

# Poverty at the end of life in the UK in 2024



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# 1 Introduction

This report provides an update of previous research on poverty at the end of life in the UK, conducted initially in 2022 and subsequently updated in 2024, and funded by Marie Curie. During this period that have been some notable pressures on household finances: the initial loss the Winter Fuel Payment for all but the poorest pensioners, quarterly increases and decreases in the energy price cap and inflation remaining high, especially on food. In July 2024, the new Labour government came into power. Whilst it is too early to assess the impact the change of government may have on poverty, there is a need to make sure that evidence is available to inform policies and decisions that could potentially affect the risk of poverty and inadequate living standards for individuals and households. For people with terminal illness, this is of urgent importance, as for many people they have limited time to wait for any positive policy changes to take effect. Our updated statistics on poverty and financial insecurity at the end of life demonstrate this remains a persistent and critical issue.

In addition to updating the headline statistics from our previous study, new analysis is introduced in sections 5 and 6 conducted on alternative indicators of financial security and incomes sources at the end of life, respectively.

Deep poverty, which is defined as living on an income of less than 50% of the poverty line, is analysed in section 5.1. The UK Household Longitudinal Survey publishes data on diverse aspects of material deprivation which we explore in relation to poverty at the end of life in section 5.2. The proportion of people who fall below the Minimum Income Standard (MIS) at the end of life is examined in section 5.3. These additional measures give us a more complete understanding of the role of living standards in the last twelve months of life.

Section 6 investigates the role of different income sources at the end of life and explores how the proportion of income from work, benefits and other sources change in the last year of life. An update of fuel poverty headline statistics is included in Section 7, including new analysis on the risk of fuel poverty by heating source.

## 2 UK statistics

### 2.1 Key findings

- We estimate that 103,000 died in poverty in 2024 – a decrease of 8,000 since 2023.
- The numbers of people dying in poverty have decreased since last year’s analysis, which is largely attributable to a decline in mortality in 2024. However, the proportion of people dying in poverty remains broadly the same.
- The poverty rate in the last year of life remains substantially higher (over 12 percentage points) for those of working age than for pensioners.
- The risk of being in poverty increases at the end of life by over 6 percentage points for the 20-64 age group and by less than 3 percentage points for the over 65s.
- Working age people in Wales have the greatest risk of being in poverty at the end of life compared to other UK countries or regions. Whereas for pensioners London is the region where they are most likely to experience poverty in their last 12 months of life.

Table 2.1 shows the estimated number and percentage of people in poverty by broad age group. The annual number of people aged 20 and over dying in poverty in 2024 has reduced by 8,000. This reflects a decrease in mortality rates since 2023.<sup>1</sup> The overall risk of being in poverty in the population has increased from 18.5% in 2019, to 19.9% in 2023, with a further marginal increase to 20.2% in 2024.

**Table 2.1 Estimated number and proportion of people in poverty in the UK, by mortality status and age group**

	<i>In last year of life</i>		<i>Not in last year of life</i>		<i>Total</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
<b>Age 20-64</b>						
2019	25,000	27.6%	8,192,000	20.6%	8,217,000	20.6%
2023	24,000	27.9%	8,948,000	21.8%	8,971,000	21.8%
2024	23,000	28.6%	8,908,000	22.5%	8,931,000	22.5%
<b>Age 65+</b>						
2019	68,000	13.4%	1,227,000	10.9%	1,295,000	11.0%
2023	88,000	16.1%	1,730,000	13.1%	1,817,000	13.2%
2024	80,000	15.8%	1,625,000	13.1%	1,705,000	13.2%
<b>Total</b>						
2019	93,000	15.5%	9,419,000	18.5%	9,512,000	18.5%
2023	111,000	18.0%	10,677,000	19.9%	10,789,000	19.9%
2024	103,000	17.6%	10,533,000	20.2%	10,636,000	20.2%

\*Numbers rounded to nearest 1000

<sup>1</sup> Office for National Statistics (2025) Death registration summary statistics, England and Wales: 2024 <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/deathregistrationsummarystatisticsenglandandwales/2024>

**Table 2.2 Estimated number and proportion of people in poverty in countries/regions of the UK in 2024, by mortality status and age group**

Country/region	Working age (20-64)				Pensioners (65+)			
	<i>In last year of life</i>		<i>Not in last year of life</i>		<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
England	18,800	27.6%	7,521,800	21.1%	68,100	15.6%	1,347,300	13.0%
North East	1,200	30.4%	387,300	23.6%	3,700	15.2%	68,500	12.7%
North West	3,300	30.7%	1,104,200	23.7%	10,900	17.6%	201,400	14.7%
Yorkshire and The Humber	2,300	30.2%	801,700	23.5%	8,400	18.3%	158,100	15.3%
East Midlands	1,700	26.9%	626,700	20.6%	5,800	14.3%	111,900	11.8%
West Midlands	2,400	31.5%	898,800	24.4%	7,600	15.8%	145,600	13.2%
East of England	1,600	23.4%	694,400	17.8%	7,100	14.0%	142,600	11.5%
London	2,500	29.3%	1,419,900	23.2%	8,500	21.8%	196,200	18.7%
South East	2,300	23.1%	996,900	17.3%	10,100	13.8%	203,500	11.3%
South West	1,500	22.8%	591,900	17.1%	6,000	11.5%	119,500	9.4%
Wales	1,500	31.7%	465,600	24.5%	4,600	16.1%	87,500	13.4%
Scotland	1,700	26.1%	684,400	19.9%	4,900	15.8%	140,800	13.0%
Northern Ireland	1,000	25.7%	236,300	20.3%	2,500	17.6%	49,200	15.0%

*\*Numbers rounded to nearest 100*

Figure 2.1 illustrates the proportion of working age people in poverty by UK region and shows that those in the last year of life in Wales, the West Midlands and the North West of England experienced the highest rates of poverty in 2024.

**Figure 2.1 Estimated proportion of people aged 20-64 in poverty in countries/regions of the UK in 2024, by mortality status**

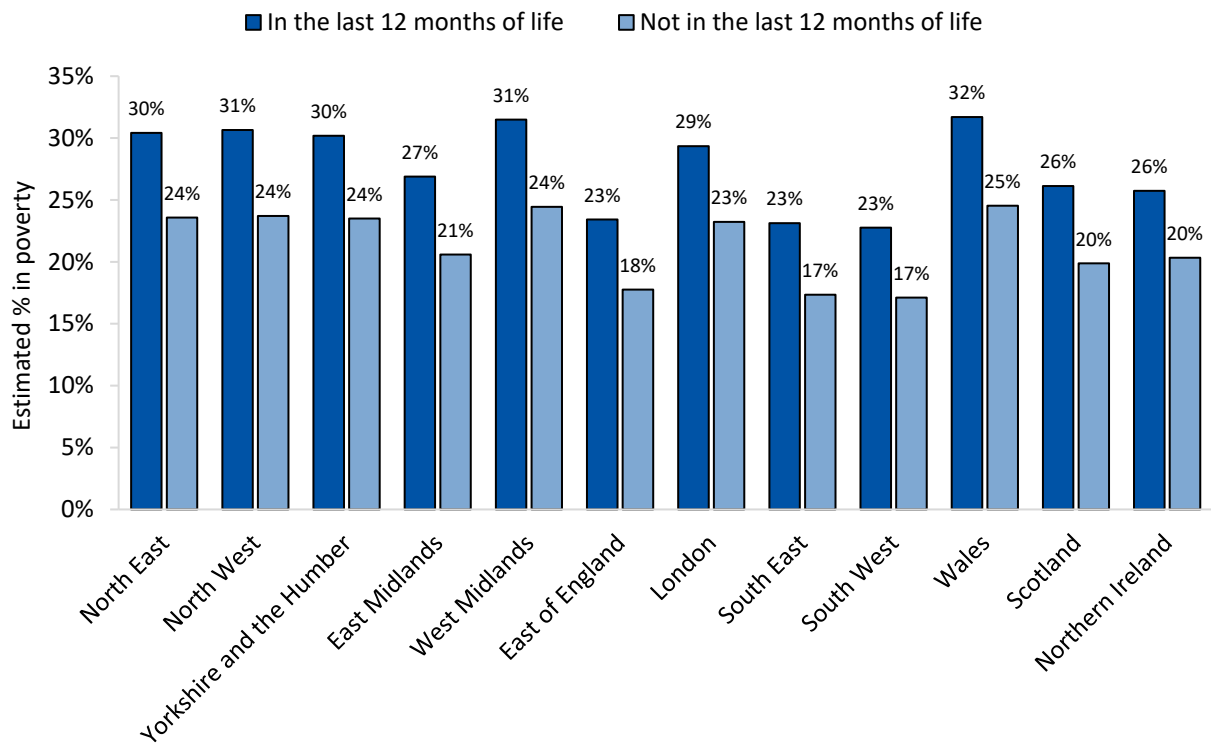
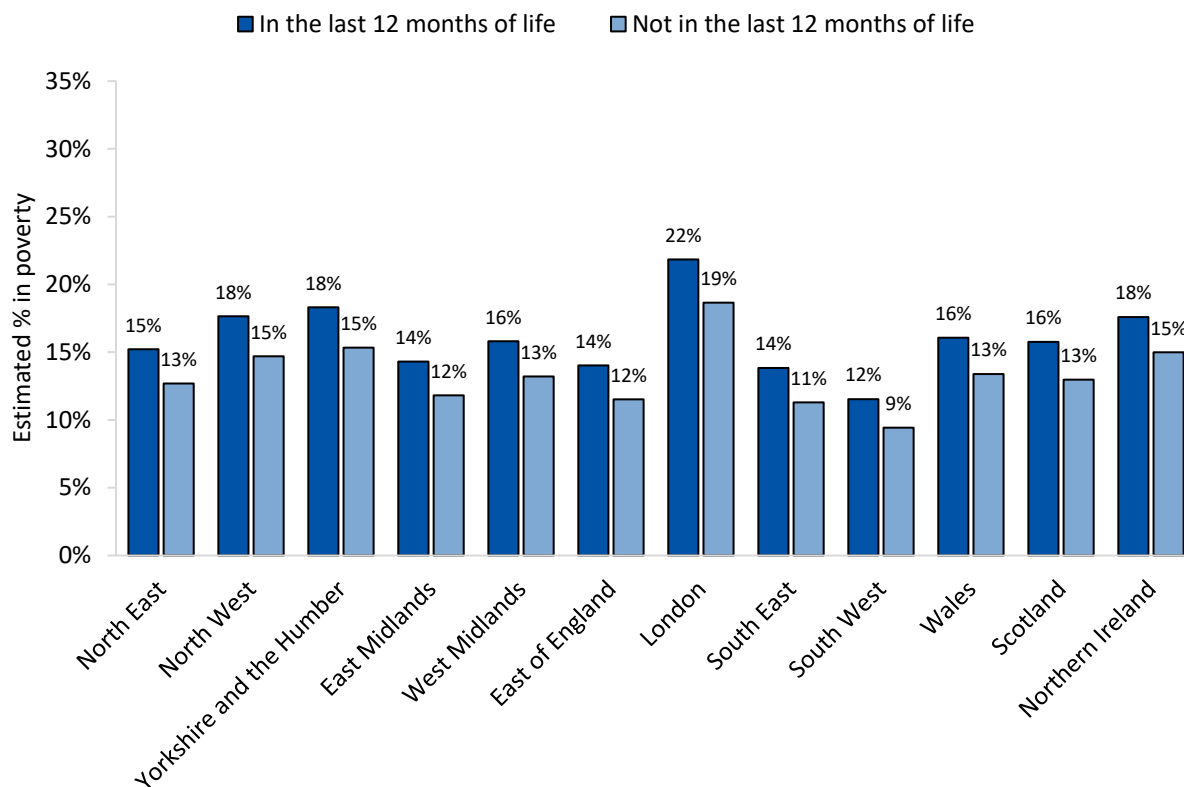


