Marie Curie
SCOTLAND

Dying in Poverty in Scotland 2026



November 2026



Introduction

> "Nobody should be worrying about money when the[y] are facing a terminal diagnosis... It made what was the most stressful situation even worse. **Family member, Scotland**[1]

For many people in Scotland, a terminal diagnosis also brings financial insecurity, as incomes fall and costs rise at exactly the point when people are least able to absorb the impact.

Yet the end of life should be a time to focus on what really matters: spending time with loved ones, making memories, and living as well as possible for whatever time remains. It should not be marked by worry about spiralling bills and how to make ends meet.

Since 2023, **almost 30,000 adults have died in poverty** and **more than 37,000 have died in fuel poverty in Scotland**, according to the latest research from Marie Curie and the Centre for Research in Social Policy at Loughborough University.

This report is the fourth in a series produced by Marie Curie on the number of people who die in poverty. It presents findings for Scotland from the latest UK-wide analysis from Loughborough University. This includes 2025 figures for deaths in poverty and fuel poverty, as well as cumulative figures for 2023–2025.[2]

The 2024 numbers presented in our previous report have since been revised, and should not be compared with the figures in this report or used to assess year-on-year change. In addition, changes to the way household income is recorded in the Family Resources Survey mean that direct comparisons between this year's poverty estimates and those published previously should be treated with caution. The fuel poverty estimates are unaffected by these methodological changes.[3] Revised 2024 figures and further details are provided in Appendices A and B.

Key findings for 2025

Poverty[4]

"I have been diagnosed with stage 4 kidney cancer and had to give up my work as a builder. We still have a mortgage to pay and are finding it very difficult to make ends meet." **Ian, Stirling**



One in four (25%) working-age people and **around one in eight (13%)** pension-age people were in poverty at the end of life.



Being in the last year of life is associated with a **25%** greater risk of poverty for working-age people, and an **18%** greater risk for pension-age people.



In all **32** Scottish local authorities, **at least a fifth** of working-age people in the last 12 months of life were in poverty.

Fuel poverty[5]

"Everything becomes more expensive, heating, equipment and yes, even the cost of dying. Heating bills went through the roof and we struggled with choices – heating or food or in a lot of instances neither as we couldn't afford to eat or heat and still getting huge bills. **Family member, Scotland**



After remaining broadly unchanged between 2023 and 2024, fuel poverty among people in their final year of life **worsened in 2025.**



One in four (25%) working-age people and **almost one in four (23%)** pension-age people were in fuel poverty at the end of life.



Being in the last year of life is associated with a **39%** greater risk of fuel poverty for working-age people, and a **25%** greater risk for pension-age people.



In all **32** Scottish local authorities, **at least a fifth** of working-age people in the last 12 months of life were in fuel poverty.

Marie Curie Scotland recommendations

There is no single solution to ending deaths in poverty or fuel poverty, but there is a need for urgent action. A system-wide response is needed to ensure that people living with a terminal illness have the financial security they need at the end of life.

This includes:

1. The Scottish Government must work with the Convention of Scottish local authorities (COSLA) and local authorities to include people living with a terminal illness in the Council Tax Reduction scheme, or any successor scheme, using Social Security Scotland's Special Rules for Terminal Illness (SRTI) processes as an eligibility mechanism.

2. The Scottish Government must move swiftly to adopt Consumer Scotland's proposal of a targeted support payment, delivered through the existing SRTI social security framework, to help people living with a terminal illness with energy costs.

3. The Scottish Government should call on the UK Government to introduce a social tariff for energy. It should provide at least a 50% reduction on bills and be available to people with a terminal illness.

4. All public, independent, and third-sector bodies responsible for delivering palliative care must empower all health and social care professionals with the knowledge to routinely and effectively refer people living with a terminal illness and their carers to welfare benefits advice.

5. Health leaders and clinical directors across health boards, hospices and in primary care must embed financial probes – including about eligibility for Special Rules – into clinical processes.

