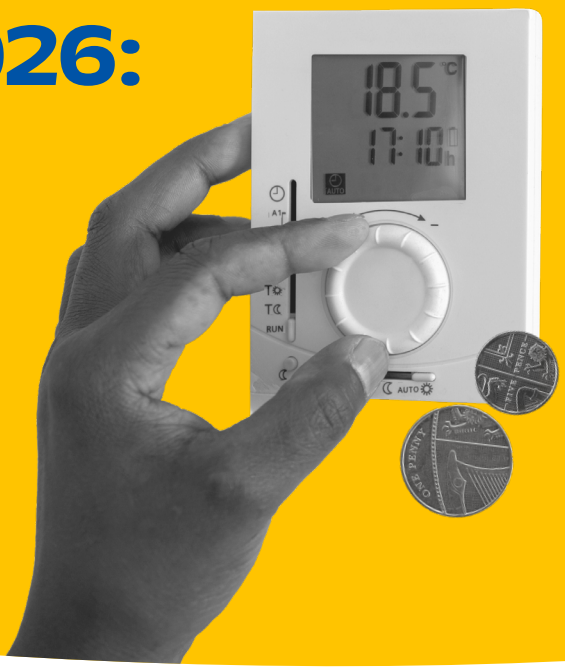




Marie Curie
NORTHERN IRELAND

Dying in Poverty 2026: The picture in Northern Ireland

November 2026



Marie Curie has been tracking poverty and fuel poverty figures for people in the last year of life since 2019.

In the last three years alone (2023–25), it is estimated that 9,600 people in their last year of life have died in poverty and 14,100 in fuel poverty in Northern Ireland.

It is very worrying that, in general, trend data indicates a worsening situation. We must see more significant and bold actions from the UK Government and Northern Ireland Executive to ensure everyone gets the comfort and dignity they deserve at end of life. For many people living with a terminal illness, financial security and the ability to meet everyday living costs play a crucial role in their wellbeing. Many costs can increase after a terminal diagnosis, such as travel to medical appointments and extra laundry. Household energy bills, which are a focus of this briefing, are a particular concern. These added financial pressures can place a significant burden on individuals and families at a time when they are at their most vulnerable.

The recommendations outlined in this briefing seek to alleviate the burden of household bills and cost-of-living pressures for those receiving end of life care at home. It is vital that the wider social determinants of health are addressed to ensure that everyone can spend their final days in a warm, safe and comfortable environment.

Overall poverty - headline statistics

In 2025, **2,800** people spent their last year of life in poverty in Northern Ireland **(17%)** (Table 1).

Overall, those of working age **(25%)** are more likely to be in poverty in the last year of life compared to those of pension age **(16%)** (Table 2).

Working-age and pension-age people in their final year of life are more likely to experience poverty than their peers who are not approaching the end of life (Table 2).

Across Northern Ireland's 11 council areas, the proportion of people in the last year of life living in poverty ranged from **16%** to **20%**. In every council area, poverty rates were higher among working-age people than among those of pension age (Fig. 1).

"My mum passed 3 months after her diagnosis. The radiotherapy made her incontinent, so the washing machine was on constantly for sheets, clothes, duvets and everything else. She got no help at all with things but even help with every day essential items would have helped so much. **Anon, Belfast**

"We had to try and budget my mum's minimal income so that she could be comfortable. I didn't expect electric to be such a problem, but the bills were the biggest when you take into account the special equipment she used and more people being around the house 24/7. **Anon, Derry/Londonderry**

Changes introduced in 2024/25 to the methodology for calculating poverty and income statistics in Northern Ireland limit the value of year-on-year comparisons with earlier data. Nevertheless, the findings highlight a significant issue, with around 2,800 people experiencing poverty during their final year of life in 2025 (Table 1).

As shown in Table 2, those of working age (25%) are more likely to be in poverty in the last year of life compared to those of pension age (16%). A major reason for this is likely to be the fact that working-age people generally have greater outgoings such as mortgage and childcare costs, as well as relying on income from employment. A sudden or unplanned drop in earnings can cause a person to face a financial crisis.

While access to pensions can buffer those beyond working age from poverty at end of life, the data also shows that pension age people are affected in greater numbers. This reflects the fact that adults aged 65 and over comprise a larger proportion of Northern Ireland's population. These findings reinforce the need to understand and address the distinct factors that contribute to poverty among both working-age and pension-age people at the end of life.

