

Dying in Poverty in Wales 2025

November 2025



Introduction

In 2021 Marie Curie commissioned the Centre for Social Policy at Loughborough University to examine the number of people who die in poverty in the UK each year. This led to Marie Curie's landmark report *Dying in Poverty*, published in 2022 and drawing on data from 2019.

Updated analysis was published in 2024 which also included figures for fuel poverty at the end of life.

This paper presents findings from the latest analysis.

Key findings

- In 2024, 6100 people were in poverty at the end of life. This is equal to 17% of all those who died.
- Wales has the highest rates of poverty among working aged people in the last 12 months of life at 32%, an increase from 30% in 2023.
- 16% of pension age people in their last 12 months of life were in poverty, a reduction of 1% in 2023.
- Working age people are at greater risk of being in poverty at the end of life than pensioners. Poverty rates increase by an average of 6.5% for working aged people in the last months of life compared to those not at the end of life. For people of pension age, poverty rates increase by an average of 2.4% for those in the last 12 months of life.
- People in Blaenau Gwent, Cardiff and Newport are at the greatest risk of dying in poverty.
- In 2024, 7,700 people experienced fuel poverty in their last 12 months of life, equal to 22% of all recorded deaths.
- 23% of working age and pension age people in the last 12 months of life were in fuel poverty.
- The highest rates of fuel poverty at the end of life were seen in Blaenau Gwent, Merthyr Tydfil and Neath Port Talbot, for both working age and pension age people.

Recommendations

The Welsh Government should:

1. Include people living with a terminal illness in the council tax reduction scheme.
2. Introduce additional financial support for people living with a terminal illness to help with energy costs.
3. Ensure health and social care professionals routinely and effectively refer people living with a terminal illness and their carers to welfare benefits advice.
4. Task the Welsh Government Equality Data Units with publishing data and indicators in the employment, income and wealth inequalities experienced by people with protected characteristics and the impact this has on poverty at the end of life.



Definitions

In this analysis the following definitions are used.

Poverty

The 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.

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. This 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 this, but go without** – either by simply not turning the heating on or ‘self-disconnecting’ by not topping up their pre-payment meter. So, figures in this section are the lower bounds for the numbers of people who die in fuel poverty.

Poverty at the end of life in Wales

In Wales, 17% of those who died in 2024 died in poverty. A total of 6100 people were in poverty in their last 12 months of life.

Table one: Number and proportion of people dying in poverty in Wales 2024

	In last year of life		Not in last year of life	
	n	%	n	%
Working age	1500	32%	465,600	25%
Pension age	4600	16%	87,500	13%

Being in the last year of life increases the risk of experiencing poverty for both working age and pension age people, although this is more acute for people of working age. Poverty rates for working age people in Wales in the last 12 months of life increase by an average of 6.5% compared to those not at the end of life. For pensioners poverty rates increase by an average of 2.4% for those at the end of life.

Wales still has the highest proportion of working age people experiencing poverty in their last year of life at 32%. This has increased from 30% in 2023.

Table two: Proportion of people dying in poverty UK nations 2024

Nation	Working age		Pension age	
	In last 12 months of life	Not in last 12 months of life	In last 12 months of life	Not in last 12 months of life
England	28%	21%	16%	13%
Wales	32%	25%	16%	13%
Scotland	26%	19%	16%	13%
Northern Ireland	26%	20%	18%	15%