Dying in poverty at the end of life in Scotland

> "Not been able to pay my monthly car payment and rent has place[d] a huge amount of stress and anxiety on me as I struggle with stage 4 terminal cancer. Current benefits [are] simply not enough to even have a normal life. **Kieron, Midlothian**

Poverty at the end of life is not just an abstract measure of household income. In practice, it drives greater stress and anxiety, fewer choices, social isolation and less ability to focus on the people and experiences that matter most – at an already difficult time.

Yet for thousands of people in Scotland, financial insecurity is part of the experience of dying. Since 2023, almost 30,000 adults have died in poverty in Scotland.

What do the figures tell us?

In 2025, an estimated 8,800 adults in Scotland were in poverty in their final year of life. This includes one in four (25%) working-age people and around one in eight (13%) people of pension age.

People of all ages are more likely to experience poverty in their final year than those who are not at the end of life. Being in the last year of life is associated with a 25% greater relative risk of poverty for working-age people, and an 18% greater relative risk for pension-age people.

The risk is particularly acute for people of working age, who are almost twice as likely to be in poverty at the end of life as people of pension age. For many, a terminal illness affects their ability to remain in employment just as additional costs begin to increase. A partner or family member may also reduce their working hours or leave work to provide care.

As a result, working-age households can experience a sharp loss of earnings while becoming more reliant on social security.

Estimated proportion and number of adults dying in poverty in Scotland 2025

	Proportion in poverty in last year of life	Number in poverty in last year of life
Working-age	25.2%	2,300
Pension-age	13.3%	6,500
Total	**15.2%**	**8,800**

No part of Scotland is unaffected

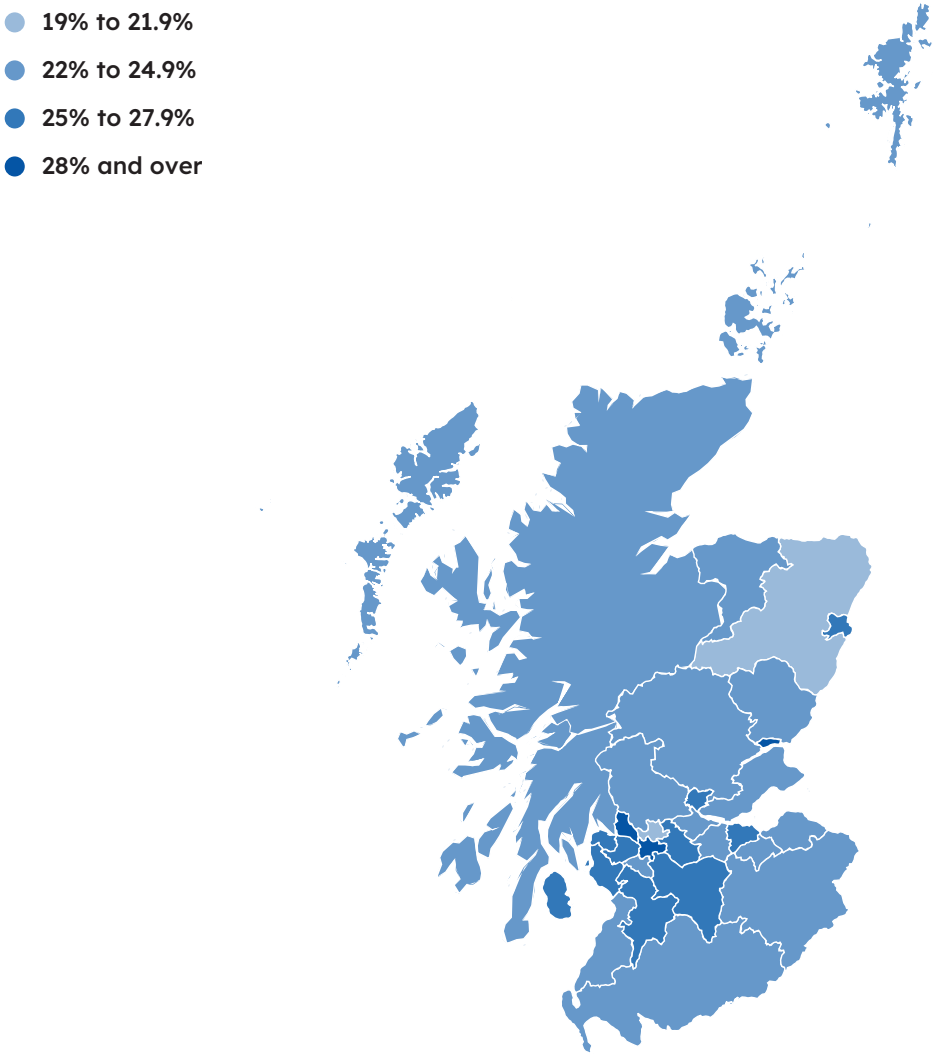
End of life poverty affects communities across Scotland.

