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Dying in Poverty in Wales 2026

November 2026



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, which was published in 2022, drawing on data from 2019. In 2024 and 2025 updated analysis was published, which also included figures for fuel poverty at the end of life.

This paper presents findings from the latest analysis.[1]

Key messages

- In Wales, since 2023 17,800 people have died in poverty and 24,400 people have died in fuel poverty.
- In 2025, 5,400 people were in poverty at the end of life. This is equal to 15% of all those who died.
- Wales has the highest rates of poverty among working age people in the last 12 months of life at 31%.
- 14% of pension age people in their last 12 months of life were in poverty.
- 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 percentage points compared to those not at the end of life.
- In all 22 Welsh local authorities at least a quarter of working age people in the last 12 months of life were in poverty.
- Rates of poverty at the end of life were highest in Blaenau Gwent, Cardiff and Merthyr Tydfil – all three are among the 20 UK local authorities with the highest rates of poverty at end of life for people of working age.
- In 2025, 8,800 people experienced fuel poverty in their last 12 months of life, equal to 25% of all registered deaths.
- 28% of working age people and 26% of pension age people were in fuel poverty at the end of life. This is a significant increase from 2024, where fuel poverty rates were at 23% for both groups.
- In all 22 Welsh local authorities at least a quarter of working age people in the last 12 months of life were in fuel poverty.
- The highest rates of fuel poverty at the end of life, for both people of working age and of pension age, were seen in Blaenau Gwent, Denbighshire and Merthyr Tydfil.



Recommendations

1. The Welsh Government should include people living with a terminal illness in the Council Tax Reduction Scheme.

2. The Welsh Government should introduce additional financial support for people living with a terminal illness to help with energy costs.

3. The UK Government should introduce a social tariff for energy, or equivalent direct bill support. It should provide at least a 50% reduction on bills and be available to people with a terminal illness.

4. The Welsh Government should ensure health and social care professionals routinely and effectively refer people living with a terminal illness and their carers to welfare benefits advice.

5. The Welsh Government should work with Department for Work and Pensions (DWP) to ensure that training on the Special Rules for End of Life and SR1 forms is embedded into relevant educational standards, curriculum requirements and competencies.

6. 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.

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.

Material Deprivation

Material deprivation is defined as lacking four or more (children and pensioners) or five or more (working-age adults) essential items or activities from a defined list due to financial constraints. Items include being able to pay bills without cutting back on essentials, keeping their home adequately warm, eating three meals a day, and having a small amount of money for oneself.

Minimum Income Standard

The Minimum Income Standard (MIS) provides an indication of the weekly cost of meeting a minimum socially acceptable standard of living, agreed by members of the public based on a basket of goods and services. These goods and services, updated annually, aim not just to cover basic material needs, but also to give people the opportunities and choices required to participate in society.

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



Changes in source data in 2026

Estimates of the number of people dying in poverty are calibrated to national poverty rates, using the **Social Metrics Commission's** definition of poverty. These statistics 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, DWP has used 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, it also means that monitoring change over time becomes more challenging.

We therefore advise caution in interpreting this year's statistics on poverty at the end of life in comparison with previous years.

As a result, year on year comparisons for poverty at the end of life are not presented in this report.

Fuel poverty figures are unaffected by this change and therefore year on year comparison is presented for these figures.

Poverty at the end of life in Wales

In Wales, 15% of those who died in 2025 died in poverty. A total of 5,400 people were in poverty in their last 12 months of life.

Since 2023, 17,800 people in Wales have died in poverty.

Table one: Number and proportion of people dying in poverty in Wales 2025

	In last year of life		Not in last year of life	
	n	%	n	%
Working age	1,400	31%	446,100	25%
Pension age	4,000	14%	80,100	12%

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 percentage points compared to those not at the end of life. For pensioners, poverty rates increase by an average of 2% for those at the end of life.

Wales has the highest proportion of working age people experiencing poverty in their last 12 months of life at 31%.