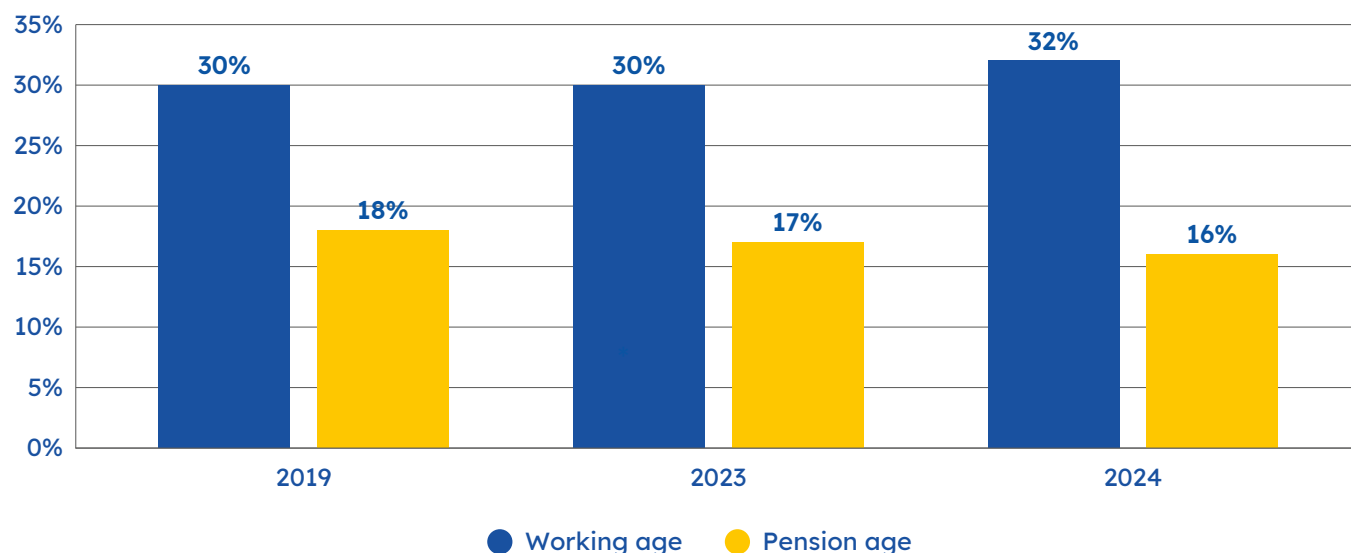
Across Wales, the picture is mixed. Blaenau Gwent, Cardiff and Newport had the highest rates of poverty at the end of life, for people of both working age and pension age.

Table three: Proportion of people dying in poverty by local authority 2024

Local authority	Percentage of working age people in poverty in last year of life	Percentage of pension age people in poverty in last year of life
Blaenau Gwent	36%	19%
Bridgend	32%	16%
Caerphilly	33%	17%
Cardiff	36%	18%
Carmarthenshire	31%	15%
Ceredigion	29%	14%
Conwy	30%	15%
Denbighshire	32%	16%
Flintshire	28%	13%
Gwynedd	30%	14%
Isle of Anglesey	31%	15%
Merthyr Tydfil	35%	18%
Monmouthshire	27%	12%
Neath Port Talbot	35%	18%
Newport	36%	18%
Pembrokeshire	30%	15%
Powys	28%	13%
Rhondda Cynon Taf	35%	18%
Swansea	35%	18%
Torfaen	32%	16%
Vale of Glamorgan	29%	14%
Wrexham	32%	16%

Across the three annual analyses undertaken on behalf of Marie Curie, the proportion of working age people in poverty in the last 12 months of life has increased. Meanwhile the proportion of pension age people in poverty in the last 12 months of life has decreased.