In every Scottish local authority, at least one in five working-age people in their last year of life were in poverty in 2025.

The risk is not evenly distributed, however. Glasgow City, Dundee City, West Dunbartonshire, Renfrewshire and Inverclyde had the highest rates of end of life poverty. In Glasgow City, almost one in three working-age people were in poverty in their final year of life, compared with around one in four across Scotland as a whole.

See Appendix C for a detailed breakdown of local authority figures.

Percentage of people dying who were in poverty by local authority (working-age)



Existing inequalities persist at the end of life

Due to data limitations it's not been possible to determine how inequality on the basis of protected characteristics affects the risk of dying in poverty in Scotland specifically.

However, UK-wide findings – which provide an indication of inequalities that may also be present in Scotland – show that the risk of poverty at the end of life is not experienced equally:

- The risk of being in poverty at the end of life falls with age, with the highest risk among those younger than 45.
- Women are more likely than men to be in poverty at the end of life, at both working age and pension age.
- People from minoritised ethnic groups face a greater risk of poverty than White people, even among those without terminal illness, but this risk is even higher for those at the end of life, particularly for people from Black minoritised ethnic groups.
- People dying with conditions other than cancer face a greater risk of poverty than people with cancer.

Council Tax Reduction scheme

- Council tax is the biggest fixed cost that most households have after housing. In 2026/27, the average Band D council tax in Scotland is £1,653 per year (£138 per month).[6]
- While the Council Tax Reduction scheme can reduce bills by up to 100% for households on the lowest incomes, many low-income households remain liable for substantial council tax bills.
- The Scottish Government is currently considering the future of council tax in Scotland, creating an opportunity to review the design of the Council Tax Reduction scheme and better support people living with a terminal illness.
- The Special Rules for Terminal Illness (SRTI) mechanism provides an existing way to identify and verify people at the end of life through the devolved social security system, potentially allowing support to be delivered automatically and with minimal administrative burden.
- There is growing precedent for this type of support elsewhere in the UK. In England, where councils have discretion over Council Tax Support, 28 local authorities have introduced council tax exemptions for terminally ill people, with many others considering similar measures. Available evidence suggests the financial impact on overall council tax revenue has been minimal.

Dying in fuel poverty at the end of life in Scotland

> "Husband has lung cancer, because of all his treatments he is always cold so heating is on constantly. As you are aware the prices of energy has increased so much, I can't afford to have it on all the time. So he ends up in bed with hot bags. **Family member, Scotland**

> "My husband has a Glioblastoma and was given a prognosis of 12–14 months in January 2025. He struggles to control his body temperature but keeping the heating on 24/7 is not an option. **Family member, Scotland**

At the end of life, energy is not simply an ordinary household expense. People living with terminal illness may spend more time at home, need additional heating or cooling to manage changes in body temperature, or rely on mains-powered medical equipment. These combined needs can result in energy bills that are substantially higher than the average household – up to 75% higher, according to research.[7] And these essential and unavoidable energy needs can increase at the same time as illness causes a reduction in a household's income.

