

The application form available on the website of the National Solidarity Fund (Fonds national de solidarité - FNS) is the same form used for the cost-of-living allowance and the energy bonus.

It is a single form that allows applicants to submit a combined request for the three social benefits.

Once completed and sent to the FNS, the institution reviews the applicant's situation based on the provided personal information and grants the benefit(s) to which the person is entitled.

The form must be properly completed, signed, and sent by post to the FNS no later than 31 December of the year for which the aid is requested.

People who have already received the cost-of-living allowance and/or the energy bonus, and who may also be eligible for AFPA, receive a pre-filled form directly from the FNS at the end of the year.

Beneficiaries of the Social Inclusion Income (Revenu d'inclusion sociale - REVIS) do not need to submit an application for the cost-of-living allowance.

It is granted automatically, as are the energy allowance and, where applicable, the financial aid for older people.

3 Breaks in the three-month reference period not exceeding a total of 10 days are not considered as such.

## 4. AMOUNTS AND INCOME THRESHOLDS

The amount of AFPA depends on the applicant's situation and the main benefit already received before the AFPA.

For example, a person who receives the cost-of-living allowance may obtain a higher AFPA amount than someone who receives only the energy bonus, whose amount also varies depending on whether it is full or reduced.

**Table 1: Amount of AFPA based on the main allowance**

| AFPA applicant status | Household with one senior | Per additional senior |
|---|---|---|
| **Benefitting of:** | Yearly amount | Yearly amount |
| • the cost-of-living allowance (full or reduced); | 2,400 € | 1,200 € |
| • the full energy bonus (without cost-of-living allowance); | 1,200 € | 600 € |
| • the reduced energy bonus (without cost-of-living allowance). | 600 € | 300 € |

*Sources: National solidarity fund (2026), table CSL*

The Income thresholds correspond to those used for the cost-of-living allowance and the energy bonus, since the AFPA amount is determined based on eligibility for those two benefits.

**Table 2: Income thresholds set to benefit from the cost-of-living allowance**

| | Cost-of-living allowance 2026 | | | |
|---|---|---|---|---|
| **Household** | Amount allowance | Income limit | Gross Income thresholds - reduced allowance | |
| 1 person | 1,817 € | 2,710.52 € | 2,710.53 € | 2,861.93 € |
| 2 persons | 2,272 € | 4,065.77 € | 4,065.78 € | 4,255.09 € |
| 3 persons | 2,727 € | 4,878.93 € | 4,878.94 € | 5,106.17 € |
| 4 persons | 3,182 € | 5,692.08 € | 5,692.09 € | 5,957.24 € |
| 5 persons | 3,637 € | 6,505.23 € | 6,505.24 € | 6,808.30 € |
| 6 persons | 3,637 € | 7,318.39 € | 7,318.40 € | 7,621.46 € |
| 7 persons | 3,637 € | 8,131.54 € | 8,131.55 € | 8,434.61 € |
| 8 persons | 3,637 € | 8,944.69 € | 8,944.70 € | 9,247.76 € |
| 9 persons | 3,637 € | 9,757.85 € | 9,757.86 € | 10,060.92 € |
| 10 persons | 3,637 € | 10,571.00 € | 10,571.01 € | 10,874.07 € |

*Sources: National solidarity fund (2026)*

**Table 3: Income thresholds set to benefit from the energy bonus**

| | Energy bonus 2026 | | | | | |
|---|---|---|---|---|---|---|
| **Household** | Amount energy bonus | Gross Income thresholds | Amount reduced energy bonus | Gross Income thresholds | Gross Income thresholds - reduced energy bonus | |
| 1 person | 600 € | 3,388.14 € | 300 € | 3,523.67 € | 3,523.68 € | 3,548.66 € |
| 2 persons | 750 € | 5,082.21 € | 375 € | 5,285.50 € | 5,285.51 € | 5,316.74 € |
| 3 persons | 900 € | 6,098.66 € | 450 € | 6,342.60 € | 6,342.61 € | 6,380.09 € |
| 4 persons | 1,050 € | 7,115.10 € | 525 € | 7,399.70 € | 7,399.71 € | 7,443.44 € |