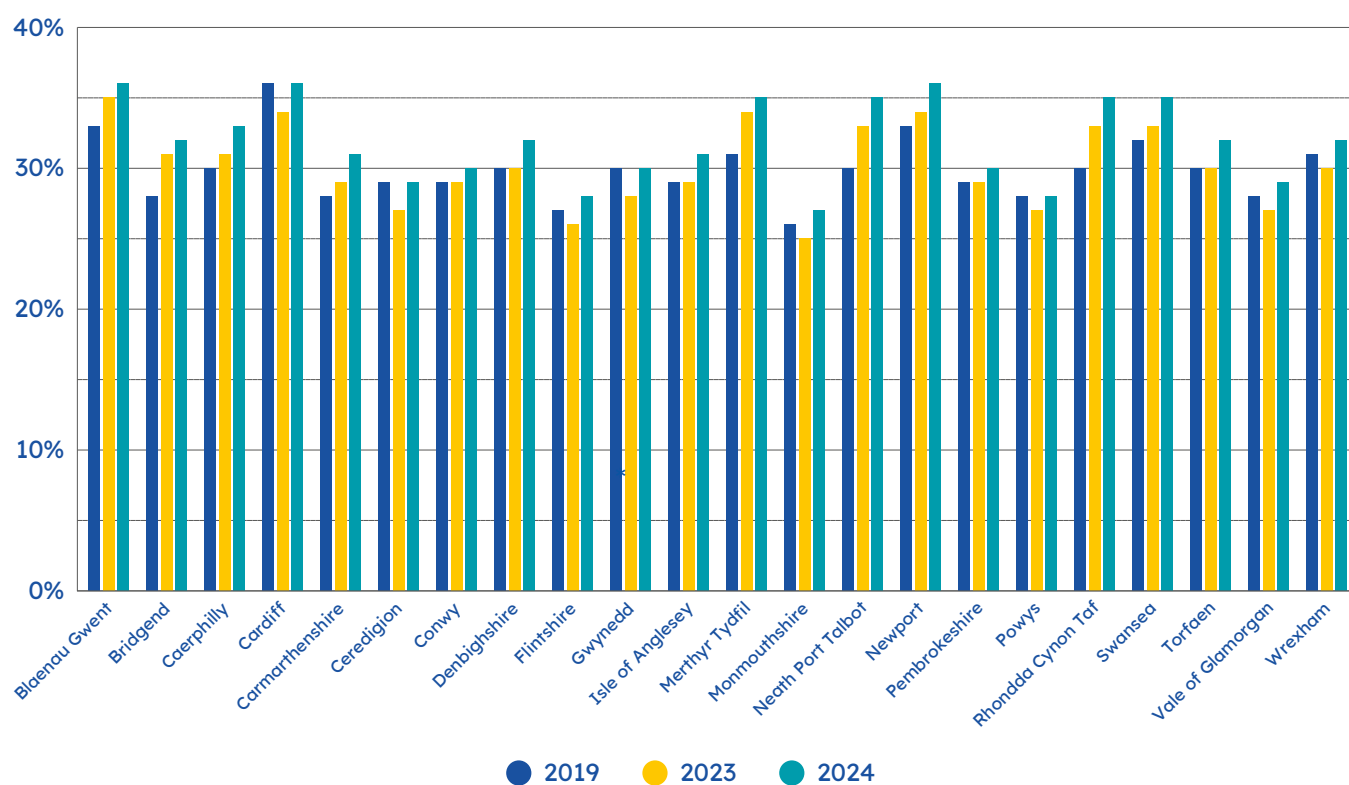
Graph one: Proportion of people dying in poverty over time in Wales