Table two: Proportion of people dying in poverty by UK nation 2025

	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	26%	21%	13%	11%
Wales	31%	25%	14%	12%
Scotland	25%	20%	13%	11%
Northern Ireland	25%	21%	16%	13%

Poverty at the end of life across Wales

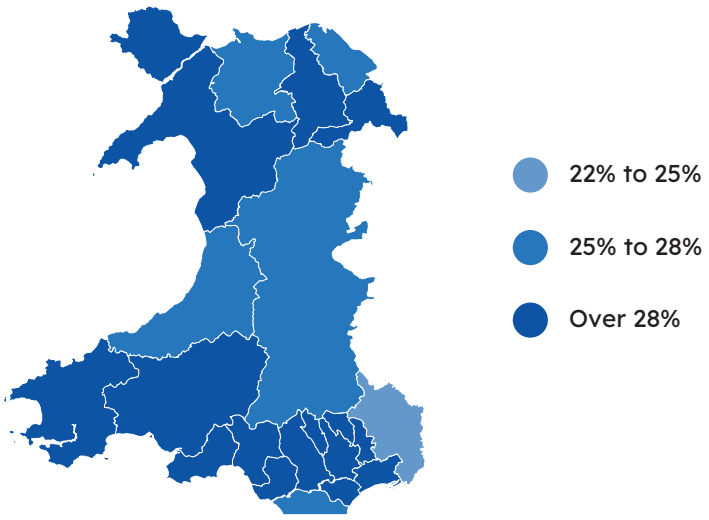
Across Wales the picture is mixed. Blaenau Gwent, Cardiff and Merthyr Tydfil had the highest rates of poverty at end of life. These three local authorities are also among the 20 UK local authorities with the highest rates of poverty among working age people in the last 12 months of life.

Table three: Proportion of people dying in poverty by local authority 2025

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	35%	17%
Bridgend	30%	14%
Caerphilly	31%	15%
Cardiff	34%	17%
Carmarthenshire	29%	13%
Ceredigion	27%	12%
Conwy	28%	13%
Denbighshire	30%	14%
Flintshire	28%	13%
Gwynedd	29%	14%
Isle of Anglesey	29%	13%
Merthyr Tydfil	33%	16%
Monmouthshire	25%	11%
Neath Port Talbot	32%	16%
Newport	33%	16%
Pembrokeshire	29%	13%
Powys	27%	12%
Rhondda Cynon Taf	32%	15%
Swansea	33%	16%
Torfaen	31%	15%
Vale of Glamorgan	28%	13%
Wrexham	31%	15%

In all 22 Welsh local authorities at least a quarter of working age people in the last 12 months of life were in poverty.

Figure one: Percentage of people dying who were in poverty by local authority (working age)



Alternative measures of poverty

Material deprivation and the Minimum Income Standard (MIS) are broadly aimed at assessing whether people and households are able to have an acceptable standard of living. While material deprivation is focused on the lack of certain items or activities due to financial constraints, MIS defines the basket of goods and services that people need for a socially acceptable standard of living, and how much they would need to spend to reach this threshold. Both indicators therefore provide a more qualitative definition of financial insecurity than the poverty line.

Across all measures included in this report Wales has the highest rates of poverty among working age people at the end of life, of any UK nation.

Material deprivation

In Wales in 2025, 5,400 people experienced material deprivation in their last year of life. Wales had the highest rate of material deprivation among working age people at the end of life.

Table four: Number and proportion of people dying in material deprivation by UK nation 2025

	Working age		Pension age	
Nation	**n**	**%**	**n**	**%**
England	15,200	26%	68,300	16%
Wales	1,100	27%	4,300	16%
Scotland	1,300	23%	4,000	14%
Northern Ireland	700	20%	1,700	12%

Minimum income standard

In Wales in 2025, 11,500 people had household incomes below the minimum income standard in their last 12 months of life. Wales saw the highest proportion of working age people in the last 12 months of life with household incomes below the minimum income standard.