This can leave people facing impossible choices between heating their home and meeting other essential costs. For some, it can also affect whether they are able to remain comfortable and receive care safely at home.

What do the figures tell us?

In 2025, an estimated 13,400 adults in Scotland experienced fuel poverty in their final year of life. This included one in four (25%) working-age people and almost one in four (23%) people of pension age. Since 2023, more than 37,000 adults have died in fuel poverty in Scotland.

In contrast to the wider poverty findings, there is relatively little difference between rates of fuel poverty for working-age and pension-age households. This could be explained by various factors, particularly energy usage. Older households typically use more energy than younger households,[8] which might offset their typically higher income.

Nevertheless, being in the final year of life is associated with a substantially greater risk of fuel poverty. Compared with people who are not in the last year of life, the relative risk of fuel poverty is 39% greater for working-age people and 25% greater for people of pension age.



Estimated proportion and number of adults dying in fuel poverty in Scotland 2025

	Proportion in fuel poverty in last year of life	Number in fuel poverty in last year of life
Working-age	25.3%	2,300
Pension-age	22.6%	11,100
Total	**23.0%**	**13,400**

Fuel poverty at the end of life is rising

After remaining broadly unchanged between 2023 and 2024, fuel poverty among people in their final year of life worsened in 2025.

By contrast, the risk of being in fuel poverty for those not in the last year of life has changed little since 2024. This suggests that worsening fuel poverty is being felt particularly acutely by people living with a terminal illness.

Fuel poverty analysis by the UK Government identified that in England, reduced incomes, combined with increased housing costs, have been drivers of increasing fuel poverty in 2025. These pressures can be particularly significant for people in the final year of life, who may experience a loss of earnings at the same time as their energy needs increase.

Estimated proportion and number of adults experiencing fuel poverty in last year of life 2023–2025

Year	Proportion in fuel poverty in last year of life	Number in fuel poverty in last year of life
2023	20.3%	12,000
2024	20.4%	11,900
2025	23.0%	13,400
Total	**21.2%**	**37,300**

Note: The 2024 number shown here is a revised estimate and supersedes the figure published in Marie Curie's 2025 report. The revision affects the estimated number of people, but not the fuel poverty rate. See Appendix B.