Figure 2.2 illustrates the proportion of pension age people in poverty by UK region and shows that those who were in the last year of life in London, Yorkshire and the Humber and the North West of England and Northern Ireland experienced the highest rates of poverty in 2024.

Across all regions, poverty rates were lower for pensioners than for those of working age.

**Figure 2.2 Estimated proportion of people aged 65+ in poverty in countries/regions of the UK in 2024, by mortality status**



### 3 Subgroups at risk of poverty at the end of life

The following section examines how the overall statistics outlined in the previous section vary for different groups of the population, some of whom may be particularly vulnerable to experiencing poverty at the end of life.

#### 3.1 Key findings

- The risk of being in poverty in the last year of life decreases with age and there is a marked contrast between pensioners and those of working age.
- Those who are from minority ethnic groups start from a position of greater disadvantage and have a much higher risk of poverty compared to those who are White, and this risk increases at the end of life.
- People with cancer have a lower risk of poverty at the end of life than those with other conditions.
- Among different household types, poverty in the last 12 months of life is most common for single, working-age adults and those in households with children.

#### 3.2 Age group

Our analysis in previous years highlighted that those of working age experienced much higher rates of poverty than pensioners, with both age groups showing an increase in the risk of poverty in the last year of life, although the increase is more pronounced for those of working age. In this section, we disaggregate the data on the proportion of people who experience poverty into four age groups. Table 3.1 shows that the risk of being in poverty has an inverse relationship with age: younger age groups are more likely to experience poverty in the last year of life than older age groups. Those between 20 and 44 years old show an increase of over 7 percentage points in the risk of poverty at the end of life, compared to those who are not in the last year of life. In contrast, those who are age 80 or over have an increase of less than 3 percentage points in their last 12 months of life.

**Table 3.1 Estimated number and proportion of people in poverty in the UK in 2024, by mortality status and age group**

Age group	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
20-44	3,000	31.2%	5,235,000	23.5%
45-64	20,000	28.2%	3,673,000	21.2%
65-79	29,000	16.3%	1,220,000	13.2%
80+	51,000	15.5%	404,000	12.9%

#### 3.3 Sex

The proportion of people in poverty is analysed by mortality status, age group and sex.

Figure 3.1 shows the proportion of working aged people in poverty by mortality status and sex for the current year compared to the two previous reports. The poverty rate for working aged men shows an increase in 2024, narrowing the marked gap in poverty rates between working age men

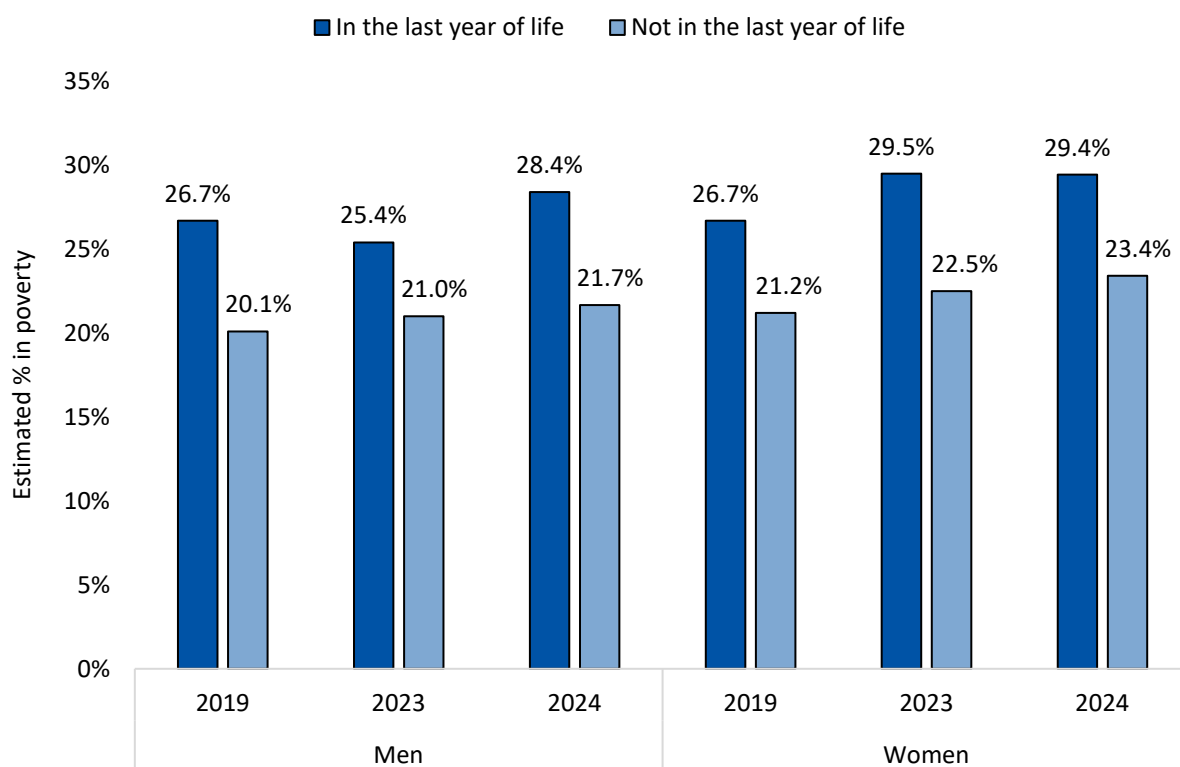


and women that we saw in 2023. The pronounced difference between those of working age and pensioners persists for both men and women.

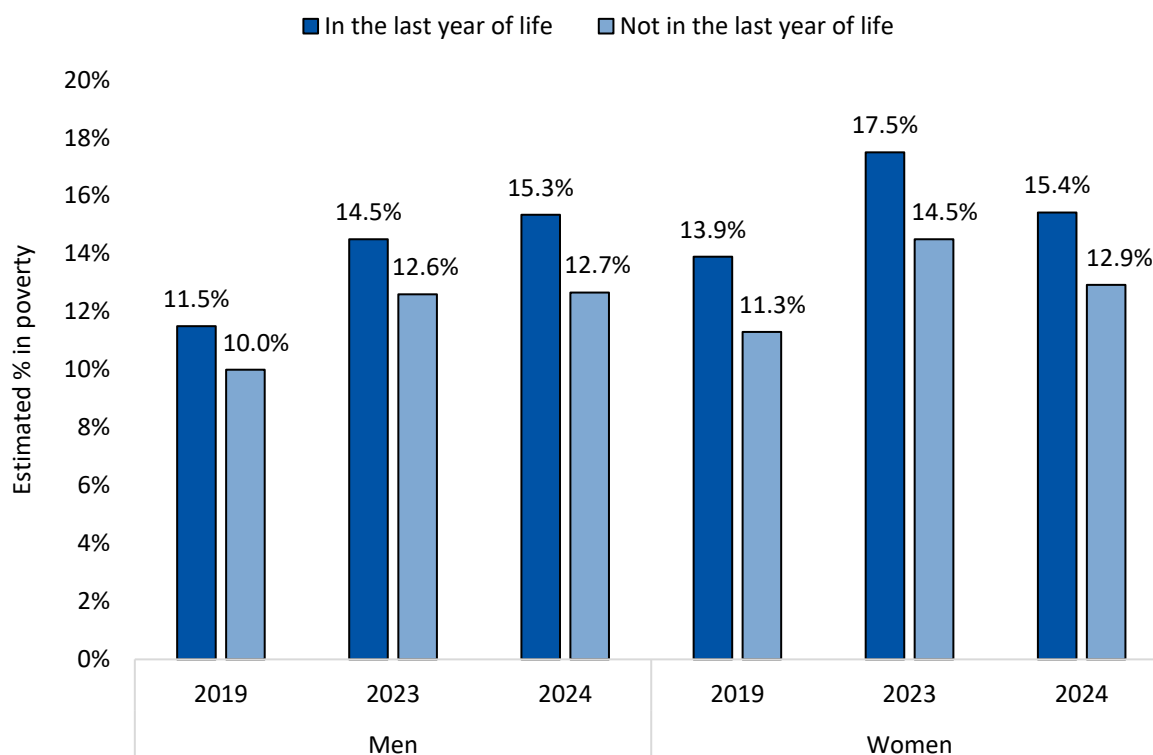
**Table 3.2 Estimated number and proportion of people in poverty in the UK in 2024, by mortality status, age group and sex**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
Men				
Age 20-64	14,000	28.4%	4,299,000	21.7%
Age 65+	39,000	15.3%	710,000	12.7%
Women				
Age 20-64	9,000	29.4%	4,668,000	23.4%
Age 65+	38,000	15.4%	857,000	12.9%