Table 1: Number and proportion of people experiencing poverty in the last year of life 2023–2025

Year	Number in poverty in last year of life	Proportion in poverty in last year of life
2023	3,300	20%
2024	3,500	20%
2025	2,800	17%

UK Average 2025: last year of life–15%

Table 2: Poverty in the last year of life compared to those not in the last year of life - 2025

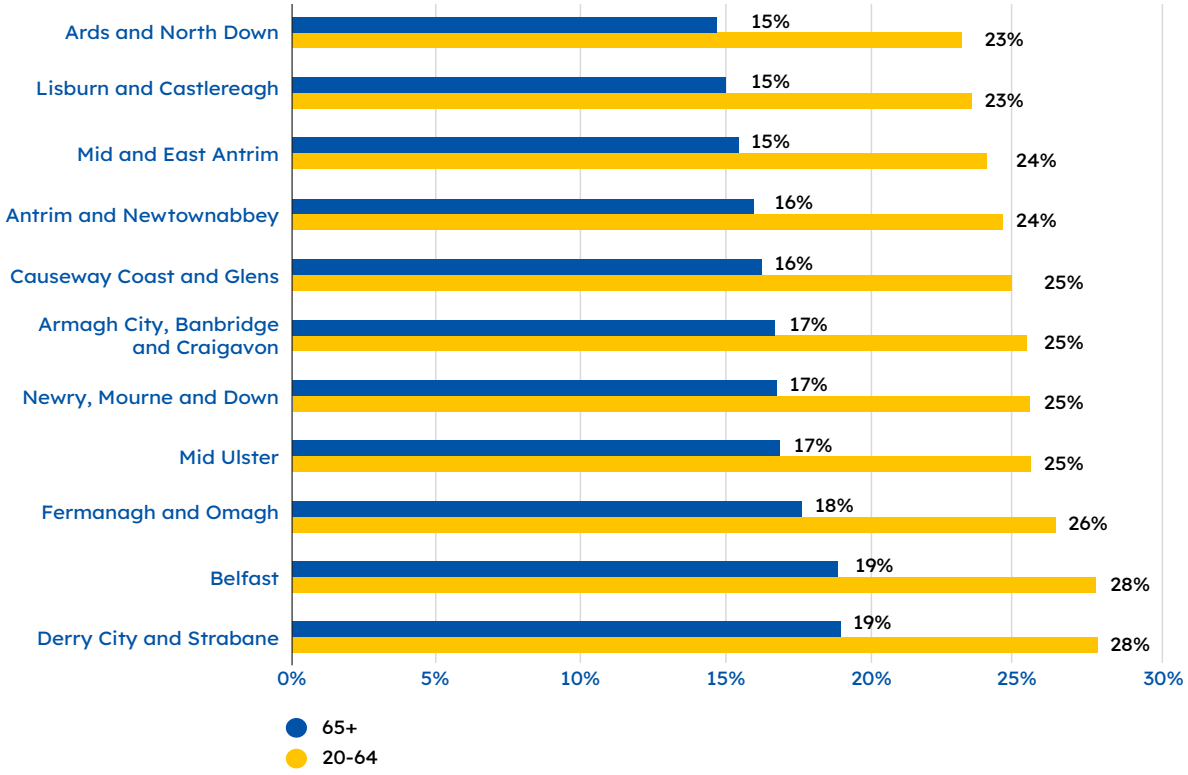
	Last year of life		Not in last year of Life	
	Number	%	Number	%
Working age	600	25	226,900	21
Pension age	2,200	16	45,000	13

UK Average for last year of life: working age – 28%; pension age – 15%

Councils with highest rate of poverty in last year of life – 2025

Across Northern Ireland's eleven council areas, poverty among people in the last year of life ranged from 16% to 20%. In each council, rates were higher among working-age people than those of pension age (Fig. 1). None of the councils ranked among the 20 local authority areas with the highest poverty rates in the UK. (Full council breakdown available in Appendix 1.)

Fig. 1: Poverty in the last year of life by age group and NI council area –2025



Fuel poverty – headline statistics

The proportion of people in their last year of life experiencing fuel poverty in Northern Ireland rose to **30%** in 2025 and is significantly higher than the UK average **(23%)** (Table 3).