No part of Scotland is unaffected

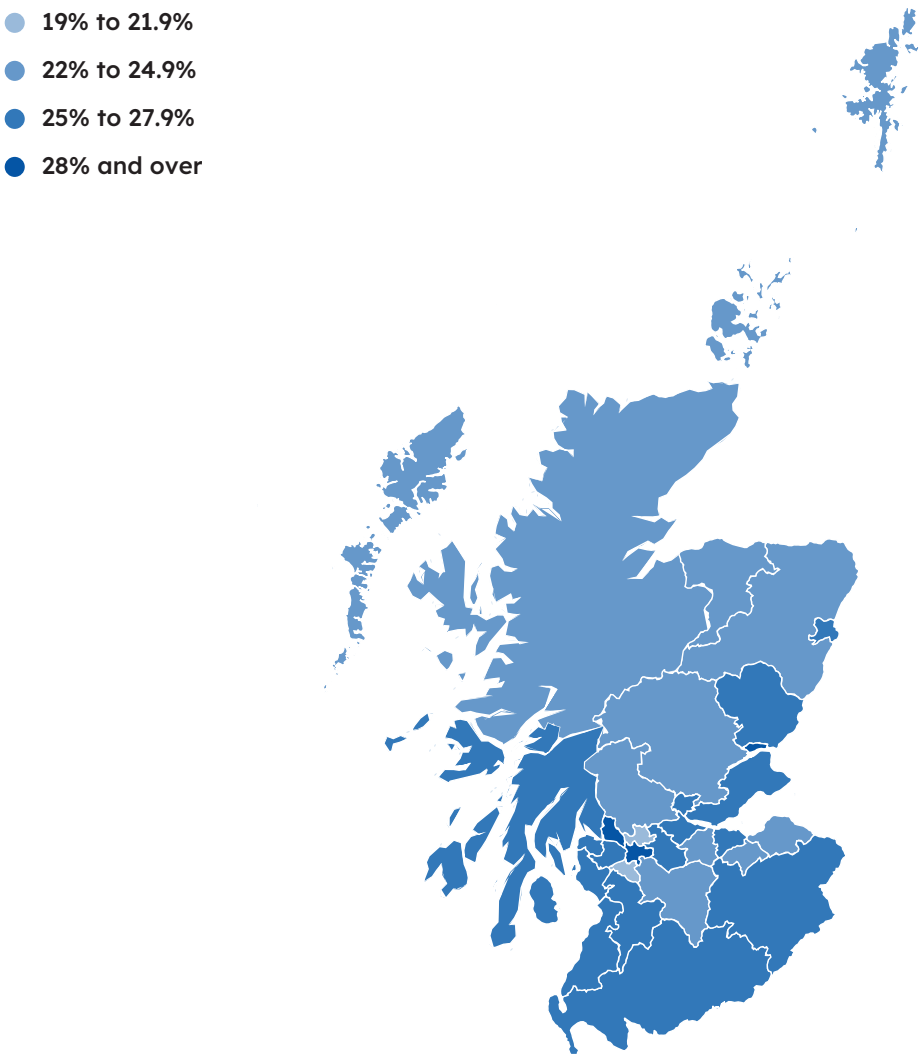
Fuel poverty at the end of life is not confined to small pockets of Scotland. In every Scottish local authority, at least one in five working-age people in their final year of life experienced fuel poverty in 2025.

Rates of fuel poverty at the end of life were highest in Glasgow City, Dundee City, West Dunbartonshire, Inverclyde and North Ayrshire.

In Glasgow City, over 30% of working-age people in their final year were in fuel poverty, compared with 25% across Scotland as a whole.

See Appendix C for a detailed breakdown of local authority figures.

Percentage of people dying who were in fuel poverty by local authority (working-age)



Fuel poverty and inequality

Due to data limitations it's not been possible to determine how inequality on the basis of protected characteristics affects the risk of dying in fuel poverty in Scotland specifically.

However, UK-wide findings – which provide an indication of inequalities that may also be present in Scotland – show that the risk of fuel poverty at the end of life is not experienced equally:

- Female pensioners face a greater risk of fuel poverty than male pensioners, both within and outside the final year of life.
- An estimated 25% of people from minoritised ethnic groups were in fuel poverty in their final year, compared with 19% of White people.
- Previous reports found lower fuel poverty rates among people with cancer than among people with other conditions. In the latest analysis, however, rates increased for both groups, with around 23% of people with cancer and people with other conditions experiencing fuel poverty in their last year of life.



Conclusions and recommendations

> **"I was diagnosed with Hodgkins Lymphoma & had two courses of chemotherapy & Radiotherapy. Travel & special dietary requirements plus extra heating put my State Pensions & small private pension under considerable pressure, causing additional anxiety. Person living with Hodgkins lymphoma, Scotland**

This latest research shows that financial insecurity remains widespread at the end of life, with people in their final year continuing to face a higher risk of poverty and fuel poverty than those who are not at the end of life.

With a total of almost 30,000 people in Scotland having died in poverty and more than 37,000 in fuel poverty since 2023, financial insecurity at the end of life remains a critical issue.

There is no single solution to ending deaths in poverty or fuel poverty. In many cases, deaths in poverty are a continuation of lives in poverty; in others, that poverty stems from a financial crisis caused by the impact of a terminal diagnosis.

However, there are practical steps the Scottish Government, and stakeholders across the system, can take to reduce the prevalence of poverty and fuel poverty at the end of life.