**Figure 3.1 Estimated proportion of people aged 20-64 in poverty in the UK in 2019, 2023 and 2024, by mortality status, age group and sex**



**Figure 3.2 Estimated proportion of people aged 65+ in poverty in the UK in 2019, 2023 and 2024, by mortality status, age group and sex**



### 3.4 Ethnicity

Table 3.3 shows the role of ethnicity in the risk of being in poverty at the end of life. As for last year's report, we analyse the broad categories of white, Asian, black and mixed/other ethnic origin. We are unable to further disaggregate the data any further due to small sample sizes. Again, those of working age are much more likely to experience poverty in the last year of life, compared to those of pension age. The findings from our previous report still hold. Those who are from minority ethnic groups start from a position of greater disadvantage and have a much higher risk of poverty compared to those who are white and this risk increases at the end of life.

**Table 3.3 Estimated number and proportion of people in poverty in the UK in 2024, by mortality status, age group and ethnicity**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
Working age				
White	17,000	25.4%	6,534,300	20.2%
Asian	3,600	44.7%	1,449,500	37.6%
Black	1,600	46.4%	654,200	39.4%
Mixed/other	700	40.4%	270,100	33.7%
Pensioners				
White	71,500	15.0%	1,434,000	11.3%
Asian	5,100	26.8%	114,000	22.4%
Black	2,800	38.8%	61,800	32.5%
Mixed/other	700	32.2%	15,000	26.5%

### 3.5 Diagnosis

The results in Table 3.4 show the number and proportion of people in poverty disaggregated by diagnosis (cancer or other condition) for those in the last year of life and a summary for those not in the last year of life. We are unable to provide more nuanced estimates with more detailed breakdowns of health conditions due to inadequate sample sizes.

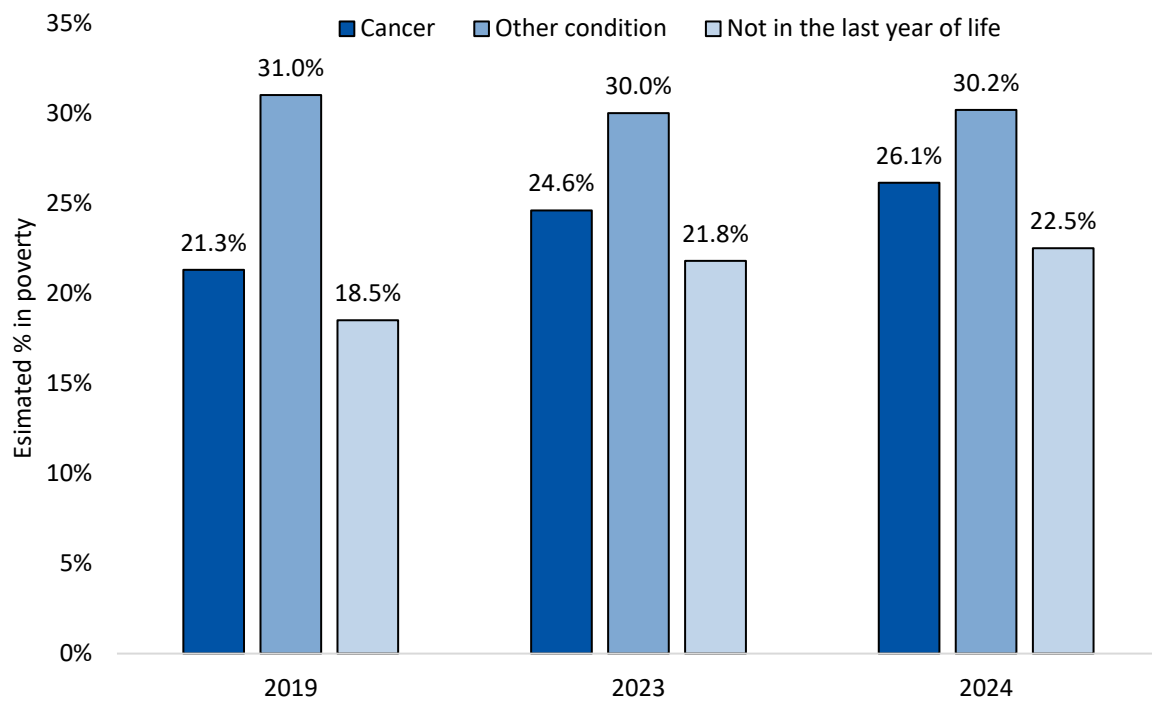
While we cannot be certain that the condition reported by respondents in the survey was the cause of death, we make the assumption that it was in the majority of cases.

For working age people diagnosed with other conditions, the risk of being in poverty is 4 percentage points higher than for those diagnosed with cancer, and over 7 percentage points higher for those who are not at the end of life. Figure 3.3 illustrates that this pattern was apparent in previous analyses in 2019 and 2023.

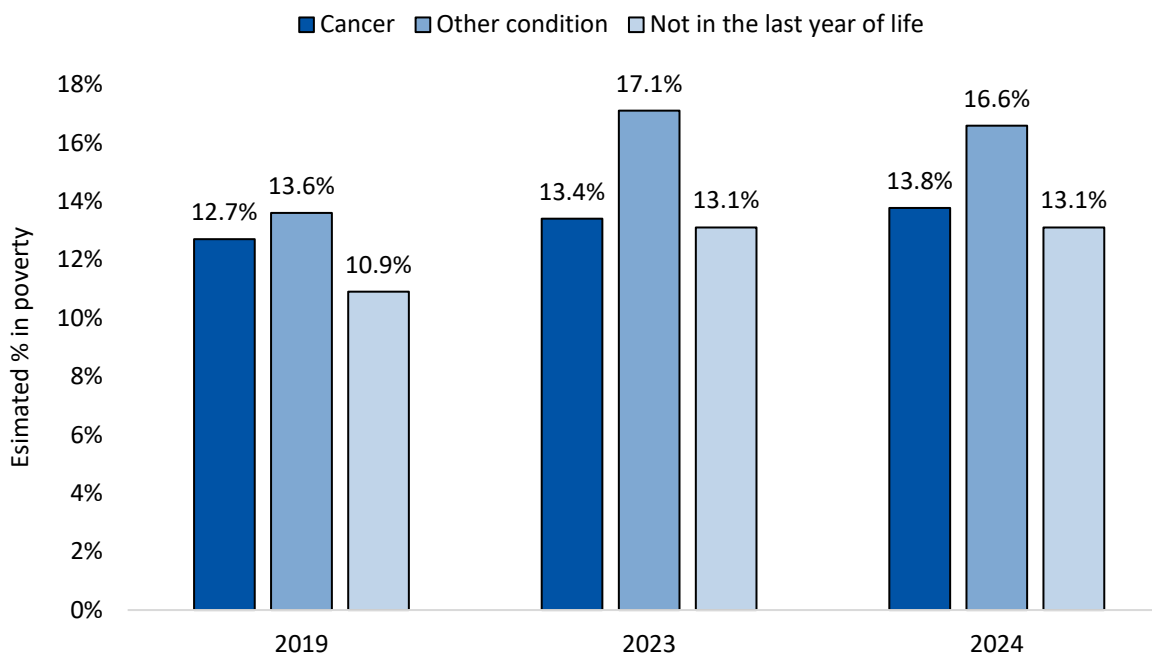
**Table 3.4 Estimated number and proportion of people in the last year of life who are in poverty in the UK in 2024, by health condition**

	<i>Cancer</i>		<i>Other condition</i>		<i>Not in last year of life</i>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
Working age	8,300	26.1%	14,500	30.2%	8,908,000	22.5%
Pensioners	19,000	13.8%	61,100	16.6%	1,625,000	13.1%
<b>TOTAL</b>	27,300	16.1%	75,600	18.2%	10,533,000	20.2%

**Figure 3.3 Estimated proportion of people aged 20-64 in poverty in the UK in 2019, 2023 and 2024, by mortality status and diagnosis**



**Figure 3.4 Estimated proportion of people aged 65+ in poverty in the UK in 2019, 2023 and 2024, by mortality status and diagnosis**