Northern Ireland has higher rates of fuel poverty compared to anywhere else in the UK and is the only UK nation where pensioners at end of life are slightly more likely to experience fuel poverty **(30%)** than people of working age **(29%)** (Fig. 2).

Being in the last year of life **(30%)** increases the risk of fuel poverty compared to those not in the last year of life **(22%)**, irrespective of age (Table 4).

Five NI councils are in the UK's top 20 for fuel poverty in the last year of life overall, and **seven** are in the top 20 for pensioners (Tables 5 and 6).

Fuel poverty means having inadequate income to heat or power your home. Factors affecting fuel poverty include living in poorly insulated housing, expensive energy tariffs, increased energy need, and living on an inadequate income. Energy costs can rise significantly at the end of life due to factors such as the need to power medical equipment or store medicines safely, increased time spent at home and corresponding higher fuel usage, and an increased need to maintain a particular body temperature.

> "Terminally ill people do not differentiate between night and day, so heat goes on 24/7. Expenses can be crippling.
> **Maeve, Belfast**

> "Everyone is feeling the pinch at the minute. The cost of living is extortionate. For people dependent on energy for their illness, it is frightening.
> **Marie, Belfast**

In 2025, we estimate that 5,000 people spent their last year of life in fuel poverty in Northern Ireland. Overall, the proportion of people in fuel poverty during the last year of life has increased across the reporting period, and in 2025, is significantly higher in Northern Ireland (30%) than the UK average (23%). In fact, Northern Ireland has higher rates of fuel poverty compared to anywhere else in the UK (Table 3).

The predominance of home heating oil in Northern Ireland distinguishes it from many other parts of the UK. In 2024/25, 61% of households were using oil central heating as their primary heating source, highlighting the particular vulnerability of many households to fluctuations in oil prices.[1]

It is also generally recognised that Northern Ireland has far less access to specific government or industry-led energy support schemes. For example, the Warm Home Discount scheme is available to people in Great Britain and described as a lifeline, but no such scheme exists in Northern Ireland.

The Winter Fuel Payment does exist in NI, but eligibility criteria exclude those under State Pension age. The energy inefficiency of Northern Ireland's housing stock is also a significant concern, resulting in poorer energy performance, higher heating costs, and increased exposure to fuel poverty.[2]

As outlined in Table 4 below, people in the last year of life are at a much greater risk of being in fuel poverty compared to those not in the last year of life. It is estimated that 30% of people in their last year of life are in fuel poverty compared to 22% of those not in the last year of life. Northern Ireland is the only UK nation where pensioners at end of life are slightly more likely to experience fuel poverty (30%) than people of working age (29%) (Fig. 2). On average, across the UK, working-age people (26%) are at a higher risk of fuel poverty compared to pension age people (23%). Overall, these findings highlight that targeted action is needed to address the specific risk factors and needs for both working age and pension age groups.

Table 3: Number and proportion of people experiencing fuel poverty in the last year of life 2022–2025