Recommendations

Council tax

Council tax is the biggest fixed cost that most households have after housing. With the Scottish Government reviewing the future of council tax in Scotland, there is an opportunity to ensure that people living with a terminal illness are eligible for a council tax discount. This is particularly important as, for those currently ineligible under the Council Tax Reduction scheme, the impact of wider reform of council tax has the potential to exacerbate financial strain at end of life for some households.

The Special Rules for Terminal Illness (SRTI) mechanism provides an existing vehicle to identify, validate and deliver council tax support specifically to those who are at the end of life via the devolved social security system.

Recommendation 1: The Scottish Government must work with the Convention of Scottish local authorities (COSLA) and local authorities to include people living with a terminal illness in the Council Tax Reduction scheme, or any successor scheme, using Social Security Scotland's Special Rules for Terminal Illness (SRTI) processes as an eligibility mechanism.

Energy costs

The *Programme for Government 2026–31* commits to exploring "how best to deliver financial support for people with electricity costs relating to life-saving equipment in their homes, and further support the energy costs of those with a terminal illness".[9]

Marie Curie supports Consumer Scotland's proposal that home medical equipment users should be considered separately from support for terminally ill people.[10]

While many people with a terminal illness need to use mains-powered medical equipment, their typically higher additional energy costs often stem from a wider range of needs – not least heating the home. People living with a terminal illness often find that to stay healthy and comfortable they need to heat and/or cool their homes to a greater degree, and for longer than before, as their condition progresses and their health deteriorates.

Marie Curie welcomes Consumer Scotland's proposal that terminally ill people receive a targeted support payment ('Minimum Guaranteed Offset') to address additional essential energy costs.[11]

Recommendation 2: The Scottish Government must move swiftly to adopt Consumer Scotland's proposal of a targeted support payment, delivered through the existing SRTI social security framework, to help people living with a terminal illness with energy costs.

Recommendation 3: The Scottish Government should call on the UK Government to introduce a social tariff for energy. It should provide at least a 50% reduction on bills and be available to people with a terminal illness.

Access to benefits

Access to advice and guidance is essential to ensure that people living with a terminal illness are accessing all the financial support they are entitled to. People living with a terminal illness and those close to them will come into contact with a range of health and social care professionals. These professionals are uniquely placed to refer people to financial support.

Recommendation 4: All public, independent, and third-sector bodies responsible for delivering palliative care must empower all health and social care professionals with the knowledge to routinely and effectively refer people living with a terminal illness and their carers to welfare benefits advice.

Special Rules for Terminal Illness offer an important fast-track route to accessing benefits after a terminal diagnosis, but not everyone is accessing the non-means-tested financial support they are entitled to.

Recommendation 5: Health leaders and clinical directors across health boards, hospices and in primary care must embed financial probes – including about eligibility for Special Rules – into clinical processes.

Appendices

Appendix A: Definitions

In this analysis the following definitions are used.

Poverty

There is no single universal definition of poverty, and consequently no single way to measure it.

This report uses the Social Metrics Commission definition of poverty, which takes income after "inescapable costs" have been deducted, such as housing, childcare and costs relating to disability.

There are still some limitations to this definition. However, it is the most comprehensive definition currently available, and the most evidence-based way to account for the additional costs of disability and ill health on a person's financial situation, and therefore their risk of experiencing poverty.

A note on changes in source data for poverty in 2026

Our estimates of the number of people dying in poverty are produced using data from the UK Government's *Family Resources Survey*, which is also used to produce official poverty rates for the UK by the Department for Work and Pensions (DWP).

In 2024/25, the DWP introduced a new methodology to calculate household incomes in the survey. In addition to information collected directly from households during the survey, administrative data on the benefits received by these households has been added. This is designed to correct known under-reporting of benefit receipt in the survey. As this correction mainly affects households on low incomes, this means that overall poverty rates have been revised down.