### 3.6 Household type

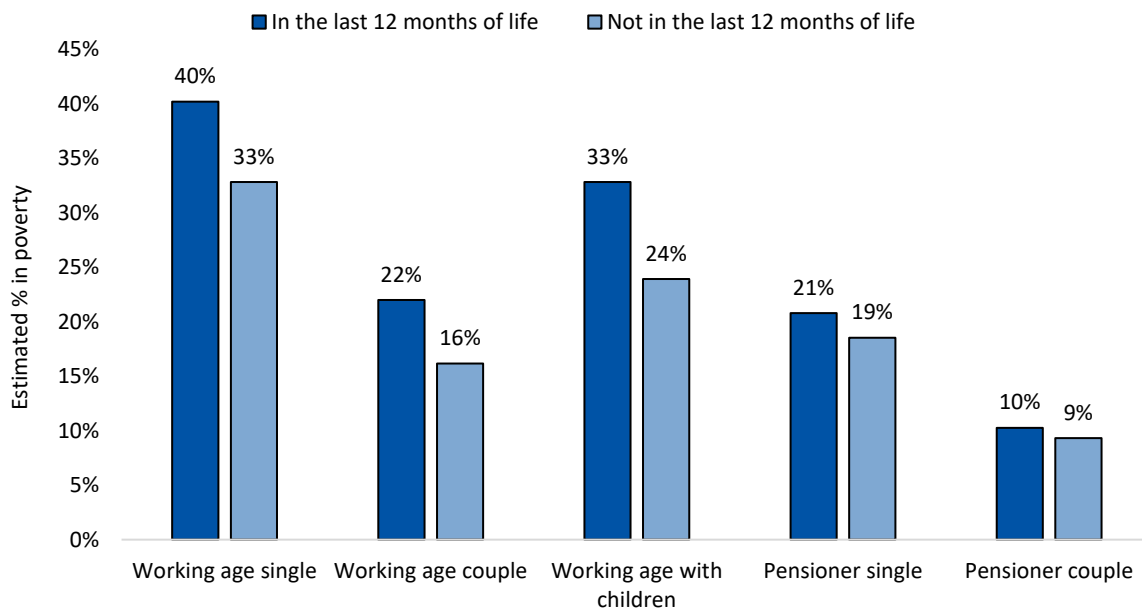
Figure 3.5 illustrates the impact of household type on the estimated proportion of people in poverty. Across all household types, poverty increases for those in the last 12 months of life.

Working age single people are the most likely household type to experience poverty, regardless of mortality status, with 4 in 10 of them in poverty at the end of life. This can be explained by the fact that they have no second income in the household to rely upon if they become terminally ill and need to give up work.

Working age households with children are the next most likely to be living in poverty. It was not possible to disaggregate this category further, due to the limitation of small sample sizes.

Pensioner couples are the household type least likely to experience poverty before they are in the last year of life, with only marginal increase to 1 in 10 in poverty at the end of life.

**Figure 3.5 Estimated proportion in poverty by mortality status and household type**



## 4 Local area variation

This section examines the variation in poverty rates across the countries and regions of the UK. For those of working age who were in the last year of life in 2024, over 4 in 10 died in poverty in the major cities of Birmingham and Manchester. The top 20 local authorities with the highest proportion of working age people dying in poverty include 5 from the North West, 4 from the West Midlands and 4 from Wales.

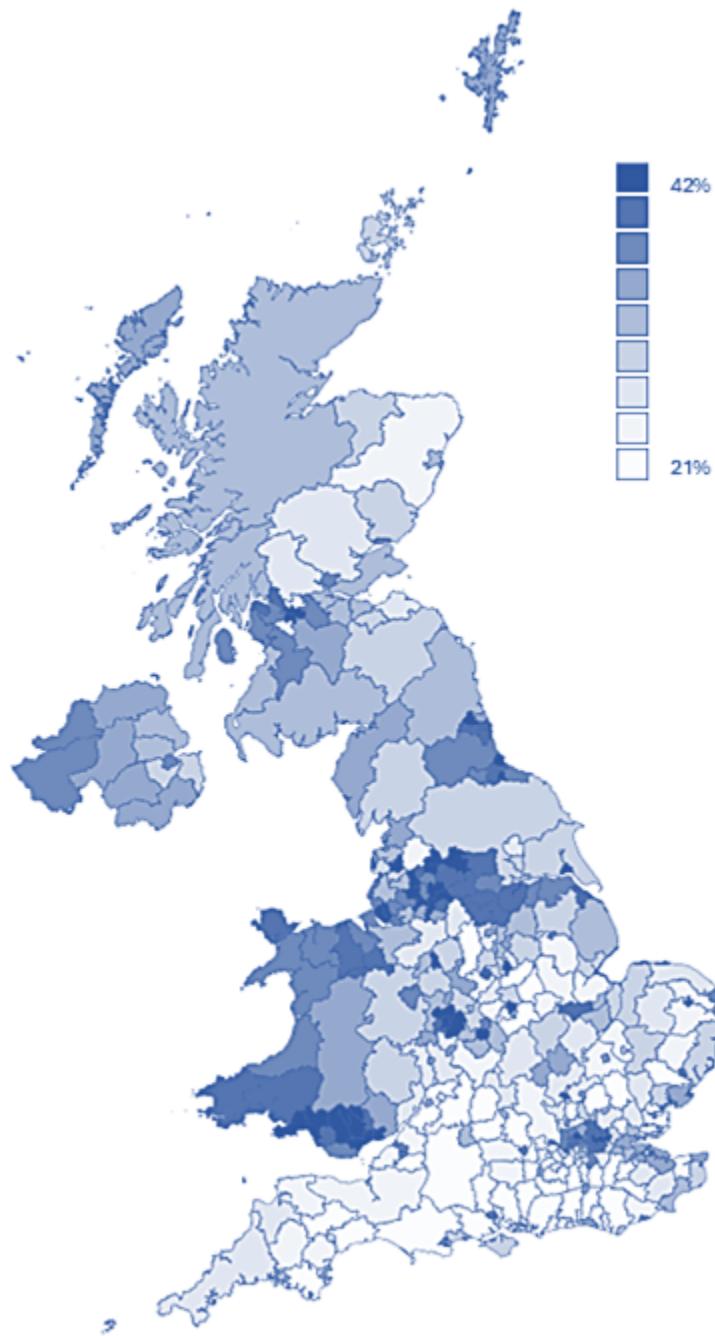
Full data on poverty at the end of life in local areas can be accessed here:

<https://www.lboro.ac.uk/research/crsp/our-research/poverty-end-of-life/>

**Table 4.1 Top 20 local authorities with the highest percentage of working age people dying in 2024 who were in poverty**

Local Authority	Region	% in poverty among those who died
Birmingham	West Midlands	42.4%
Manchester	North West	40.9%
Sandwell	West Midlands	39.6%
Blackburn with Darwen	North West	39.3%
Middlesbrough	North East	39.2%
Tower Hamlets	London	39.1%
Wolverhampton	West Midlands	38.9%
Bradford	Yorkshire and The Humber	38.0%
Leicester	East Midlands	37.7%
Kingston upon Hull, City of	Yorkshire and The Humber	37.4%
Blackpool	North West	36.9%
Liverpool	North West	36.7%
Blaenau Gwent	Wales	36.4%
Newham	London	36.3%
Luton	East of England	35.8%
Newport	Wales	35.6%
Cardiff	Wales	35.6%
Salford	North West	35.1%
Walsall	West Midlands	35.0%
Merthyr Tydfil	Wales	35.0%

Figure 4.1 Percentage of people dying who were in poverty by local authority (working age)



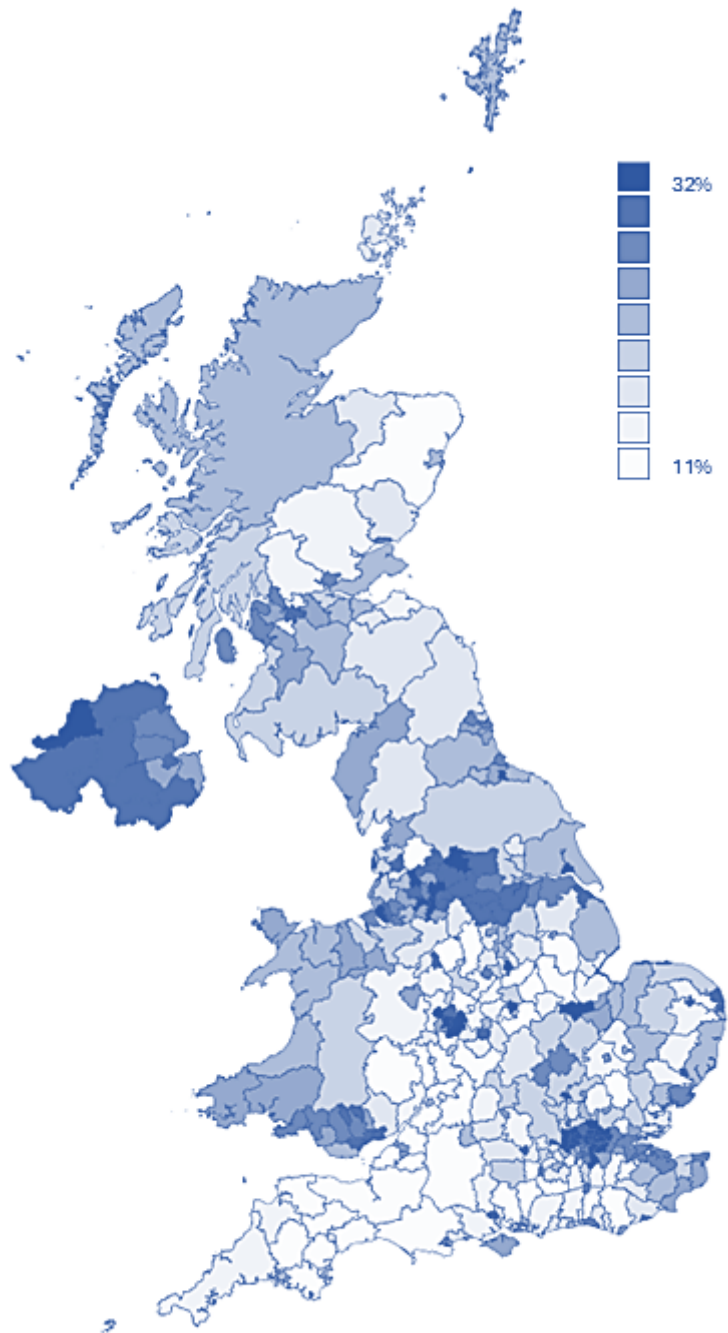
The proportion of pensioners dying in poverty in 2024 is much lower than for those of working age across all local authorities. The top 20 local authorities with the highest percentage of pensioners dying in poverty contains mainly London councils (14).

