

# Dying in Poverty 2025

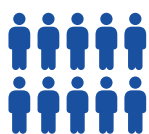
Findings from Marie Curie's research into people dying in poverty and in fuel poverty



**M**arie Curie is the UK's leading end of life charity. We are here for anyone with an illness they're likely to die from, and those close to them. We know that poverty can cause additional worry and strain to someone living with a terminal illness at the worst possible time, and can worsen their mental and physical health.

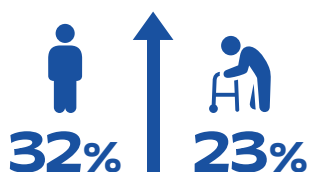
We provide information about everything to do with the end of life through our website and Support Line, and train staff and volunteers to spot the signs of fuel poverty in people's homes. But to end financial insecurity at end of life and ensure everyone has the support they need to address their practical concerns, we need wider change.

## Key findings from Marie Curie



**100,000+**

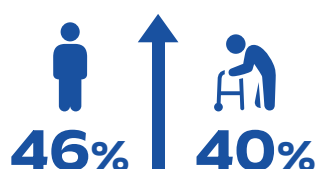
More than **100,000 people** die in poverty every year in the UK.



Being in the last year of life is associated with a **32%** greater risk of poverty for working age people, and a **23%** greater risk for pensioners.



A working age couple including someone with a terminal illness can receive nearly **£500 a month** less in benefits than a pension age couple.



Almost half (**46%**) of working age Black people die in poverty, as do around **40%** of Black pensioners.



**120,000+**

Over **120,000 people** a year die in fuel poverty.

The last months, weeks and days of someone's life should be a time to focus on what really matters: making memories with family and friends and living as well as you can. But too often financial pressures add unnecessary worry and strain to what is already a difficult time. Loss of income and rising costs create instability at a time when financial security is vital.

Our latest research has found that 100,000 people across the UK died in poverty in 2024. This is particularly prevalent among people from minoritised ethnic communities. We also know that people of working age are more likely to die in poverty than people of retirement age – in part because the working age benefits system provides hundreds of pounds less support a month. That's why it's vital that the Third Pensions Commission looks at how access to the State Pension could be expanded to working age people with a terminal illness.

We also know that energy costs can increase dramatically for someone living with a terminal illness, in some cases running to thousands of extra pounds a year. At least 120,000 people died in fuel poverty in 2024. Each one of those died struggling to heat their homes or run vital medical equipment. We need an improved system of direct bill support that will cut the costs of energy bills faced by people at the end of life, as well as better and more consistent rebate schemes to cover the cost of using medical devices at home.

Poverty is deeply ingrained in the United Kingdom, and it will not end overnight. The recommendations we make in this report are the first steps towards ensuring everyone can live with dignity to the very end of their lives. We at Marie Curie look forward to working with local authorities, devolved governments and the UK Government to make this happen.

### Marie Curie's key recommendations

1. Guarantee a State Pension level of income for working age people with a terminal illness and explore through the Pensions Commission how access to the State Pension could be provided.
2. Review the definition of 'terminal illness' used in the Special Rules for Terminal Illness.
3. Expand eligibility for the Severe Conditions Criteria in Universal Credit to include someone with a life-limiting, progressive condition who currently meets the criteria for Limited Capability for Work.
4. Ensure working age parents with a terminal illness receive free childcare and support for childcare costs even if they don't meet the work-related requirements.
5. Provide fast-track access for all relevant benefits, including carer benefits and Pension Credit, where someone has or cares for someone with a terminal illness.
6. Replace the Warm Homes Discount with a substantial social tariff for energy that people with a terminal illness can access.
7. Implement a comprehensive, up-front energy rebate scheme for at-home medical devices.
8. Follow the example set by Manchester City Council and provide full Council Tax Support for any household including someone with a terminal illness.

## **Peter is in his 70s and lives with leukaemia. He spoke to Marie Curie earlier this year.**

“I was diagnosed with COPD roughly eight or nine years ago. I’ve stopped smoking and I manage the COPD very well but then in November 2021, I got diagnosed with chronic myeloid leukaemia. It’s a blood cancer. I’ve lost a lot of weight. I’m only seven stone now, but I’ve stayed at that and I’ve not lost anymore.

“I’ve been renting private. It’s a lot of money. It’s just been going up since I’ve been here. It’s gone up three times since I’ve been here, the rent. I’ve only got little heaters because I can’t afford to run the electric ones on the wall. I’ve been living in one room for months and months now to try and keep warm.

“I want to be out of this flat before next winter. I don’t think I’ll manage another. I’m here with lots of clothing on and a cover around me, I’ve got a heated blanket as well. I’m mainly cold most of the time. Once I get like that, it puts me off of eating. It puts you off of doing a lot of things.

“I’ve been mostly housebound for quite a few months. I went out today on the bus, but I can’t go out a lot, especially if it’s cold. If it’s cold, I don’t go anywhere.”



**For the full report and recommendations visit:**

**Get in touch – email Marie Curie’s Public Affairs team:**

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Marie Curie is the UK’s leading end of life charity. Whoever you are, whatever your illness, we’re with you to the end.

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