While improvements to the data are welcome, they make monitoring change over time more challenging.

Our analysis of trends is therefore limited, and we advise caution in interpreting this year's statistics on poverty at the end of life in comparison with previous years.

The fuel poverty estimates, which do not rely on the Family Resources Survey data, are unaffected by this change in source data.

Fuel poverty

The definition of fuel poverty used is based on that used in Scotland, which considers both spend on energy and income after energy costs have been met.

The definition used in this analysis differs from the technical definition used in Scotland in two ways. Firstly, it considers all energy usage, not just heating costs, which provides a more rounded view of someone's situation – which is particularly important in reflecting the spend on mains-powered medical devices. Secondly, it looks at actual spending, rather than modelling costs needed to reach a certain temperature. That means this measure of fuel poverty does not identify people who should be spending more than they do, but go without – either by simply not turning the heating on or "self-disconnecting" by not topping up their prepayment meter. So, the fuel poverty figures in this report are the lower bounds for the numbers of people who die in fuel poverty.

Age

Due to some of the datasets used, the age breakdown used by the Centre for Research in Social Policy divides between 20–64 and 65+. In this report, although

the State Pension age was 66 in the years of analysis, we use the terms 'working-age' and 'pension-age' to describe these groups. The Centre for Research in Social Policy has conducted further analysis that confirms that including a small number of people under State Pension age in 'pension-age' figures has a negligible impact on the overall results.

Appendix B: Correction to figures published in 2025 – revised Scotland estimates for 2024

Since the previous report in this series was published in 2025, Loughborough University identified an issue with the statistics for Scotland, whereby the total number of women who died in Scotland in 2024 had been underrepresented in the analysis. This resulted from an error in scaling the mortality data into the age-banded format required for the analysis.

This means that the reported numbers dying in poverty and fuel poverty in 2024 in Scotland were underestimated. The reported rates of poverty and fuel poverty at the end of life in Scotland in 2024 are not affected.

For clarity, the revised numbers for poverty for 2024 are included in the table below, and the revised figures for fuel poverty can be found in page 9 of this report. The revised figures supersede the Scotland figures for 2024 published in our 2025 report and should be used in all future reporting and comparisons.

Comparing the rates of poverty at the end of life over time is further complicated by the methodology change to the Family Resources Survey, which means that poverty rates appear to have fallen in 2025, although this is mainly due to a change in the way income data are collected.

We advise that users should exercise caution in interpreting change over time in the rates and number of people dying in poverty, and should avoid making inferences about falling poverty rates that are likely to be an artefact of this methodology change.

The cumulative/average numbers in poverty between 2023 and 2025 and the associated smoothed estimates of poverty rates should therefore be the preferred statistics when reporting the number and proportion of people dying in poverty, both in Scotland and in the UK as a whole.

Estimated proportion and number of adults experiencing poverty in last year of life 2023–2025

Year	Proportion in poverty in last year of life	Number in poverty in last year of life
2023	18.4%	10,400
2024	17.5%	10,200
2025	15.2%	8,800
Total	**17.0%**	**29,400**

Note: The 2024 figures shown above are revised estimates and supersede those published in the 2025 report. Figures from the earlier report should not be used for comparison.

Appendix C: Local authority figures in detail

Estimated proportion of people dying in poverty by local authority 2025

Local authority	Proportion of working-age people in poverty in last year of life	Proportion of pension-age people in poverty in last year of life
Aberdeen City	26.6%	13.8%
Aberdeenshire	21.8%	10.5%
Angus	22.8%	11.1%
Argyll and Bute	23.5%	11.7%
City of Edinburgh	26.6%	13.9%
Clackmannanshire	26.4%	13.7%
Dumfries and Galloway	22.6%	11.0%
Dundee City	28.2%	15.1%
East Ayrshire	25.1%	12.8%
East Dunbartonshire	20.9%	9.9%
East Lothian	22.5%	10.9%
East Renfrewshire	22.0%	10.6%
Falkirk	24.4%	12.2%
Fife	24.0%	12.0%
Glasgow City	32.0%	17.9%
Highland	23.9%	11.9%
Inverclyde	27.5%	14.5%
Midlothian	22.5%	10.9%
Moray	22.6%	11.0%
Na h-Eileanan Siar, Orkney Islands and Shetland Islands[12]	24.8%	12.4%