**Table 4.2 Top 20 local authorities with the highest percentage of pensioners dying who were in poverty**

<b>Local Authority</b>	<b>Region</b>	<b>% in poverty among those who died</b>
Tower Hamlets	London	32.2%
Newham	London	29.3%
Brent	London	26.7%
Barking and Dagenham	London	26.3%
Manchester	North West	26.3%
Hackney	London	26.2%
Southwark	London	25.4%
Blackburn with Darwen	North West	24.9%
Ealing	London	24.8%
Bradford	Yorkshire and The Humber	24.7%
Islington	London	24.5%
Westminster	London	24.4%
Redbridge	London	24.3%
Luton	East of England	24.3%
Kingston upon Hull, City of	Yorkshire and The Humber	24.2%
Lambeth	London	24.2%
Greenwich	London	24.2%
Haringey	London	24.1%
Birmingham	West Midlands	24.1%
Waltham Forest	London	24.1%



**Figure 4.2 Percentage of people dying who were in poverty by local authority (pensioners)**



## 5 Alternative indicators of financial insecurity

In this year's update, we have included three alternative indicators of financial insecurity, in addition to the headline poverty rates: deep poverty, material deprivation, and having an income below the Minimum Income Standard (MIS). These indicators give a more nuanced picture of the ways in which financial stress is potentially affecting those at the end of life in different ways.

### 5.1 Key findings

- We estimate that 23,000 people are dying in deep poverty each year, with incomes more than 50% below the poverty line.
- In 2024, our findings indicate that around 86,000 people were classified as materially deprived in the last 12 months of life, with people unable to meet essential needs such as repairing broken or worn out furniture and appliances or meeting unexpected expenses.
- We estimate that 162,000 people are living below the Minimum Income Standard at the end of life, and are therefore unable to have a socially acceptable standard of living.

### 5.2 Deep poverty

The Social Metrics Commission defines deep poverty as being more than 50% below the poverty line. It represents the most severe form of poverty, and will often mean that people are unable to meet their most basic physical needs such as staying warm, dry, clean and fed. For those at the end of life, this can mean being forced to live in conditions that potentially hasten the deterioration of their health, and cause substantial distress at a time when they are already experiencing multiple difficulties.<sup>2</sup>

Table 5.1 shows the number and proportion of individuals estimated to be in deep poverty in the last 12 months of life, compared to those not in the last year of life. Although the number and rate of deep poverty is by definition much lower than overall poverty, we still estimate that 9.2% of people of working age who are in the last 12 months of life are in deep poverty, compared with 7.5% of those not in the last year of life. Pensioners are also more likely to be in deep poverty if they are in the last 12 months of life, but difference is less pronounced (3.2% versus 2.7%).

Table 5.2 shows that this how the risk of deep poverty at the end of life varies depending on where people live. In both age groups, those living in London are most likely to be in deep poverty, whether at the end of life or not, while among the UK nations, Wales has the highest rate of deep poverty.

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<sup>2</sup> Richards, N., Quinn, S., Carduff, E. & Gott, M. (2024) *Dying in the margins: Experiences of dying at home for people living with financial hardship and deprivation*. SSM – Qualitative Research in Health 5:100414. <https://www.sciencedirect.com/science/article/pii/S2667321524000234>

**Table 5.1** Estimated number and proportion of people in deep poverty in the UK, by mortality status and age group

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
Working age (20-64)	7,000	9.2%	2,968,000	7.5%
Pension age (65+)	16,000	3.2%	334,000	2.7%

*\*Rounded to nearest 1000*

**Table 5.2 Estimated number and proportion of people in deep poverty in countries/regions of the UK in 2024, by mortality status and age group**

Country/region	Working age (20-64)				Pensioners (65+)			
	<i>In last year of life</i>		<i>Not in last year of life</i>		<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
England	5,900	9.1%	2,554,000	6.8%	14,200	3.9%	282,500	2.7%
North East	300	8.5%	105,400	6.1%	600	2.9%	10,500	1.9%
North West	800	7.8%	277,100	5.7%	1,500	2.9%	26,600	1.9%
Yorkshire and The Humber	700	9.6%	248,900	7.0%	1,500	3.9%	27,700	2.7%
East Midlands	500	8.2%	187,600	5.9%	900	2.8%	17,800	1.9%
West Midlands	800	10.6%	297,500	7.7%	1,500	3.8%	28,300	2.5%
East of England	400	6.4%	187,200	4.6%	1,800	4.3%	36,100	2.9%
London	1,100	13.7%	667,100	10.4%	2,700	8.3%	61,400	5.8%
South East	800	8.8%	378,600	6.3%	2,500	4.1%	49,700	2.7%
South West	500	7.9%	204,600	5.6%	1,200	2.9%	24,400	1.9%
Wales	400	9.4%	135,900	6.8%	1,000	4.2%	18,800	2.9%
Scotland	500	8.1%	210,200	5.8%	900	3.4%	25,100	2.3%
Northern Ireland	300	7.6%	68,400	5.6%	400	3.3%	7,400	2.2%

*\*Numbers rounded to nearest 100*

### 5.3 Material deprivation

As an addition or alternative to income-based indicators, looking at material deprivation provides information on whether an individual or household can afford and/or access certain necessities and activities in a basket of goods. These goods and activities are different for working age adults and pensioners, reflecting the broadly different needs of these two age groups.

In the Understanding Society survey, working age adults are asked the following questions:

Do you (and your family/partner) have...

- *A holiday away from home for at least one week a year, whilst not staying with relatives at their home?*
- *Enough money to replace any worn out furniture?*
- *Enough money to make regular savings of £10 a month or more for rainy days or retirement?*
- *Enough money to keep your house in a decent state of repair?*
- *Enough money to keep up with bills and regular debt repayments?*
- *Enough money to replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?*
- *Household contents insurance?*
- *A small amount of money to spend each week on yourself (not on your family)?*

Respondents specify whether they have the item/activity, can't afford it, or don't need it. They are coded as being deprived of that item or service if they say they cannot afford it.

Pensioners are asked:

- *Do you eat at least one filling meal a day*
- *Do you go out socially, either alone or with other people, at least once a month?*
- *Do you see friends or family at least once a month?*
- *Do you take a holiday away from home for a week or more at least once a year?*
- *Would the cooker be able to be replaced if it broke down?*
- *Is your home kept in a good state of repair?*
- *Do you have a damp-free home?*
- *Is your home kept adequately warm?*
- *Do you have a telephone to use, whenever one is needed?*
- *Do you have access to a car or taxi whenever one is needed?*
- *Do you have your hair done or cut regularly?*
- *Do you have a warm waterproof coat?*
- *Would you be able to pay an unexpected expense of £200?*

They are coded as being deprived on that item if they say that do not have money for it, it is not a priority on their current income, their health/disability prevents it, it is too much trouble or tiring, or if they have no one to do this with or help them. This slightly broader definition of deprivation for pensioners reflects that ill health, disability and social isolation are often drivers of deprivation in older adults, in addition to financial constraints.

For both working age adults and pensioners, a deprivation score is calculated using prevalence weighting for each item – the more commonplace an item is within the overall population, the higher weight it is given. This reflects that lacking these commonplace items is likely to indicate a higher severity of deprivation. This produces an overall score between 0 and 100. For working age

adults, a score of 25 or more is used as the threshold indicting material deprivation. For pensioners, the threshold is a score of 20 or more.<sup>3</sup>

Table 5.3 shows the overall estimates of the number and proportion of people experiencing material deprivation, broken down by age group and mortality status. While the differences are less pronounced than for the income-based measures, the risk of material deprivation is higher for both working age adults and pensioners at the end of life, compared with those who are not in the last year of life. More than one in four people of working age and more than one in seven pensioners at the end of life are materially deprived. Table 5.4 indicates that the situation is even worse in some areas of the UK; pensioners in London fare particularly badly compared to those in other areas, with around one in five classed as materially deprived at the end of life.

**Table 5.3 Estimated number and proportion of people experiencing material deprivation in the UK, by mortality status and age group**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
Working age (20-64)	20,000	25.5%	9,138,000	23.1%
Pension age (65+)	66,000	13.1%	1,273,000	10.3%

\* Rounded to nearest 1000

While we cannot produce population-level statistics for the individual questions included in the material deprivation calculations due to insufficient sample sizes, looking at the item-level responses can help provide further insights into what is driving deprivation for people at the end of life. In the Understanding Society sample, those classed as being materially deprived were all coded as deprived on at least three items. For working age adults, they were deprived on an average of five items, while pensioners were deprived on an average of four items.