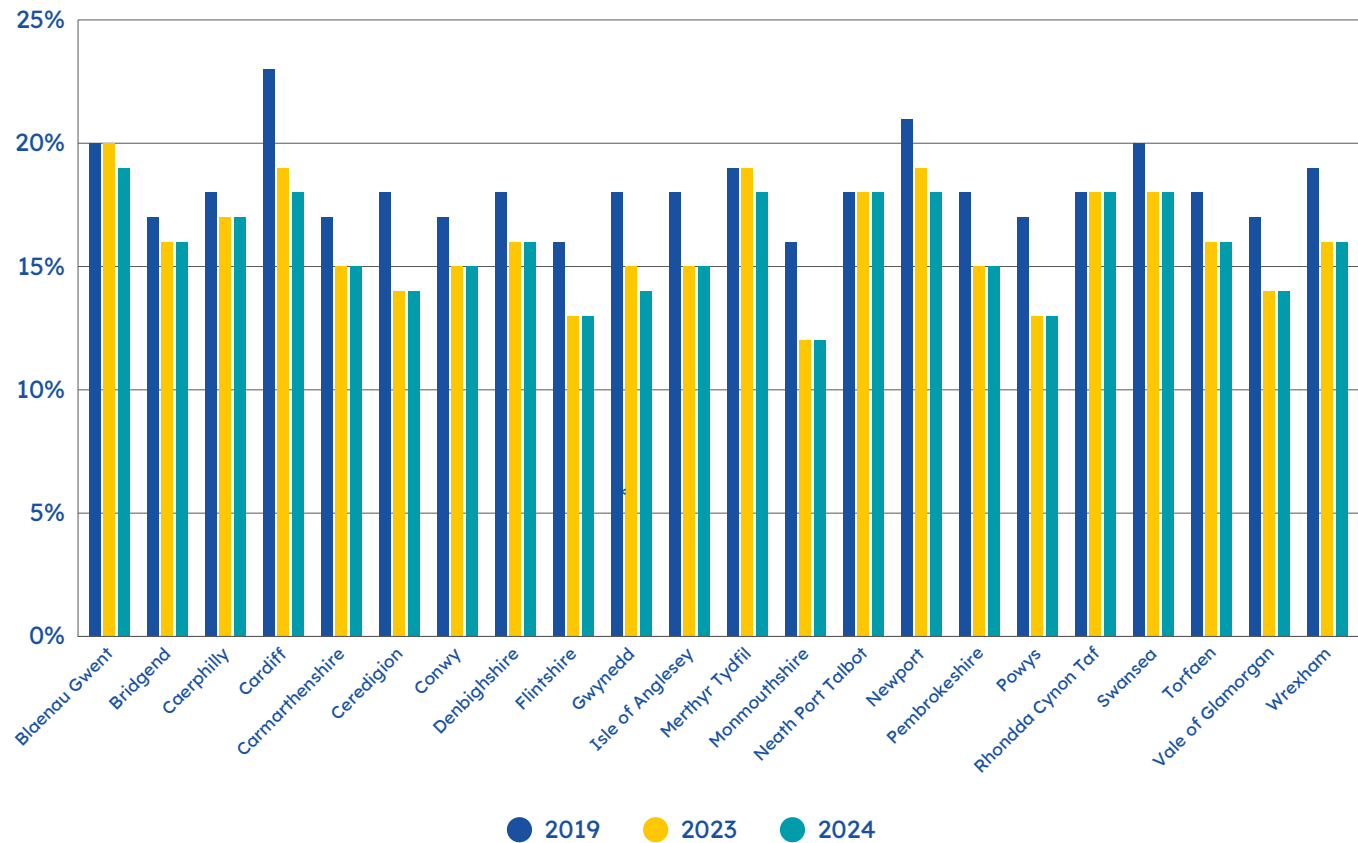
Between 2023 and 2024 there was an increase in the number of people of working age in poverty at the end of life in all local authorities. The average increase was 1.5%.

For people of pension age at the end of life, there was a less than 1% drop in the number in poverty between 2023 and 2024 in all local authority areas.

Graph two: Proportion of working age people (aged 20-65) dying in poverty over time



Graph three: Proportion of pension age people (aged 66+) dying in poverty over time



Fuel poverty at the end of life in Wales

In 2024 in Wales, 7,700 people experienced fuel poverty in their last 12 months of life, equal to 22% of all recorded deaths.

23% of working age and pension age people in the last 12 months of life were in fuel poverty.

Table four: Proportion of people dying in fuel poverty: UK nations 2024

	Working age		Pension age	
Nation	In last 12 months of life	Not in last 12 months of life	In last 12 months of life	Not in last 12 months of life
England	21%	19%	20%	18%
Wales	23%	20%	23%	21%
Scotland	21%	18%	21%	19%
Northern Ireland	24%	21%	27%	24%

The highest rates of fuel poverty at the end of life were seen in Blaenau Gwent, Merthyr Tydfil and Neath Port Talbot for both working age and pension age people.

