Dying in Poverty 2026

Briefing for Parliamentarians

Summary

- Marie Curie's report Dying in Poverty 2026 has found that **since 2023, a total of 310,000 people in the UK have died in poverty**.
- Fuel poverty is a particularly pernicious form of poverty at the end of life, given the way the need for heating or mains powered medical devices at home can sky-rocket after a terminal diagnosis. **Since 2023, 394,000 people have died in fuel poverty**.
- The research shows that in 2025 alone, **93,000 people died in poverty**, representing 15% of all people who died, and **141,000 died in fuel poverty**, or 23% of all people who died.
- While the risk of being in fuel poverty for those not in the last year of life shows little change since last year, for those at the end of life, **there has been an increased prevalence of fuel poverty**.
- For more than **one in seven people** who died in the UK in 2025, the last period of life was marked by financial difficulty. And for **almost one in four**, in fuel poverty.
- Poverty and fuel poverty at the end of life affects all groups in society – but some more than others. 14% of white people who died did so in poverty, compared to a **shocking 36% of Black people**. Similarly, fuel poverty rates are persistently much higher overall among minoritised ethnic groups than in the white population.
- **Someone of working age is almost twice as likely to die in poverty** (28%) than someone of pension age (15%). A key element to this difference is likely to be the relative amounts provided under the different state benefit systems: a working age couple including someone with a terminal illness can receive **over £500 a month less in benefits** than a pension age couple.

Key policy recommendations

- **Department of Energy Security and Net Zero:** Introduce **a social tariff for energy** to lift people at the end of life out of fuel poverty.
- **Department for Work and Pensions:** Guarantee working-age people with a terminal illness **a State Pension-level of income.**

Poverty at the end of life

At any time of life, poverty causes challenges. But at the end of life, it represents an additional strain alongside the emotional, physical, and psychological challenges of dying.

A terminal diagnosis can lead to significant financial pressures. Many costs can increase after a terminal diagnosis – including energy costs, which can soar by thousands of pounds,

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care costs, and transport to and from appointments. And of course, 'regular' costs like housing and other household bills remain. If finances are tight, meeting the additional costs associated with a terminal illness may be difficult. People may have to 'do without' essentials such as heating, food, or transport, potentially having a negative impact on both their physical and mental health at the end of life.

Particularly for working people, these higher costs can come at a time when household income significantly drops. The person diagnosed with a terminal condition may need (or choose) to reduce or stop working due to their health, as might a partner to care for them.

This research has found that **in 2025, 93,000 people died in poverty in the UK – representing 15% of all people who died**. This means that for more than one in seven people who died in the UK in 2025, the last period of life was marked by financial difficulty. Our research also shows that, **since 2023, a total of 310,000 people have died in poverty**. On average, that means there have been 283 deaths in poverty each day for the past three years. That's equivalent to 12 deaths per hour, and one person dying in poverty every five minutes for the last three years.

Not everyone experiences poverty at the end of life equally:

- **Someone of working age is almost twice as likely to die in poverty (28%) than someone of pension age (15%)**. While both working age and pension age people are more likely to be in poverty in the last year of life compared to those not in the last year of life, this increase in risk is greater for working age people, and in particular for those aged 45 and under. This difference is largely due to the relative amounts provided under the different state benefit systems.
- People from minoritised ethnic groups are more likely to be in poverty throughout their lives. This reflects disadvantages in wider society, particularly relating to earnings and employment. There is a clearly disproportionate impact: 14% of white people who died did so in poverty, compared to a **shocking 36% of Black people, 28% of Asian people and 32% of people who have another ethnicity**.
- Poverty rates are not the same across the UK, and so unsurprisingly, rates of poverty at the end of life are not equal either. **20% of people who die in London die in poverty, and 18% of those in Yorkshire and The Humber** – the highest rates of any nation or region. At the other end of the spectrum, 11% of people who died in the Southwest did so in poverty, the area with the lowest rate of deaths in poverty.

Fuel poverty at the end of life

In 2025, more than 141,000 people died in fuel poverty in the UK – representing 23% of all people who died. This means that for almost one in four people who died in the UK in 2025, the last period of life was marked by fuel poverty.

Our research also shows that, **since 2023, a total of 394,000 people have died in fuel poverty**. On average, that means there have been 360 deaths in fuel poverty each day for the past three years. That's equivalent to 15 deaths per hour, and one person dying in fuel poverty every four minutes for the last three years.

While the risk of being in fuel poverty for those not in the last year of life shows little change since last year; for those at the end of life, there has been an increased prevalence of fuel poverty.

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As with poverty, not everyone experiences fuel poverty at the end of life equally either. The fuel poverty rate in the last year of life remains significantly higher for those from certain parts of the UK, and those from minoritised ethnic groups.