Figures 5.1 and 5.2 show the items on which those at the end of life were most likely to be classified as deprived. For working age adults (Figure 5.1), the most commonly reported indicators of material deprivation were not being able to repair broken electrical goods or replace worn out furniture. Among those classified as being materially deprived in the last year of life, nine in ten were affected by these items. The least common indicator of deprivation was not being able to keep up with bills; this likely reflects that people will prioritise paying essential bills over other expenditure. However, 24% of people classified as materially deprived still reported being unable to keep up with bills.

For pensioners, the most commonly cited deprivation indicator for those at the end of life was being unable to take a holiday once a year, followed by not going out socially at least once a month. Due to the broader definition of material deprivation for pensioners, this is likely to reflect the constraints caused by health and disability, in addition to the financial issues. However, 42% reported being unable to meet an unexpected expense of £200, and 35% would be unable to replace their cooker if it broke down, indicating that financial constraints are still an important aspect of deprivation in this age group.

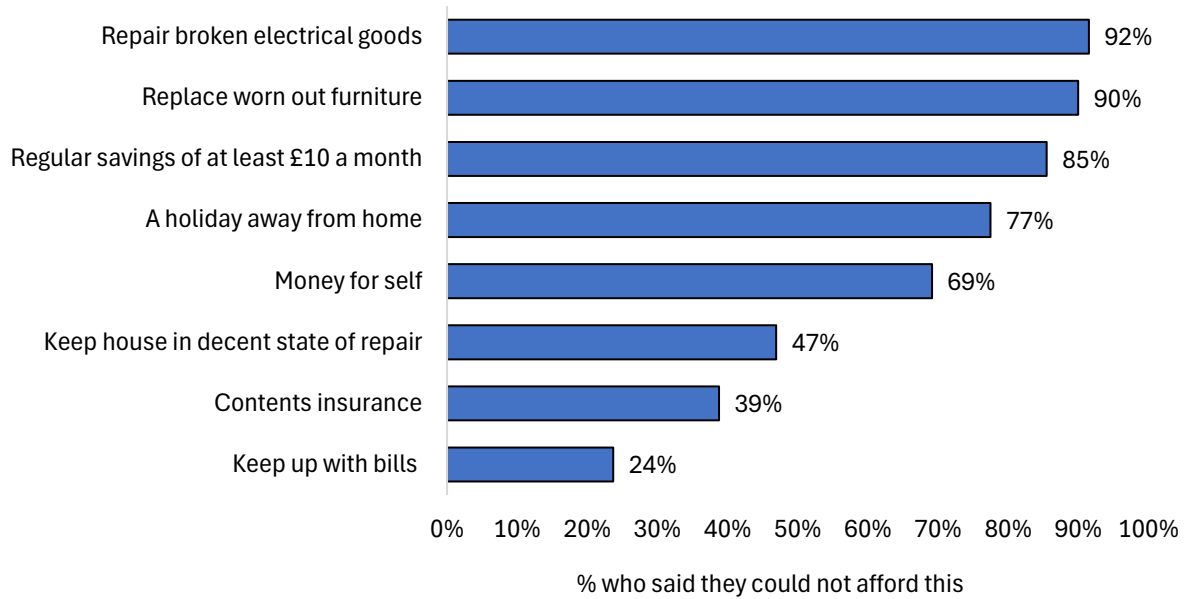
<sup>3</sup> More details on the derivation of material deprivation scores in [Understanding Society](#) and the [Family Resources Survey](#) are available elsewhere.

**Table 5.4 Estimated number and proportion of people in material deprivation in countries/regions of the UK in 2024, by mortality status and age group**

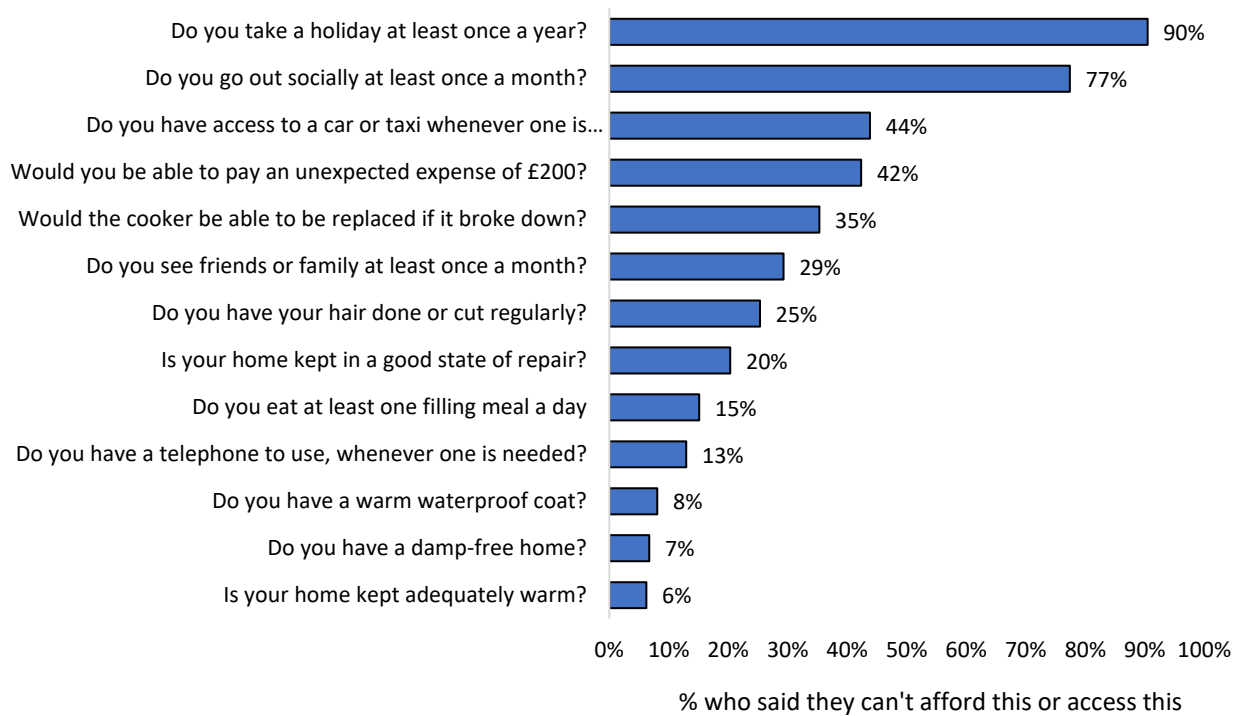
Country/region	Working age (20-64)				Pensioners (65+)			
	<i>In last year of life</i>		<i>Not in last year of life</i>		<i>In last year of life</i>		<i>Not in last year of life</i>	
	<b>Number*</b>	<b>%</b>	<b>Number*</b>	<b>%</b>	<b>Number*</b>	<b>%</b>	<b>Number*</b>	<b>%</b>
England	16,500	24.5%	7,716,500	21.1%	56,400	14.1%	1,055,500	10.2%
North East	1,100	27.0%	397,300	23.6%	3,000	13.7%	53,600	9.9%
North West	2,900	27.2%	1,132,800	23.7%	9,000	15.9%	157,700	11.5%
Yorkshire and The Humber	2,000	26.9%	822,500	23.5%	7,000	16.6%	123,800	12.0%
East Midlands	1,500	23.7%	642,900	20.6%	4,800	12.8%	87,600	9.2%
West Midlands	2,100	27.9%	922,000	24.4%	6,300	14.2%	114,100	10.3%
East of England	1,400	20.6%	712,400	17.8%	5,900	12.6%	111,700	9.0%
London	2,200	26.5%	1,456,700	23.2%	7,100	19.9%	153,800	14.6%
South East	2,000	20.2%	1,022,700	17.3%	8,400	12.4%	159,500	8.8%
South West	1,300	19.8%	607,200	17.1%	4,900	10.3%	93,700	7.4%
Wales	1,300	28.1%	477,600	24.5%	3,800	14.4%	68,500	10.4%
Scotland	1,500	23.2%	702,100	19.9%	4,100	14.3%	110,500	10.1%
Northern Ireland	900	23.4%	242,400	20.3%	2,100	16.2%	38,500	11.7%

\*Numbers rounded to nearest 100

**Figure 5.1 Percentage of people who are classified as materially deprived at the end of life who are deprived on specific items (working age)**



**Figure 5.2 Percentage of people who are classified as materially deprived at the end of life who are deprived on specific items (pensioners)**





## 5.4 The Minimum Income Standard

The Minimum Income Standard (MIS) has been produced since 2008, and is updated annually. MIS is not designed to be a measure of poverty, but aims to produce a comprehensive basket of goods and services that members of the public agree is needed for a socially acceptable standard of living, and which can be converted to a weekly cost.<sup>4</sup> It includes the items that households need to be able to afford to meet material needs such as food, clothing and shelter, as well as to have the opportunities and choices required to participate in society. Having an income below the MIS threshold for a particular household type is therefore an indicator of a household being unable to meet their minimum needs.

Table 5.5 shows the estimated number and proportion of people below MIS by age group and mortality status in 2024. For those of working age, more than a third are below MIS even among those not at the end of life, but this rises to 43.9% of those in the last 12 months of life. This translates to 35,000 people living in a household with an inadequate income in the last year of life, unable to meet their minimum needs. While the proportion of pensioners below MIS at the end of life is lower, at 25.1%, in terms of numbers living below MIS, this represents around 127,000 pensioners without a socially acceptable standard of living at the end of life. Moreover, while the calculation to estimate the number of households below MIS excludes disability benefits from income (similarly to the Social Metrics Commission’s poverty indicator), MIS is designed to represent the needs of those in reasonably good health, and the budgets do not include any additional costs related to ill-health or disability. It is likely, therefore, that the numbers in Table 5.5 are conservative estimates.