Table five: Number and proportion of people with household incomes below the Minimum Income Standard in their last year of life by UK nation 2025

	Working age		Pension age	
Nation	**n**	**%**	**n**	**%**
England	31,500	44%	125,900	23%
Wales	2,400	47%	9,100	29%
Scotland	4,000	40%	13,300	26%
Northern Ireland	1,200	45%	5,000	33%



Fuel poverty at the end of life in Wales

In 2025 in Wales 8,800 people experienced fuel poverty in their last 12 months of life, equal to a quarter of all registered deaths.

28% of working age people and 26% of pension age people in the last year of life were in fuel poverty.

Since 2023, 24,400 people in Wales have died in fuel poverty.

Table six: Proportion of people in fuel poverty by UK nation 2025

	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	26%	19%	22%	18%
Wales	28%	20%	26%	21%
Scotland	25%	18%	23%	18%
Northern Ireland	29%	21%	30%	24%

Fuel poverty at the end of life across Wales

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

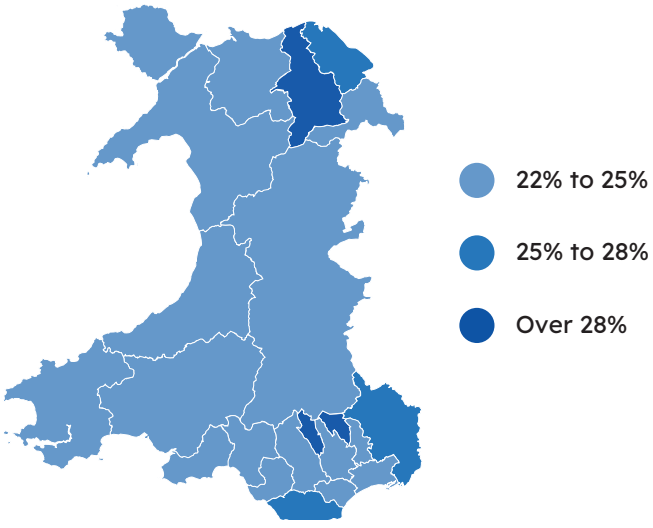
Table seven: Proportion of people dying in fuel poverty by local authority 2025

Local authority	Percentage of working age people in fuel poverty in last year of life	Percentage of pension age people in fuel poverty in last year of life
Blaenau Gwent	31%	27%
Bridgend	27%	23%
Caerphilly	28%	24%
Cardiff	28%	24%
Carmarthenshire	27%	23%
Ceredigion	27%	23%
Conwy	28%	24%
Denbighshire	29%	25%

Local authority	Percentage of working age people in fuel poverty in last year of life	Percentage of pension age people in fuel poverty in last year of life
Flintshire	25%	21%
Gwynedd	27%	24%
Isle of Anglesey	28%	24%
Merthyr Tydfil	29%	26%
Monmouthshire	25%	21%
Neath Port Talbot	28%	24%
Newport	28%	24%
Pembrokeshire	28%	24%
Powys	27%	23%
Rhondda Cynon Taf	27%	23%
Swansea	28%	25%
Torfaen	28%	25%
Vale of Glamorgan	25%	21%
Wrexham	28%	24%

In all 22 Welsh local authorities at least a quarter of working age people in the last 12 months of life were in fuel poverty.