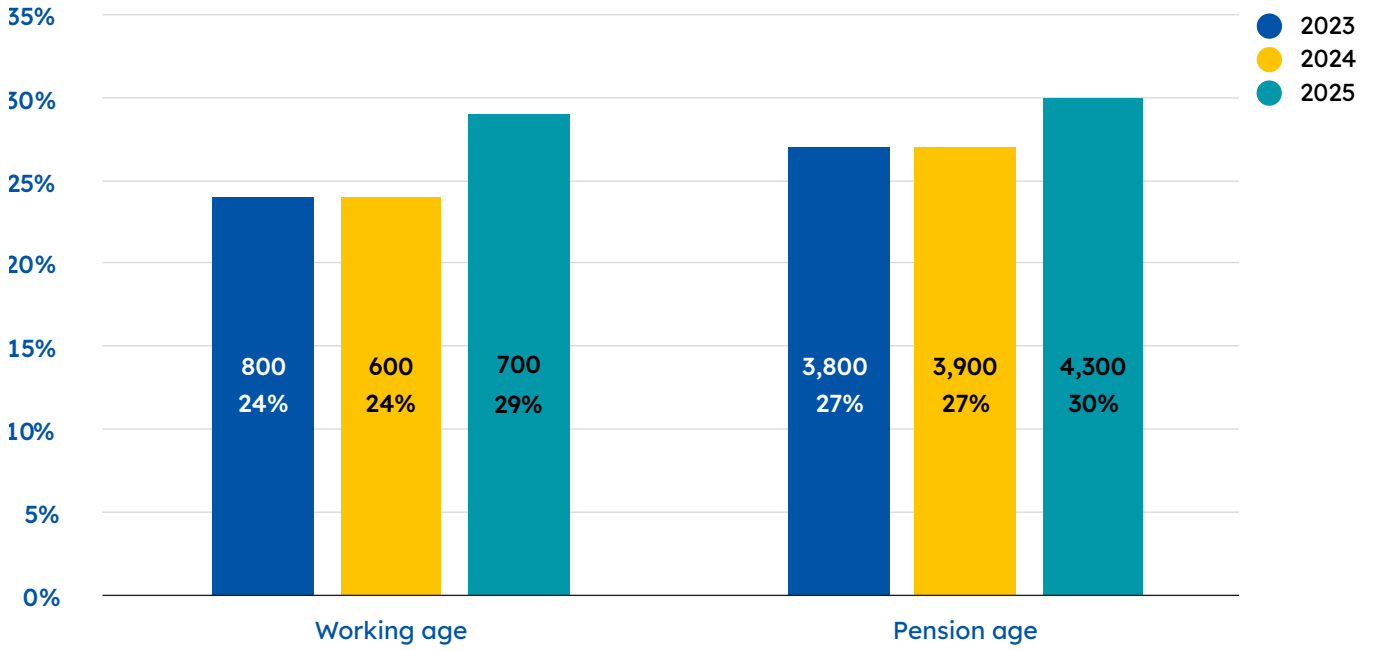
Year	Number in fuel poverty in last year of life	Proportion in fuel poverty in last year of life
2022	4,600	27%
2023	4,600	27%
2024	4,500	27%
2025	5,000	30%

UK Average 2025: 23%

Table 4: Proportion of people in fuel poverty in the last year of life compared to those not in the last year of life – 2025

	Last year of life	Not in last year of life
Working age	29%	21%
Pension age	30%	24%
Overall	30%	22%

Fig. 2: Number and proportion of people experiencing fuel poverty in the last year of life, by age group 2023–2025



UK Average 2025: last year of life- working age 26%; pension age 23%

Five of Northern Ireland's 11 council areas are in the top 20 councils across the UK for highest overall fuel poverty rates. Seven Northern Ireland council areas are in the top 20 across the UK for highest fuel poverty rates for pensioners in the last year of life. (Full council breakdown available in Appendix 1).

Table 5: Five Northern Ireland councils are in the top 20 across the UK for highest overall fuel poverty rates in the last year of life

Council area	% of people in last year of life	Number
Belfast	34	1,094
Derry City and Strabane	32	414
Causeway Coast and Glens	30	405
Mid and East Antrim	28	391
Fermanagh and Omagh	28	289

Table 6: Seven Northern Ireland Councils are in the top 20 across the UK for highest fuel poverty rates for pensioners in the last year of life

Council area	% of pensioners in last year of life	Number
Belfast	34	910
Derry City and Strabane	32	350
Causeway Coast and Glens	30	350
Ards and North Down	28	440
Newry, Mourne and Down	28	380
Mid and East Antrim	28	350
Fermanagh and Omagh	28	250



Conclusion

It is important to recognise that quality of life for people living with a terminal illness, particularly those in the most difficult circumstances, is shaped not only by healthcare but also by wider social and economic factors, including financial security.

The social security system is a vital safety net, providing essential financial support when people are unable to work or earn sufficient income to meet their basic needs. Sadly, the current system is failing to protect people from poverty at end of life. Meaningful reform of the benefits system is needed to ensure it offers adequate protection to terminally ill people at risk of hardship. Enabling fast-track access to all benefits for people with life-limiting conditions and their carers is a compassionate policy that reflects both fairness and dignity.

A 10-year strategy to tackle fuel poverty was launched in Northern Ireland in February 2026. The Warm Healthy Homes Strategy made a commitment to emergency and longer-term actions that would help address energy needs for those at end of life. We need to see it deliver on those commitments.