- **Fuel poverty rates are persistently much higher overall among minoritised ethnic groups than in the white population**, and this inequality continues at the end of life. 25% of people from a minoritised ethnic group are estimated to be living in fuel poverty in the last year of life, compared to 19% of white people.
- **Rates of fuel poverty at the end of life are not the same across the UK**. 30% of people who die in Northern Ireland die in fuel poverty, and the figure is 29% for those in London – the highest rates of any nation or region. At the other end of the spectrum, 19% of people who died in the Southwest and the Southeast did so in fuel poverty, the areas with the lowest rates of deaths in fuel poverty.

Simona and David's story

Simona's husband, David, died in June 2024 from a stage four glioblastoma, six months after he was diagnosed.

All the medical equipment he needed was electric. It really raised the cost of their energy bills.

David was running his own business before he was diagnosed. He had to stop working straight away, because he couldn't walk or move. And both him and Simona had to claim social security support, as Simona stopped working to be David's full-time carer. The amount of money had through state benefits was barely enough to get them to the end of the month. There was no allowance for any extras.

His condition meant that he was constantly cold, so they had to keep the heating on all the time. They discussed this with their energy companies, and the only things they provided was an electric blanket and a discount of £200 – it wasn't enough.

A Social Tariff for Energy

Recent measures introduced by the UK Government to address the rising cost of living, such as removing VAT from energy bills and the announcement of a £100 Household Energy Payment to households in council tax bands A-D will contribute to reducing fuel poverty for people living with terminal illness. But there is a clear need for specific, targeted support to bring down energy bills for people at the end of life.

Modelling shows that a 50% social tariff for energy could lift as many as 54,000 (45%) dying people out of fuel poverty. We are therefore calling on **the Department for Energy Security and Net Zero to introduce a social tariff for energy for people living with terminal illness**, or equivalent direct bill support providing at least a 50% reduction on bills to help them meet the extra costs at a time when their income is likely to have fallen. The Energy Independence Bill is the opportunity to do that, and the UK Government should bring forward this Bill as soon as possible.

Identifying health conditions to target energy bill support can be difficult, but a clear solution already exists for terminally ill patients: the Special Rules mechanism. This established

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system allows energy providers and government agencies to bypass complex data barriers and immediately deliver targeted support to those who need it most.

Guaranteeing a State Pension-level of income

The benefits system is society's last backstop against poverty and, ultimately, destitution. Yet as these findings show, **it is failing to protect people at the end of life**.

The working age benefits system provides hundreds of pounds a month less to someone aged 64 compared to someone aged 66. Overall, people of State Pension-age are better off than working-age people relying on out-of-work benefits and disability benefits. Single working-age people are £47 a week (£206 per month) worse off than pensioners, while for couples, there is a difference of £117 per week (£508 per month).

This is a deeply unjust situation. People unfortunate enough to be diagnosed with a terminal illness before they reach pension age have the same additional costs and financial concerns as pensioners. They are, generally, closer than average to pension age, and are likely to have paid National Insurance Contributions for many years. New analysis shows that **over 90% of working age people in the last year of their life** have made National Insurance Contributions, with over a quarter having made the 35 years of contributions required to receive the full state pension – yet will die before they benefit from them. They are also a group who should not, for obvious reasons, be considered likely to return to work and therefore eligible for early retirement.

Without urgent reform, **this situation will only worsen**. With the triple lock remaining unchanged until April 2030, the gap between working age and pension age incomes will continue to widen. And with future State Pension-age rises, thousands more terminally ill people will miss out and face poverty as a result. Further increases to 68 will result in 15,800 more people dying before reaching pension age. With current rates of working age deaths in poverty, this would mean an additional 4,400 working age people dying in poverty.

New analysis shows that topping up the income of working age people in the last 12 months of life, so they receive the same amount of state support that their pension-age counterparts do, **could lift over 9,000 people out of poverty**. What's more, the estimated cost to the state using a means-tested approach would be £2.7 million per week, which is a mere fraction of the more than £2 billion weekly expenditure on the State Pension.

With every rise in the State Pension age pulling more people into poverty at the end of their life, **the Department for Work and Pensions should guarantee a State Pension level of income to people of working age living with a terminal illness.**

Marie Curie is the UK's leading end of life charity

We're here for anyone with an illness they're likely to die from, and those close to them. We bring 75 years of experience and leading research to the care we give at home, in our hospices and over the phone. And we push for a better end of life for all by campaigning and sharing research to change the system.

For more information or to arrange a meeting to discuss the contents of this briefing, please contact: parliament@mariecurie.org.uk

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