**Universal Credit and Personal Independence Payment Bill Committee Stage**

**Briefing for Parliamentarians**

**July 2025**

Summary

* While Marie Curie welcomes parts of this bill and the changes which the Government committed to at second reading, we are still believe this bill is a missed opportunity to provide better support for people at the end of life.
* We welcome the Timms review and look forward to engaging with Government on this, to ensure that the experiences of people with a terminal illness help shape the review.
* Despite the amendments, this Bill will have serious consequences for people living with a terminal illness, and the changes which the government reportedly intends to make to the Bill will do little to improve the position for this particularly vulnerable group.
* Marie Curie is particularly concerned about people living with terminal illness who **do not** fall under the Special Rules for the End of Life (SREL) or the Severe Conditions Criteria (SCC), because whilst they may have an inevitably progressive and life-limiting illness, they may not yet have a prognosis of 12 months or less to live or currently qualify for LCWRA (which is needed to meet the SCC).
* People with terminal illness still have difficulties with everyday tasks, and moreover, it may be completely impracticable to ask them to be looking for, or even staying in, work, due to the nature of their worsening condition. Marie Curie’s research report, Dying in Poverty 2024, has shown that **111,000 people die in poverty in the UK every year** – more than 300 people every day[[1]](#footnote-2). People living with terminal illness of working age are particularly vulnerable to poverty at the end of life.
* This Bill is a **missed opportunity** to improve the financial security of working age people with a terminal condition. Many working age people at the end of life rely on benefits as their main, or sometimes sole, source of income.
* The inadequacy of the working-age benefits system is a key reason why working-age people are disproportionately more likely to die in poverty. **Yet no terminally ill person will be better off than today as a result of this Bill.**

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.

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[[2]](#footnote-3). 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.

Our research shows that **people living with terminal illness of working age are particularly vulnerable to poverty at the end of life**. 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.

Summary of the relevant changes to people living with terminal illness

This Bill is a missed opportunity to support working age people living with terminal illness from poverty at the end of life. Marie Curie research has found that 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. To address this, the government should introduce greater protections for this group by aligning the amount of Limited Capability for Work Related Activity (LCWRA) benefits for claimants who meet the definition of being terminally ill and who meet the Severe Conditions Criteria with the Pension Credit Guarantee amounts.

Whilst the Bill will protect people living with terminal illness who qualify for the Special Rules for the End of Life (SREL), as they have 12 months or less to live, it will not improve their financial situation compared to today. This is a group of people who the government reasonably expects not to work, and many of whom will have made decades of national insurance contributions. So we believe changes should guarantee this group a level of income equivalent to the Pension Credit guarantee.

This bill does not address the challenges of re-assessment for claimants with life limiting and progressive conditions. Claimants are regularly expected to go through onerous and frequent reassessments of their needs, despite having an inevitably progressive and life-limiting condition.

We also know that claimants are often unwilling to notify of changing needs and worsening conditions, because there is a perceived fear they may lose the level of benefit they already receive through reassessment. There is an onus on the client to report changes, assessors are not familiar with conditions and processes are lengthy even where medical evidence is provided.

Marie Curie is also specifically concerned about the group of claimants who have a terminal illness, but that are not covered by the SREL due to their prognosis, and may also not meet the Severe Conditions Criteria in order to qualify for the UC Health Element today, but would qualify for it once they are further along into their diagnosis.

The groups that will qualify for today’s rate of UC Health, as opposed to the new rates introduced in this Bill, include:

* People qualifying under the Special Rules
* People meeting the Severe Conditions Criteria (SCC) – whereby claimants:
	+ Already meet the Limited Capability for Work Related Activity (LCWRA) criteria
	+ Have a lifelong condition with no prospect of improvement

Marie Curie is concerned that people who do not meet the LCWRA criteria, as they are still assessed as having a limited capability for work (LCW) at the present moment, but will certainly be included within this category as their condition progresses, will miss out on any entitlement to the higher rate of the UC Health element until their condition sufficiently worsens, despite their diagnosis and condition. There is no policy rationale for expecting people with progressive and life-limiting conditions to take steps to move towards work (which is the purpose of the LCW category).