| | Energy bonus 2026 | | | | | |
|---|---|---|---|---|---|---|
| **Household** | Amount energy bonus | Gross Income thresholds | Amount reduced energy bonus | Gross Income thresholds | Gross Income thresholds - reduced energy bonus | |
| 5 persons | 1,200 € | 8,131.54 € | 600 € | 8,456.80 € | 8,456.81 € | 8,506.79 € |
| 6 persons | 1,200 € | 9,147.98 € | 600 € | 9,513.90 € | 9,513.91 € | 9,563.89 € |
| 7 persons | 1,200 € | 10,164.42 € | 600 € | 10,571.00 € | 10,571.01 € | 10,620.99 € |
| 8 persons | 1,200 € | 11,180.87 € | 600 € | 11,628.10 € | 11,628.11 € | 11,678.09 € |
| 9 persons | 1,200 € | 12,197.31 € | 600 € | 12,685.20 € | 12,685.21 € | 12,735.19 € |
| 10 persons | 1,200 € | 13,213.75 € | 600 € | 13,742.30 € | 13,742.31 € | 13,792.29 € |

*Sources: National solidarity fund (2026)*

*Examples of financial aid received based on household income:*

| ***Single household > 65 ans*** | | | | | ***Couple household > 65 ans*** | | | | |
|---|---|---|---|---|---|---|---|---|---|
| *Income taken into account* | *AVC* | *PE* | *AFPA* | *Total* | *Income taken into account* | *AVC* | *PE* | *AFPA* | *Total* |
| *2,376.00 €* | *1,817.00 €* | *600.00 €* | *2,400.00 €* | *4,817.00 €* | *2,376.00 €* | *2,272.00 €* | *750.00 €* | *3,600.00 €* | *6,622.00 €* |
| *2,700.00 €* | *1,817.00 €* | *600.00 €* | *2,400.00 €* | *4,817.00 €* | *3,564.00 €* | *2,272.00 €* | *750.00 €* | *3,600.00 €* | *6,622.00 €* |
| *2,800.00 €* | *740.00 €* | *600.00 €* | *2,400.00 €* | *3,740.00 €* | *4,100.00 €* | *1,860.00 €* | *750.00 €* | *3,600.00 €* | *6,210.00 €* |
| *3,000.00 €* | *- €* | *600.00 €* | *1,200.00 €* | *1,800.00 €* | *4,752.00 €* | *- €* | *750.00 €* | *1,800.00 €* | *2,550.00 €* |
| *3,366.00 €* | *- €* | *600.00 €* | *1,200.00 €* | *1,800.00 €* | *5,200.00 €* | *- €* | *375.00 €* | *900.00 €* | *1,275.00 €* |
| *3,500.00 €* | *- €* | *300.00 €* | *600.00 €* | *900.00 €* | *5,300.00 €* | *- €* | *200.00 €* | *900.00 €* | *1,100.00 €* |
| *3,600.00 €* | *- €* | *- €* | *- €* | *- €* | *5,400.00 €* | *- €* | *- €* | *- €* | *- €* |

*Sources: FNS - Calculator Cost of living/Energy allowance 2026*

With the online calculator[4] available on the National solidarity fund's website, each applicant can check which allowances they are eligible for.

This tool makes it possible to calculate the amounts likely to be granted based on each applicant's specific situation.

## 5. RECOVERY AND REPAYMENT

These benefits (AVC, energy bonus and AFPA) may be recovered in cases of fraud or incorrect declarations, but they are not subject to recovery if the beneficiary's financial situation improves.

4 Calculator Cost of living/Energy allowance 2026/financial assistance for seniors, National solidarity fund Luxembourg, *https://fns.public.lu/en/avc/calculateur.html.*