# Dying in Poverty 2024
# Briefing for Parliamentarians

## Summary


- New research published by Marie Curie highlights the growing scale of poverty at the end of life;
- The last months, weeks and days of life should be a time to focus on what really matters: making memories with family and friends and living well for as long as one can. But too often financial pressures add further worry and strain to an already difficult time;
- In our previous report, we found that 90,000 people a year died in poverty. Today, that has risen to 111,000. For all key groups, rates of poverty among people at the end of life were greater than the rest of the population;
- Working-age people are at a much greater risk of dying in poverty: 28% of these people who died in 2023 died in poverty, compared to 16% of pension-age people;
- Poverty also affects some groups more than others, including women and minoritised ethnic groups, and there are significant geographical variances in the proportion of people dying in poverty;
- We also know that energy costs can increase dramatically for someone living with a terminal illness. At least 128,000 people died in fuel poverty in 2022, struggling to heat their homes or run vital medical equipment;
- Marie Curie is calling on the UK Government to guarantee a State Pension-level of income for working-age people with a terminal illness; to introduce a social tariff for energy that people with a terminal illness can access; and to develop a joint action plan to end poverty and fuel poverty at the end of life across the UK.


## How many people are dying in poverty

Nobody should die in 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 they possibly can. But too often, financial pressures add unnecessary worry, uncertainty, and strain to what is already a difficult time. **Loss of income and rising costs create a double impact that creates instability at a time of life when security is much needed.**

New Marie Curie research has found that 111,000 people are dying in poverty every year. That is more than 1 in 6 people who die every year spending their last months, weeks, and days on an income below the poverty line. In part, this reflects the persistence of poverty across the UK, which affects more than one in five people across the country – which in turn is a reflection of the erosion of the social security system that should be there to support us all if and when we need it. **But in every analysis conducted as part of this report, rates of poverty among people at the end of life were greater than among the rest of the population.**


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## The impact of terminal illness on financial security

Terminal illness can cause a significant reduction to a household's income. For example, if the person living with a terminal illness or another household member need to reduce or stop working due to health or caring responsibilities. At the same time, it can also have significant impacts on expenditure, with costs like energy, transport and childcare often increasing dramatically. We also know that poverty at the end of life doesn't only affect the dying person – it affects unpaid carers as well. Marie Curie has commissioned research into the financial and employment impacts of caring for someone at the end of their life, and the interim findings show that poverty rates among carers increase after the cared-for person's death.

## Defining poverty at the end of life

There is no single universal definition of poverty, and consequently no single way to measure it. The approach used in this research has been developed by the Social Metrics Commission, and aims to consider how well someone's resources meet their needs after housing costs are taken into account. In 2024, the DWP announced[1] that it was developing the "Below Average Resources" statistics as "Official Statistics in Development" to provide a new additional measure of poverty based on the approach proposed by the Social Metrics Commission.

## Who dies in poverty?

Some people who die in poverty are in poverty before the last year of their life. Across the UK, one in five people are in poverty at any one time, in part because of the inadequacies of the social security system. But the combination of loss of income and higher costs that often accompany a terminal illness raises the risk of poverty for people at the end of their life, even for families who were previously comfortable. **Across every breakdown, whether age, ethnicity, sex or location, people in the last year of their life are at higher risk of poverty than the people not in the last year of life.**

One especially stark dividing line is age. A key reason for this is that the State Pension and other pensioner benefits are normally paid at a significantly higher rate than the equivalent financial support for people of working age. Research conducted by Marie Curie suggests that **without change, planned increases to the State Pension Age will mean thousands more people will die before receiving the State Pension, and more will die in poverty every year.**

Our analysis also highlights alarming differences between other demographic groups. **People from minoritised ethnic groups are more likely than white people to die in poverty**: 47% Black people, 43% of Asian people and 37% of mixed/other ethnicity people of working-age die in poverty. **Women are at greater risk of dying in poverty than men** – a gap that has increased for working-age women since our previous report. The analysis also calls attention to stark differences between local authorities and regions, with **people in some local authorities being almost three times as likely to die in poverty as in others.**

[1] Department for Work and Pensions (2024b), Below Average Resources: Developing a new poverty measure https://www.gov.uk/government/statistics/below-average-resources-developing-a-new-poverty-measure/below-average-resources-developing-a-new-poverty-measure

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## Financial support at the end of life