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

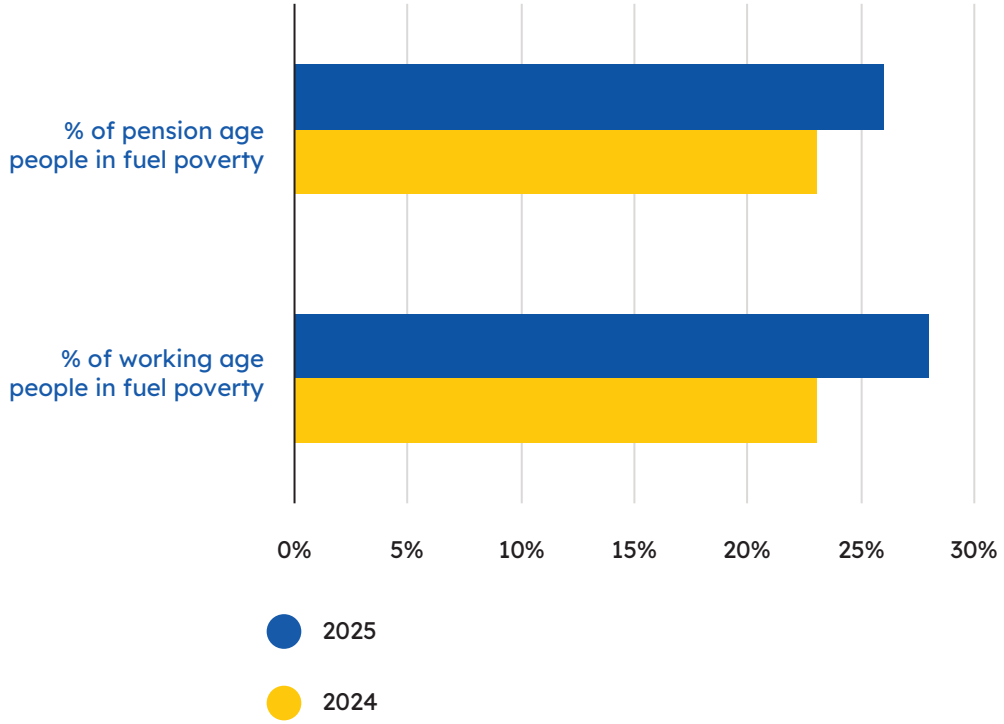


Fuel poverty is rising

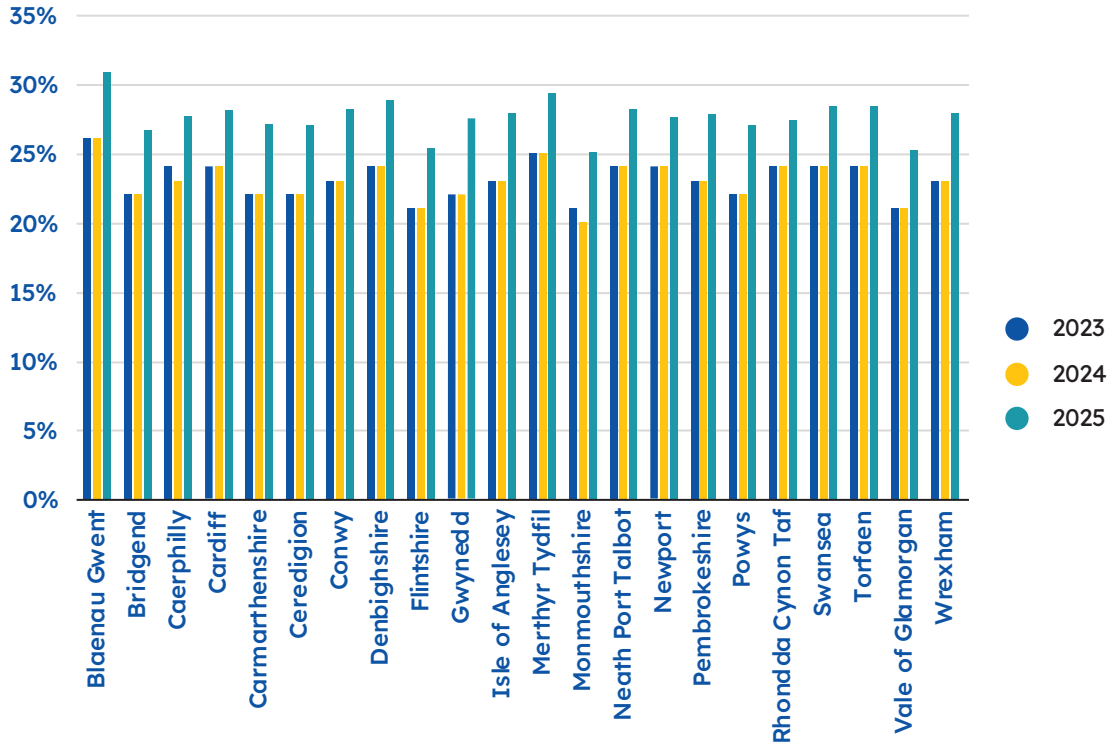
Fuel poverty among people in the last year of life has been increasing over recent years, with a significant increase between 2024 and 2025.