Table 5.6 shows the breakdown of the number of individuals below MIS at the end of life for the national and regions of the UK. More than 40% of working age adults in the last 12 months of life are below MIS in every regional and nation, with more than half below MIS in the West Midlands and the North West. Among pensioners, the South West is the only area where less than 30% of individuals at the end of life are below MIS, rising to 41.3% in Yorkshire and the Humber. Although the magnitude of the issue varies geographically, the results show that a high proportion of people are unable to have a socially acceptable standard of living at the end of life across the UK.

**Table 5.5 Estimated number and proportion of people below MIS in the UK, by mortality status, age group and ethnic group**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
Working age (20-64)	35,000	43.9%	13,598,000	34.3%
Pension age (65+)	127,000	25.1%	2,957,000	23.8%

\* Rounded to nearest 1000

<sup>4</sup> Stone, J. and Padley, M. (2025) [A Minimum Income Standard for the United Kingdom in 2025](#). York: Joseph Rowntree Foundation.

**Table 5.6 Estimated number and proportion of people with incomes below MIS in countries/regions of the UK in 2024, by mortality status and age group**

Country/region	Working age (20-64)				Pensioners (65+)			
	<i>In last year of life</i>		<i>Not in last year of life</i>		<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
England	28,800	44.6%	11,485,200	32.0%	108,000	34.9%	2,453,600	23.3%
North East	1,800	46.5%	553,100	33.4%	6,600	38.5%	140,900	25.7%
North West	5,200	50.7%	1,718,500	36.7%	16,900	38.5%	359,900	25.8%
Yorkshire and The Humber	3,500	48.7%	1,218,000	35.5%	13,400	41.3%	291,900	27.8%
East Midlands	2,600	43.5%	958,900	31.3%	10,200	35.2%	226,300	23.5%
West Midlands	4,000	54.8%	1,473,100	39.8%	12,700	36.9%	278,700	24.8%
East of England	2,300	35.5%	1,001,200	25.4%	11,700	32.2%	269,900	21.4%
London	3,400	42.3%	1,980,000	32.2%	10,600	38.4%	285,600	26.7%
South East	3,600	38.5%	1,598,300	27.6%	14,700	28.1%	342,900	18.7%
South West	2,400	39.8%	984,100	28.3%	11,200	30.3%	257,500	20.0%
Wales	2,000	44.1%	610,400	32.0%	7,200	34.8%	155,300	23.4%
Scotland	2,800	45.9%	1,140,200	32.9%	7,800	35.2%	258,100	23.4%
Northern Ireland	1,500	42.0%	362,000	31.0%	4,000	39.7%	90,300	27.0%

*\*Numbers rounded to nearest 100*

## 6 Income sources at the end of life

### 6.1 Key findings

- Among working age adults at the end of life, around half their household income comes from social benefits, primarily Universal Credit.
- Including the State Pension, benefits represent around two-thirds of the income of pensioners in the last 12 months of life.
- Benefits become an increasingly important source of income for working age adults in the years closer to the end of life. For pensioners, their incomes remain more fixed in the years leading up to death.
- Receiving a high proportion of income from benefits is strongly associated with poverty, and this is particularly important for those at the end of life, for whom poverty is much more likely to be associated with a high proportion of benefit income than for those not at the end of life.

### 6.2 Balance of income sources at the end of life

The Understanding Society survey provides detailed information on household income, including the different sources that make up overall income. In this section, we break down household income into five broad categories: disability benefits; other social benefits (including the State Pension); work; non-state-pensions; and other sources (e.g. investment income).

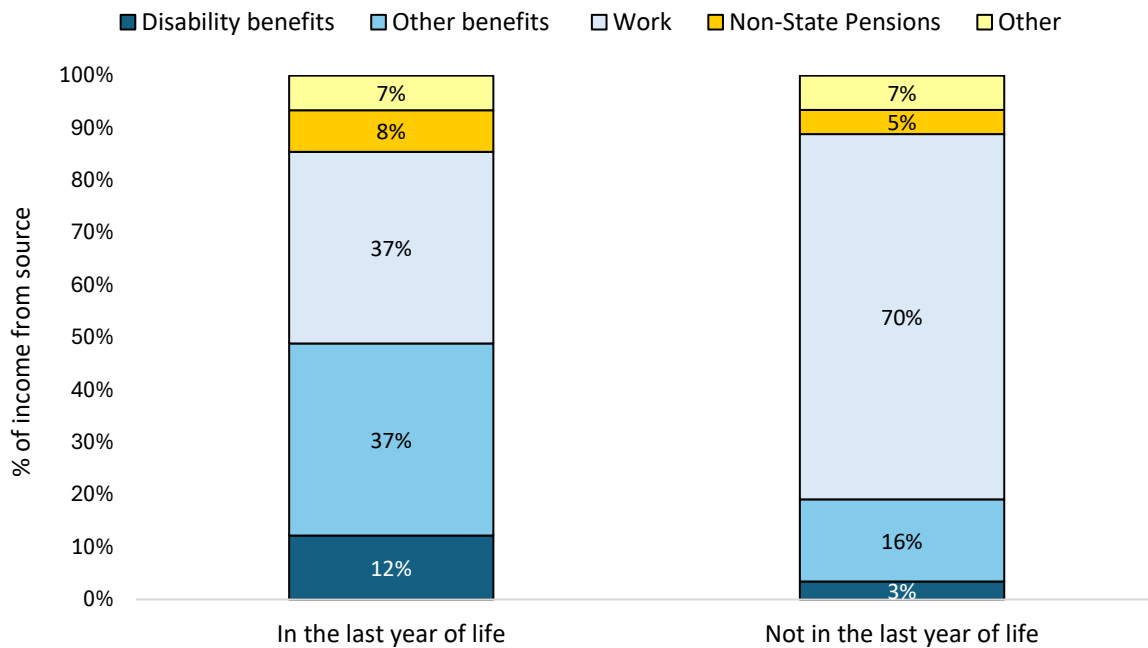
Among working age adults who are at in the last 12 months of life (Figure 6.1), around half of their household income (49%) comes from benefits, compared with only 19% of the income of those not in the last year of life. While this is in part due to increased eligibility for and receipt of disability benefits at the end of life (12% of income versus 3% among those not in the last year of life), the majority of this income comes from other benefits. For those of working age, this will mostly be from Universal Credit (UC). While many of those claiming UC are in work,<sup>5</sup> it is clear that at the end of life, loss of income from employment is a major issue, reducing from 70% of the income of those not at the end of life, to just 37% in the last 12 months of life. Because the estimates are based on household rather than individual income, it is likely that much of this 37% is due to partner or other household member still being in paid employment, although in some cases those with terminal illness may still be employed in some capacity.

For pensioners (Figure 6.2), the proportion of income from benefits is also higher for those in the last 12 months of life than for the rest of this age group (67% versus 56%). However, this difference is much less pronounced than for those of working age. This is primarily because for the majority of this age group, only a very small proportion of their income is from earnings, with a large proportion coming from benefits in the form of the State Pension, or from private pensions. These income sources are unlikely to be strongly impacted by the diagnosis of a terminal illness, so for pensioners, their overall income is much more stable regardless of their health status.

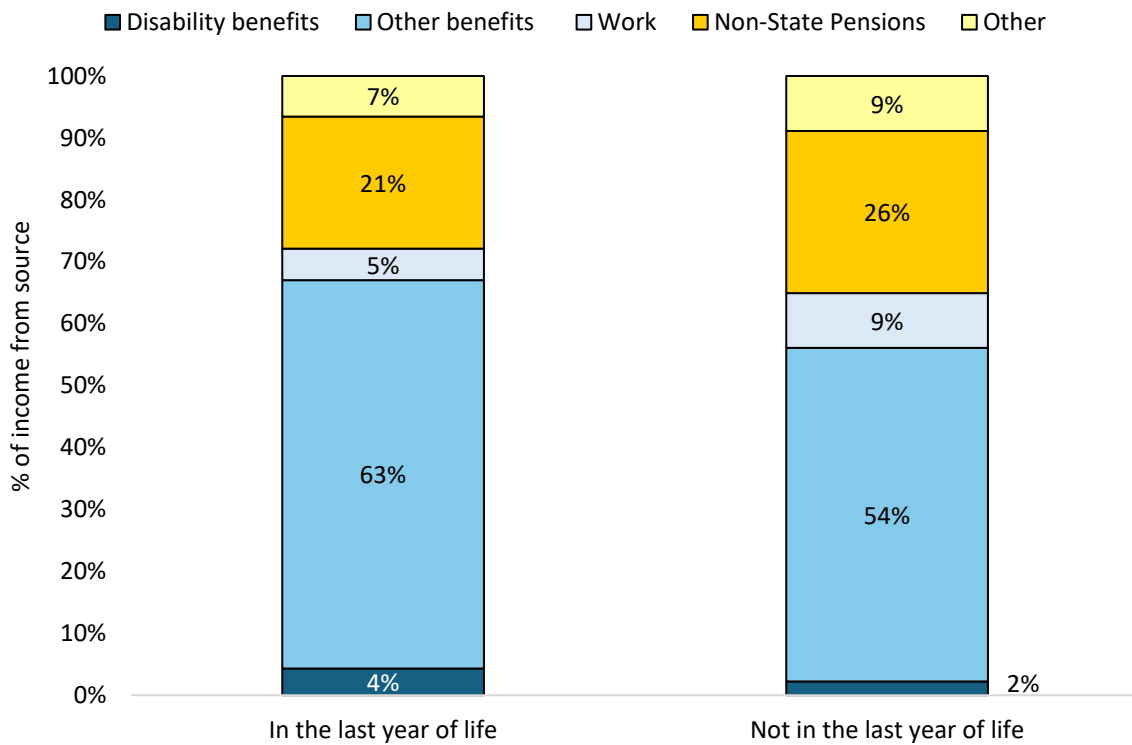
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<sup>5</sup> Department for Work and Pensions (2025) [Universal Credit statistics, 29 April 2013 to 9 January 2025](#).