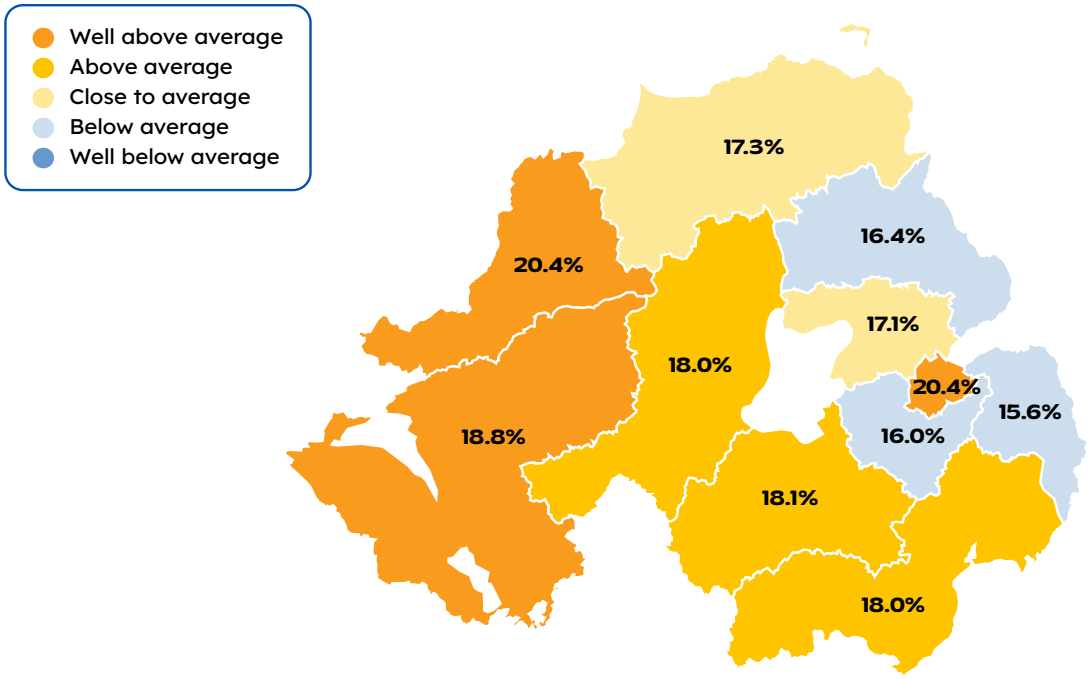
Below are the key recommendations that we believe could make the most significant difference.