Recommendations for the Bill

Marie Curie has identified two key areas of the Bill that we think should be improved and amended throughout the legislative process, including:

* Increasing the value of the future LCWRA amount so it is in line with pension credit for Terminally Ill claimants and people meeting the Severe Conditions Criteria
* Ensuring that the Severe Conditions Criteria captures terminally ill claimants whose condition today may be manageable but is only going to worsen, i.e. change the SCC criterion from ‘already meets LCWRA’ to ‘already meets LCW’

**Suggested Amendments**

**Amendment 1: Universal Credit amounts (Terminal Illness and Severe Conditions Criteria)**

Section 2, page 2, line 35, leave out–

severe conditions criteria claimant £423.27
claimant who is terminally ill            £423.27

And at end insert –

(b) The LCWRA amount for (i) a terminally ill claimant and (ii) a severe conditions criteria claimant shall be calculated using the following steps:

Step 1: Take the amount specified in Section 6(1)(b) of The State Pension Regulations 2002 for a single claim, or the amount specified in Section 6(1)(a) of The State Pension Regulations 2002 for a joint claim

Step 2: Multiply this by 52

Step 3: Divide this by 12

Step 4: Deduct the relevant Standard Allowance

**Member’s explanatory statement**
This amendment would align the total amount of Universal Credit, after housing and child costs, paid to claimants who meet the definition of being terminally ill and who meet the Severe Conditions Criteria with the Pension Credit Guarantee amount.

**Amendment 2: Universal Credit amounts for people with terminal illness**

Section 2, page 2, line 35, leave out–

claimant who is terminally ill £423.27

And at end insert–

(c) The LCWRA amount for a terminally ill claimant shall be calculated using the following steps:

Step 1: Take the amount specified in Section 6(1)(b) of The State Pension Regulations 2002

Step 2: Multiply this by 52

Step 3: Divide this by 12

Step 4: Deduct the relevant Standard Allowance

**Member’s explanatory statement**
This amendment would align the LCWRA amounts for claimants meeting the definition of being terminally ill with the Pension Credit Guarantee amount.

**Amendment 3: Severe Conditions Criteria (broad)**

Schedule 1, page 7, line 18, leave out “limited capability for work and work related activity” and insert– “limited capability for work”

**Member’s explanatory statement**
This amendment would expand the Serious Conditions Criteria to anyone meeting LCW on the basis of a lifelong condition.

**Amendment 4: Severe Conditions Criteria (broad)**

Schedule 1, page 7, line 18, leave out “Schedule 7” and insert– “Schedule 6”

**Member’s explanatory statement**
This amendment would expand the Serious Conditions Criteria to anyone meeting LCW on the basis of a lifelong condition.

**Amendment 5: Severe Conditions Criteria (broad)**

Schedule 1, page 7, line 25, leave out “Schedule 7” and insert– “Schedule 6”

**Member’s explanatory statement**
This amendment would expand the Serious Conditions Criteria to anyone meeting LCW on the basis of a lifelong condition.

**Amendment 6: Severe Conditions Criteria (narrow)**

Schedule 1, page 7, line 23, at end insert–

(c) the claimant has limited capability for work on the basis of an assessment under this Part and

(d) the claimant has an inevitably progressive illness or disease which cannot be reversed by treatment

**Member’s explanatory statement**
This amendment would expand the Serious Conditions Criteria to anyone with a life-limiting, progressive condition.

Marie Curie is the UK’s leading end of life charity

We’re 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

1. Marie Curie, [Dying in Poverty 2024](https://www.mariecurie.org.uk/globalassets/media/documents/policy/dying-in-poverty/2024/reports/m1214-dying-in-poverty-report_digital_compressed.pdf), November 2024 [↑](#footnote-ref-2)
2. Marie Curie, [Dying in Poverty 2024](https://www.mariecurie.org.uk/globalassets/media/documents/policy/dying-in-poverty/2024/reports/m1214-dying-in-poverty-report_digital_compressed.pdf), November 2024 [↑](#footnote-ref-3)