Local authority	Proportion of working-age people in poverty in last year of life	Proportion of pension-age people in poverty in last year of life
North Ayrshire	26.0%	13.4%
North Lanarkshire	26.3%	13.7%
Perth and Kinross	22.3%	10.8%
Renfrewshire	27.5%	14.6%
Scottish Borders	23.0%	11.3%
South Ayrshire	23.2%	11.4%
South Lanarkshire	25.6%	13.1%
Stirling	22.2%	10.8%
West Dunbartonshire	28.2%	15.1%
West Lothian	24.8%	12.6%

Estimated proportion of people dying in fuel poverty by local authority 2025

Local authority	Proportion of working-age people in fuel poverty in last year of life	Proportion of pension-age people in fuel poverty in last year of life
Aberdeen City	26.4%	20.2%
Aberdeenshire	22.4%	16.2%
Angus	25.8%	19.6%
Argyll and Bute	25.5%	19.3%
City of Edinburgh	25.4%	19.2%
Clackmannanshire	26.3%	20.1%
Dumfries and Galloway	26.4%	20.2%
Dundee City	29.4%	23.2%
East Ayrshire	27.1%	20.9%
East Dunbartonshire	21.1%	15.0%
East Lothian	24.6%	18.4%
East Renfrewshire	20.2%	14.2%
Falkirk	25.1%	18.9%
Fife	25.4%	19.2%
Glasgow City	30.2%	24.0%
Highland	24.6%	18.4%
Inverclyde	27.8%	21.6%
Midlothian	24.4%	18.2%
Moray	24.5%	18.3%
Na h-Eileanan Siar, Orkney Islands and Shetland Islands[13]	24.1%	17.9%
North Ayrshire	27.5%	21.4%
North Lanarkshire	26.2%	20.0%

Local authority	Proportion of working-age people in fuel poverty in last year of life	Proportion of pension-age people in fuel poverty in last year of life
Perth and Kinross	24.9%	18.6%
Renfrewshire	25.6%	19.4%
Scottish Borders	26.0%	19.8%
South Ayrshire	25.7%	19.5%
South Lanarkshire	24.7%	18.5%
Stirling	24.4%	18.2%
West Dunbartonshire	28.4%	22.3%
West Lothian	24.4%	18.2%

References

1. All lived experience quotations used throughout this document were shared with Marie Curie as part of the *Cost of Dying Crisis Petition*, which ran throughout 2024/25.
2. J. Stone and E. Robinson (2026) *Poverty at the end of life in the UK in 2025*, Loughborough University.
3. Full details on changes in source data, and revised figures for 2024 data since the publication of the previous report, can be found in Appendices A and B.
4. See Appendix A for details of the definition of poverty used in this report.
5. See Appendix A for details of the definition of fuel poverty used in this report.
6. Scottish Government, Council Tax by Band, 2026–27.
7. Consumer Scotland (2026) Terminal Illness Energy Support Options Paper.
8. UK Government Department for Energy Security & Net Zero (2026) Fuel Poverty Strategy for England.
9. Scottish Government (2026) Programme for Government 2026 to 2031.
10. Consumer Scotland (2026) Discussion Paper: Energy support for at home medical equipment.
11. Consumer Scotland (2026) Terminal Illness Energy Support Options Paper.
12. Island local authorities have been grouped due to small numbers.
13. Ibid.

Mona Vaghefian

Senior Policy Manager, Scotland

mona.vaghefian@mariecurie.org.uk

policyscotland@mariecurie.org.uk

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