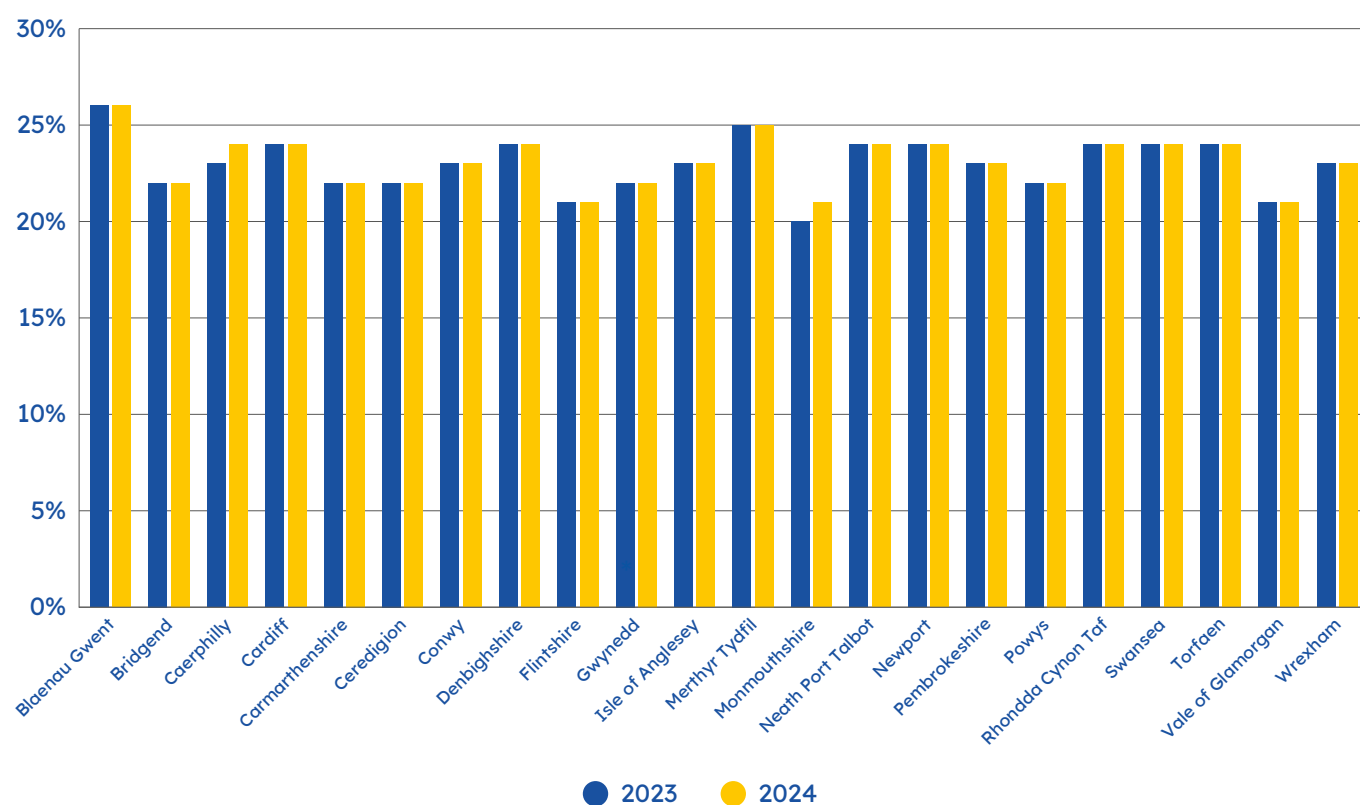
Table five: Proportion of people dying in fuel poverty by local authority 2024