Marie Curie campaigned for, and then warmly welcomed, changes to the Special Rules for Terminal Illness in 2023 which increased the proportion of terminally ill claimants that could receive expedited access to social security benefits. **However, it remains the case that wider reform of the benefits system is required to better support people living with a terminal illness.**

**As already noted, people who die when they are of working age are at greater risk of dying in poverty than pension-aged people.** People who die under the State Pension Age currently cannot access the State Pension, simply because they die too young. This also points to a simple solution longer term to cut working-age poverty at the end of life: give early access to the State Pension to someone who's dying. This change would give far greater security to people at the end of life, without putting significant pressure on public finances: previous analysis by the Centre for Research in Social Policy suggests that this could add as little as 0.1% to the government's spending on the State Pension, while almost halving rates of poverty among working-age people in the last year of their life.

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*The last thing that anyone needs when they know they're dying is to be worrying about financial issues. People shouldn't have to cope with that on top of everything that they're already going through. If mum could have had access to her state pension before she died it would have helped. She'd worked her whole life, paid her taxes, and she was never able to benefit from that. I think people with terminal illness should be able to have early access to the state pension at a time when they need it most."*

***Gillian, speaking about her Mum Una who passed away in 2021***

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## Fuel poverty

Energy costs are one of the biggest costs that can increase when someone is at the end of their life. This can be due to needing to run medical devices, needing to maintain a particular body temperature or simply spending more time at home. Being unable to afford energy causes financial stress and the discomfort of living in a cold or dark home, but it can also directly affect health, including causing or worsening respiratory problems, worsening mental health, and increasing risk of heart attack. These factors could both cause higher rates of admission to hospital, as well as re-admissions if someone is discharged into a cold home and their recovery slows or stalls as a result.

**Across the population, at least 128,000 people died in fuel poverty in 2022 – more than one in five of all people who died that year.** Because fuel poverty is based on spending on fuel, not necessarily need for fuel, this is likely to be an underestimate of the number of people in energy difficulty. In some other consumer markets, like water and telecoms, social tariffs are available to support people on low incomes and/or with high usage needs. We believe that a social tariff for energy should be introduced, which The Centre for Research in Social Policy has estimated could lift up to 54,000 people out of fuel poverty at the end of life.

## Recommendations for policy change

Within the full length Dying in Poverty report we include a full list of recommendations for the UK, devolved and local governments. Urgent priorities for the UK Government are:

1. **To establish a joint action plan to end poverty and fuel poverty at the end of life across the UK.**
   The UK government, alongside devolved and local governments, should establish a joint action plan to end poverty and fuel poverty at the end of life across the UK. This should be taken forward alongside the wider policy changes set out in the Dying in Poverty report, and include measures to improve the identification, recording and sharing of information about people living with terminal conditions, both in the last 12 months of life and with longer prognoses.

2. **To guarantee a State Pension-level of income for working-age people with a terminal illness.**
   Working-age people living with a terminal condition with less than a year to live should be guaranteed to receive at least a State Pension-level income.

3. **To Introduce a social tariff for energy that people with a terminal illness can access.**
   The Department for Energy Security and Net Zero should introduce a social tariff for energy. That tariff should provide at least a 50% reduction on bills, and be available to people living with a terminal illness to help them meet the extra costs of terminal illness at a time when their income is likely to have fallen.

## What action can Parliamentarians take?

- Find out how many people are dying in poverty in your constituency– get in touch with Marie Curie to receive your local area data and discuss our findings further;
- Ballot for a Westminster Hall or Backbench Business Debate on dying in poverty;
- Raise questions with the relevant Ministers regarding poverty at the end of life:
  - **Department for Work and Pensions**: Will the government guarantee a State Pension-level of income for working-age people with a terminal illness?; Will the Government commit to developing a joint action plan to end poverty and fuel poverty at the end of life?
  - **Department for Energy Security and Net Zero**: Will the Government commit to introduce a social tariff for energy after a recent report by Marie Curie found that a social tariff could prevent up to 54,000 people dying in fuel poverty every year?
  - **Department for Health and Social Care**: What assessment does the Department make of the effectiveness of NHS rebate schemes for the cost of powering essential medical devices at home?

## About Marie Curie

Marie 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 bring 75 years of experience and leading research to the care we give at home, in our hospices and over the phone. And we push for a better end of life for all by campaigning and sharing research to change the system.

**For more information or to arrange a meeting to discuss the contents of this briefing, please contact:** parliament@mariecurie.org.uk

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