Since 2024, fuel poverty among working age people in the last year of life has increased by five percentage points, and for pension age people by three percentage points.

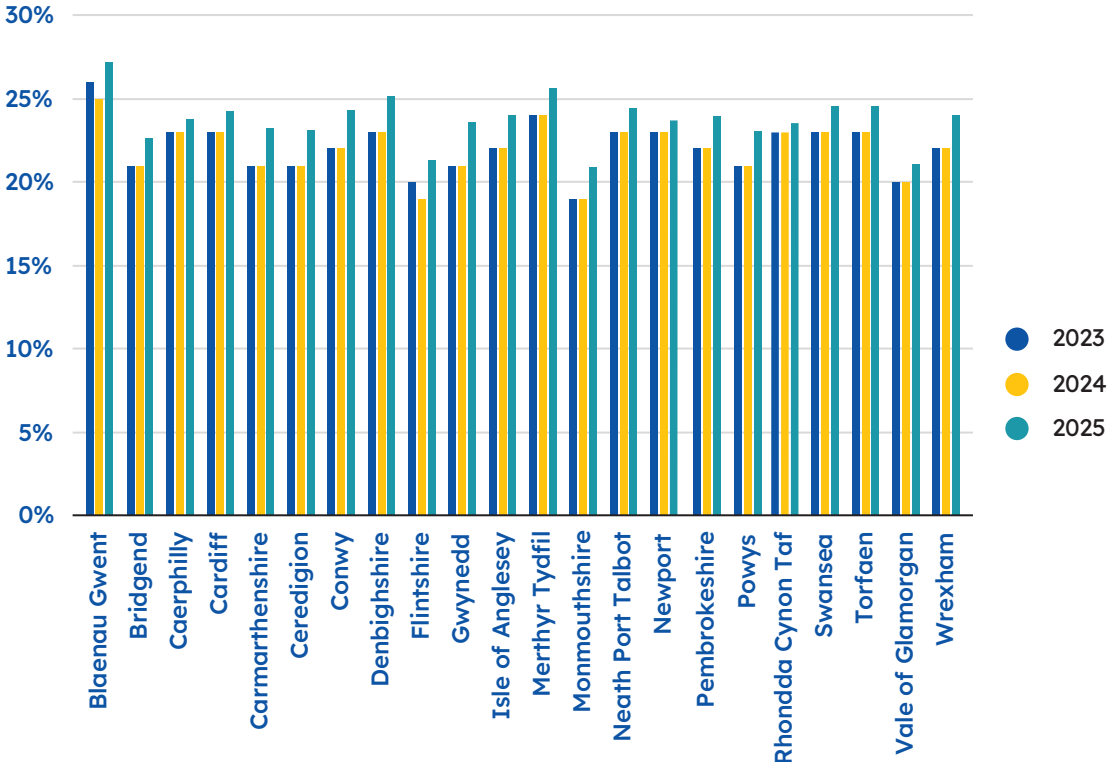
Graph one: Increase in fuel poverty at the end of life 2024 to 2025



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



Graph three: 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 likely to be true in Wales.