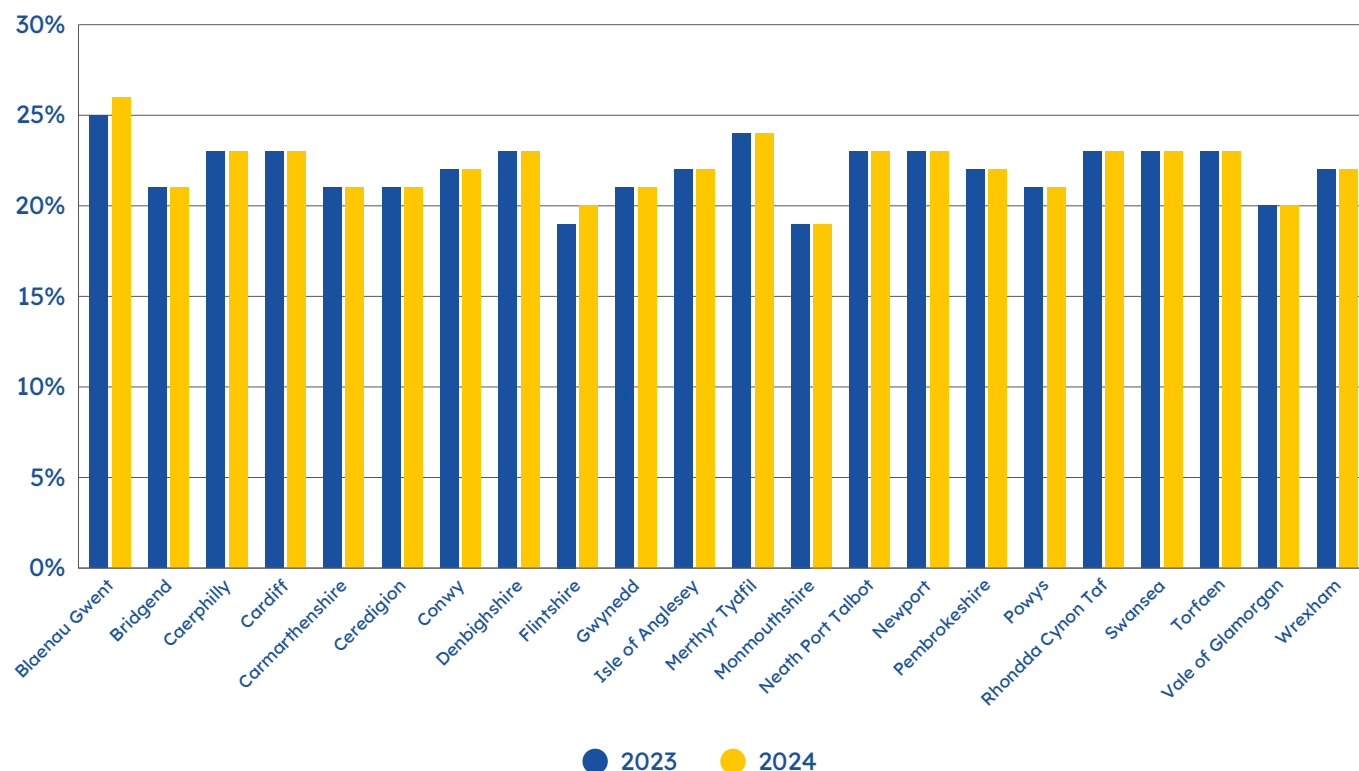
Local authority	Percentage of working age people in poverty in last year of life	Percentage of pension age people in poverty in last year of life
Blaenau Gwent	26%	25%
Bridgend	22%	21%
Caerphilly	23%	23%
Cardiff	24%	23%
Carmarthenshire	22%	21%
Ceredigion	22%	21%
Conwy	23%	22%
Denbighshire	24%	23%
Flintshire	21%	19%
Gwynedd	22%	21%

Local authority	Percentage of working age people in poverty in last year of life	Percentage of pension age people in poverty in last year of life
Isle of Anglesey	23%	22%
Merthyr Tydfil	25%	24%
Monmouthshire	20%	19%
Neath Port Talbot	24%	23%
Newport	24%	23%
Pembrokeshire	23%	22%
Powys	22%	21%
Rhondda Cynon Taf	24%	23%
Swansea	24%	23%
Torfaen	24%	23%
Vale of Glamorgan	21%	20%
Wrexham	23%	22%

Across all local authorities there has been a very slight increase (less than 1%) in the proportion of people in fuel poverty at the end of life between 2023 and 2024.