Recommendations

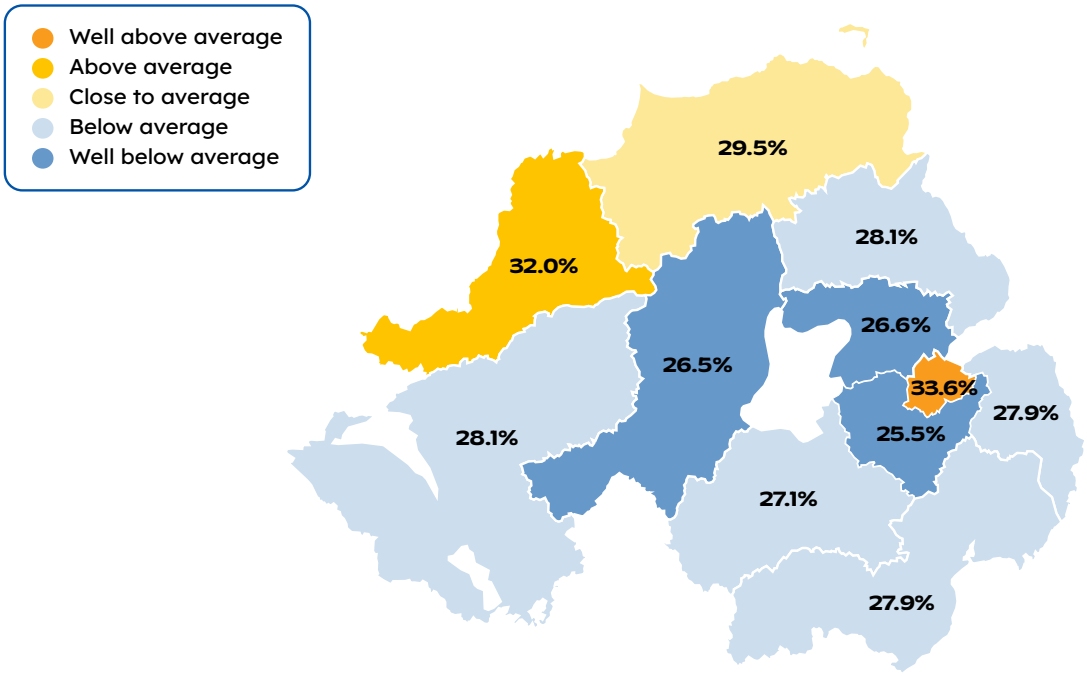
1. All NI Executive departments, particularly Health, Communities and Finance, should work to improve the identification, recording and sharing of information about people living with a terminal illness, including those using medical devices at home.
2. The Department for Communities should introduce a more flexible definition of terminal illness that removes the 12-month prognosis requirement for the purpose of fast-tracking access to benefits.
3. The Department for Communities should fast-track access to all benefits likely to be claimed by terminally ill people and their carers, including carer benefits.
4. The NI Executive should engage with the Department for Work and Pensions to ensure a minimum income guarantee for those with a terminal illness. Measures should include a State Pension level of income for people of working age living with a terminal illness and expanding eligibility for the severe conditions criteria in Universal Credit to include someone with a life-limiting, progressive condition.
5. The Department of Health should ensure that the full cost of running all medical devices is covered as part of an upfront payment scheme(s).
6. The Department of Finance should work with the NI Executive to ensure that people receiving social security benefits and expected to have 12 months or less to live automatically receive full rates relief.
7. The Department for Communities and councils should make sure households that include someone living with a terminal illness are prioritised for crisis support and financial assistance schemes, and that training and monitoring mechanisms are put in place that ensure guidance is understood and adhered to.
8. The Department for Communities should engage with the UK Government to introduce a social tariff for energy, or equivalent direct bill support. A comparable scheme should be developed for households relying on alternative fuels if they cannot be included in the main support scheme.
9. The UK Government and NI Executive should ensure that people living with a terminal illness are prioritised for existing schemes to help with the cost of energy. This should include exploring ways to provide people in Northern Ireland with an equivalent to the Warm Home Discount and making the Winter Fuel Payment available to anyone with a terminal illness, regardless of age.
10. The Department for Communities, along with other relevant departments and the Utility Regulator should work together to ensure that all terminally-ill people using electricity powered medical equipment in the home are on the NI Electricity Networks Medical Care Register. The Utility Regulator should also explore how this Register can be used as a mechanism to check that those households are on the most beneficial tariff from their supplier.

Appendix 1

Overall Poverty in last year of life: Council Breakdown (2025 data)
Northern Ireland average: 17%



Fuel Poverty in last year of life: Council Breakdown (2025 data)
Northern Ireland average: 30%



The analysis for this report has been conducted by academic researchers at Loughborough University's Centre for Research in Social Policy.

The general poverty statistics presented use the Social Metrics Commission's definition of poverty and data from the Family Resources Survey, which is also used to produce official poverty rates for the UK nations.

The fuel poverty statistics presented are based on the official Scottish definition of fuel poverty. However, the figures we present take account of all energy use, not just heating costs. And estimates are based on actual spending, rather than modelling costs needed to reach a certain temperature. This means our statistics are likely to be an underestimate as it does not identify people who should be spending more than this but go without.

Further Information, including the UK Dying in Poverty report and an explanation of the methodology, is available at **mariecurie.org.uk/poverty**

References

1. Oil central heating remains the primary heating source for over 60% of households | Northern Ireland Statistics and Research Agency (11 Nov 2025)
2. House Condition Survey reports - Northern Ireland Housing Executive – NIHCS 2023 Fuel Poverty Key Findings.

Christine Irvine

Senior Policy Manager, Northern Ireland

christine.irvine@mariecurie.org.uk

November 2026

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

Charity reg no. 207994 (England & Wales), SC038731 (Scotland) Q392d

Marie Curie
NORTHERN IRELAND