Poverty and inequity

Reflecting the overall greater risk of being in poverty in working age compared to after retirement, 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, both at working age and pension age.

The risk of poverty is higher for those from minority ethnic groups than for those of White ethnicity even among those without terminal illness, but this risk is even higher for those at the end of life, particularly for people from Black minority groups. 23% of White working age people in the last year of life were in poverty in 2025, compared to 41% of Asian working age people and 43% of Black working age people in the last 12 months of life.

People with cancer have a lower risk of poverty at the end of life than those with other conditions, with 17% of those with cancer in poverty compared to 21% of those with other conditions.

Fuel poverty and inequity

Female pensioners continue to be at greater risk of fuel poverty than male pensioners, irrespective of mortality status.

Fuel poverty rates are persistently much higher overall among minority ethnic groups than in the White population, and this inequality continues at the end of life. 19% of White people in the last year of life were in fuel poverty compared to 25% of people of minoritised ethnicity in the last year of life.

Previous reports demonstrated a lower fuel poverty rate for those with cancer in comparison to other conditions. However, in the current analysis fuel poverty rates for both have increased and around 23% of people with either cancer or another condition were in fuel poverty in the last 12 months of life.

Financial support at the end of life

The social security system is a critical source of financial support for people living with a terminal illness.

Across the UK, benefits represent around two-thirds (67%) of the income of pensioners in the last 12 months of life, with the majority (64%) coming from the State Pension.

Working age adults in their last year of life get 48% of their income from state benefits compared with just 18% for those not at the end of life. Benefit income is primarily from Universal Credit, with disability benefits only representing 5% of the average household income for those in the last 12 months of life in working age. Within the social security system, the Special Rules at End of Life allows terminally ill people to quickly access social security support through a streamlined process.

Despite this, research shows that **one in three people with a chronic condition in England and Wales don't claim the non-means-tested benefits they're entitled to before they die.**[2]

Conclusion

People living with a terminal illness face an increased risk of poverty and fuel poverty. Wales has a particular issue with poverty at the end of life among those of working age - across all measures included in this report Wales has the highest rates of poverty among working age people at the end of life, of any UK nation.

Fuel poverty at the end of life is worsening, increasing by five percentage points for those of working age and three percentage points for those of pension age. With further increases to energy bills expected it's vital that more is done to protect people living with a terminal illness from fuel poverty and financial insecurity.

Without action, thousands of people will be left unable to make the most of the time they have left because they are worried about spiralling bills and how to make ends meet. 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, it can and must take steps to better support people living with a terminal illness and reduce the number dying in poverty.

Our recommendations remain largely unchanged from previous Dying in Poverty reports. The Welsh Government must use the powers it has to get more money into people's pockets, to protect them from rising costs and ensure that existing support is reaching the people who need it.

Recommendations

Council tax

For many households, council tax is the biggest fixed cost after housing. In Wales the average Band D council tax in 2024-25 was £2,024 per year (£169 per month)[3]. 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 wherever they live in Wales.

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 issues 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.

Recommendation 3: The UK Government should introduce a social tariff for energy, or equivalent direct bill support. It should provide at least a 50% reduction on bills and be available to people with a terminal illness.

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

The Special Rules at End of Life offer an important fast-track route to accessing benefits after a terminal diagnosis, but too many people are still not accessing the non-means tested financial support they are entitled to.

Recommendation 5: The Welsh Government should work with DWP to ensure that training on the Special Rules at End of Life and SR1 forms is embedded into relevant educational standards, curriculum requirements and competencies.

Recommendation 6: Health leaders and clinical directors across health boards, hospices and in primary care should embed financial probes – including about eligibility for Special Rules – into clinical processes.

References

1. J. Stone and E. Robinson (2026) Poverty at the end of life in the UK in 2025
2. Marie Curie (2026) Improving terminally ill people's access to Special Rules
3. Welsh Government Statistics and Research "Council Tax Levels: April 2024 to March 2025"

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