Graph four: Proportion of working age people dying in fuel poverty over time



Graph five: Proportion of pension age people dying in fuel poverty over time

Who is in poverty 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 or fuel poverty specifically in Wales. However, UK-level data highlights issues that are highly likely to be true in Wales.

Women of working age in the last 12 months of life are slightly more likely to be in poverty than men in the last 12 months of life – 29% compared to 28%. Rates of poverty at the end of life are the same for men and women of pension age.

Rates of poverty at the end of life are much higher for ethnic minority groups. Over 40% of working age people who are Asian, Black

or mixed race are in poverty in the last 12 months of life compared to 25% of working age white people. A similar pattern is seen among those of pension age.

The picture is more mixed for fuel poverty. For those of working age, fuel poverty rates are higher among men (22.6% compared to 19.8%), but this is reversed for those of pension age, where 18.1% of men were in fuel poverty in the last 12 months of life compared to 22.6% of women.

Fuel poverty was more prevalent for ethnic minority groups at the end of life, with 26.7% in fuel poverty compared to 19.5% of white people.

Conclusion

The figures presented in this paper paint a worrying picture. People at the end of life continue to face an increased risk of poverty, with the proportion of working age people in poverty at the end of life in Wales increasing by 2% compared to 2023. Rates of fuel poverty at the end of life remain unchanged.

Too many people in Wales continue to die in poverty. Thousands of people can't make the most of the time they have left because of spiralling bills and constant worries about how to make ends meet.

This is not inevitable. Policymakers, service providers and healthcare services must focus their attention on the financial hardship facing people living with a terminal illness and those close to them.

While not all levers for tackling poverty are available to the Welsh Government, they can and must take steps to better support people living with a terminal illness and reduce the number dying in poverty.

Our recommendations remain unchanged from Dying in Poverty in Wales 2023.

Council tax

For many households council tax is the biggest fixed costs after housing. In Wales, the average Band D council tax for 2025-26 is £2710 per year, £226 per month. The development of new national regulations for the Council Tax Reduction Scheme offers an opportunity to ensure that people living with a terminal illness are eligible for a council tax discount.

Recommendation 1: Include people living with a terminal illness in the council tax reduction scheme.

Energy costs

The Welsh Government have limited powers to address the issue of energy costs. Action to improve energy efficiency of homes is ongoing through the Nest scheme and

support for a social tariff is welcome. However, in the short to medium term, the Welsh Government could reduce fuel poverty among people living with a terminal illness through direct support payments.

Recommendation 2: Introduce additional financial support for people living with a terminal illness to help with energy costs.

Access to benefits

Too many people do not claim the benefits they are entitled to. 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, leaving them uniquely placed to refer people to financial support.

Recommendation 3: Ensure health and social care professionals routinely and effectively refer people living with a terminal illness and their carers to welfare benefits advice.

Data

Our understanding of who is at greater risk of dying in poverty is currently reliant on UK-level data. To fully understand the scale of the problem in Wales, we must improve the data available.

Recommendation 4: Task the Welsh Government Equality Data Unit with publishing data and indicators in the employment, income and wealth inequalities experienced by people with protected characteristics and the impact this has on poverty at the end of life.

References

1. Citizen's Advice (2022) *Indebted: Experiences of council tax arrears in Wales*
2. Welsh Government "Council Tax levels: April 2025 to March 2026" <https://www.gov.wales/council-tax-levels-april-2025-march-2026-html> [Accessed 15/09/2025]

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Whoever you are, whatever your illness,
we're with you to the end.