**Figure 6.1** Estimated percentage of household income from different source by mortality status, among working age adults (aged 20-64)



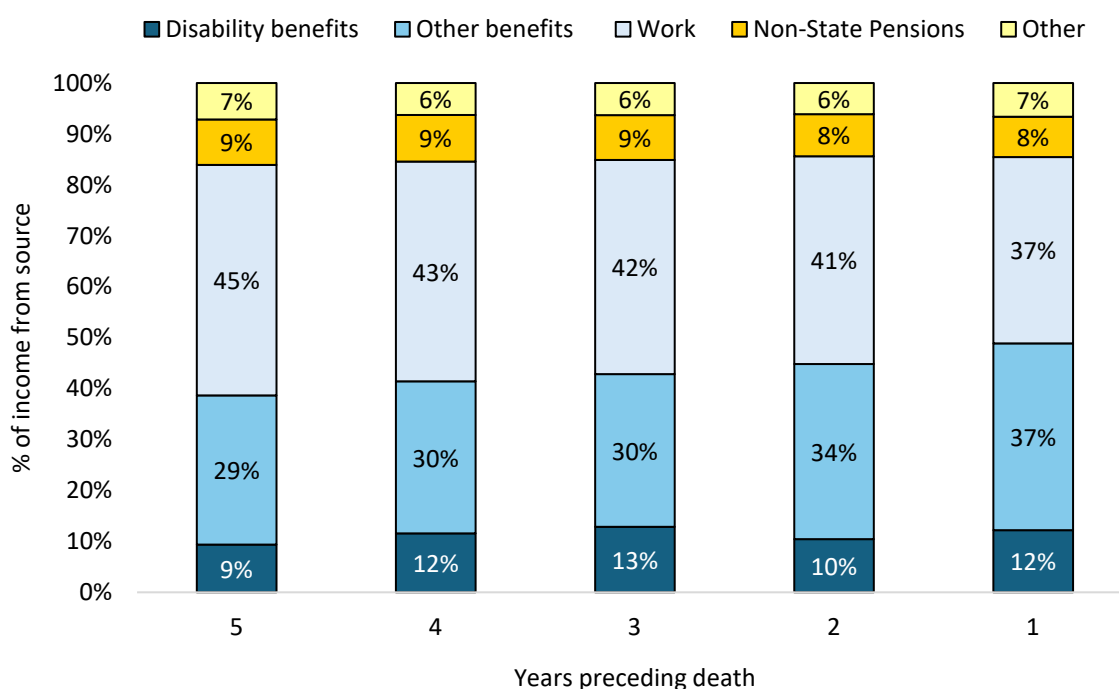
**Figure 6.2** Estimated percentage of household income from different source by mortality status, among pensioners (aged 65+)



### 6.3 Income source trajectories at the end of life

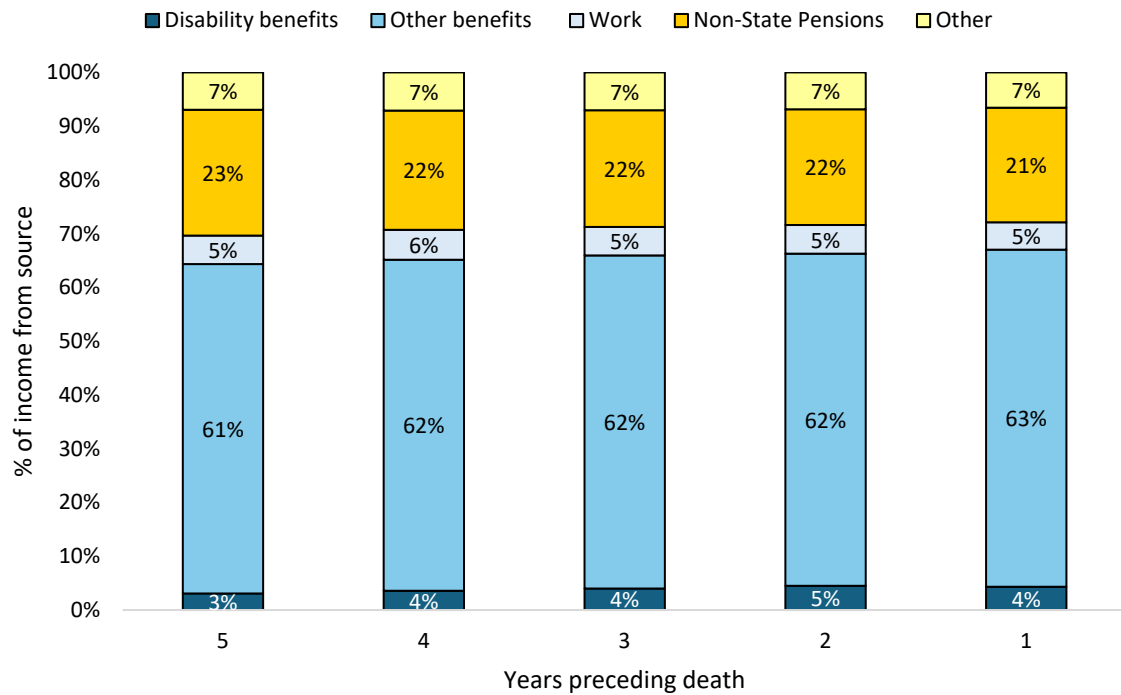
Focusing just on those who were recorded as having died during the survey, Figures 6.3 and 6.4 show how the balance of income sources changed in the five years preceding death. Among those of working age (Figure 6.3), earnings represent the largest single proportion of household income at five years prior to death, but this gradually shifts, with the balance moving towards income from benefits, primarily due to an increase in the proportion contributed by non-disability benefits. That this change happens gradually rather than just in the final 12 months indicates that benefits are a crucial income source for those with terminal illness not just in the last months of life; for many people, the capacity to earn income through work can be compromised by deteriorating health at a much earlier stage, and prompt access to benefits to bridge this gap is therefore imperative.

**Figure 6.3** Estimated percentage of household income from different source in the five years preceding death, among working adults (age 20-64)



For pensioners (Figure 6.4), there is very little change in the balance of income sources in the five years preceding death. This again illustrates that the fact people will tend to be on a largely fixed income after retirement means that their overall financial resources are not affected by terminal illness in the same way as they are for those of working age.

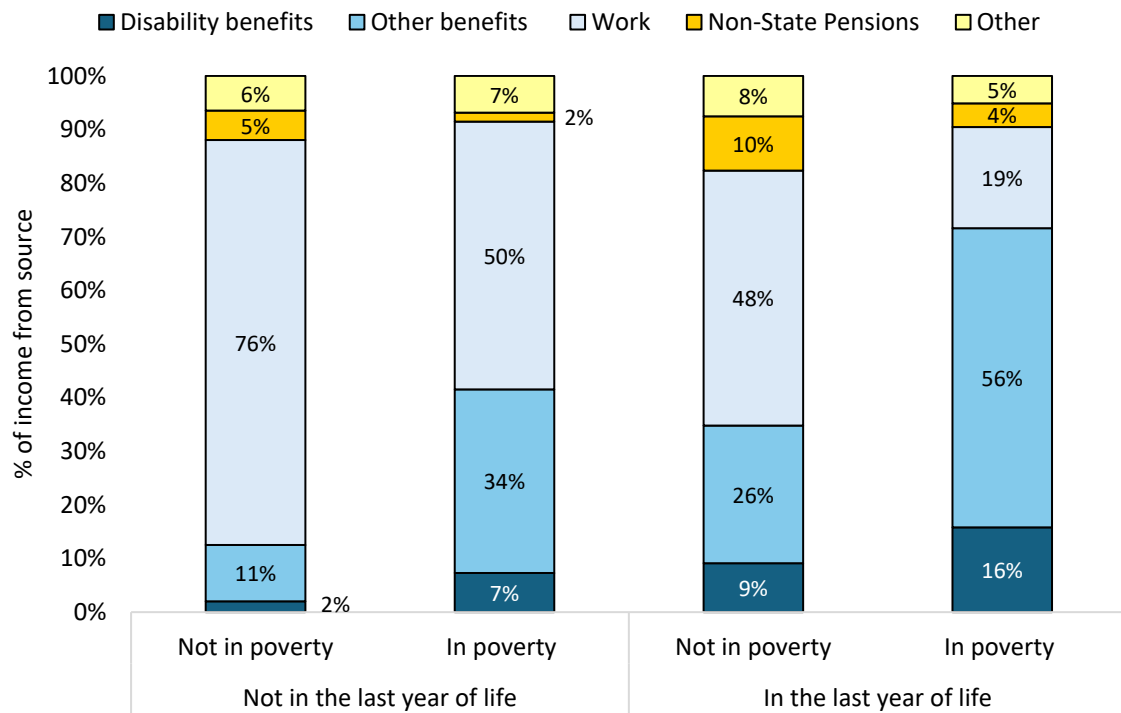
**Figure 6.4** Estimated percentage of household income from different source in the five years preceding death, among pensioners (65+)



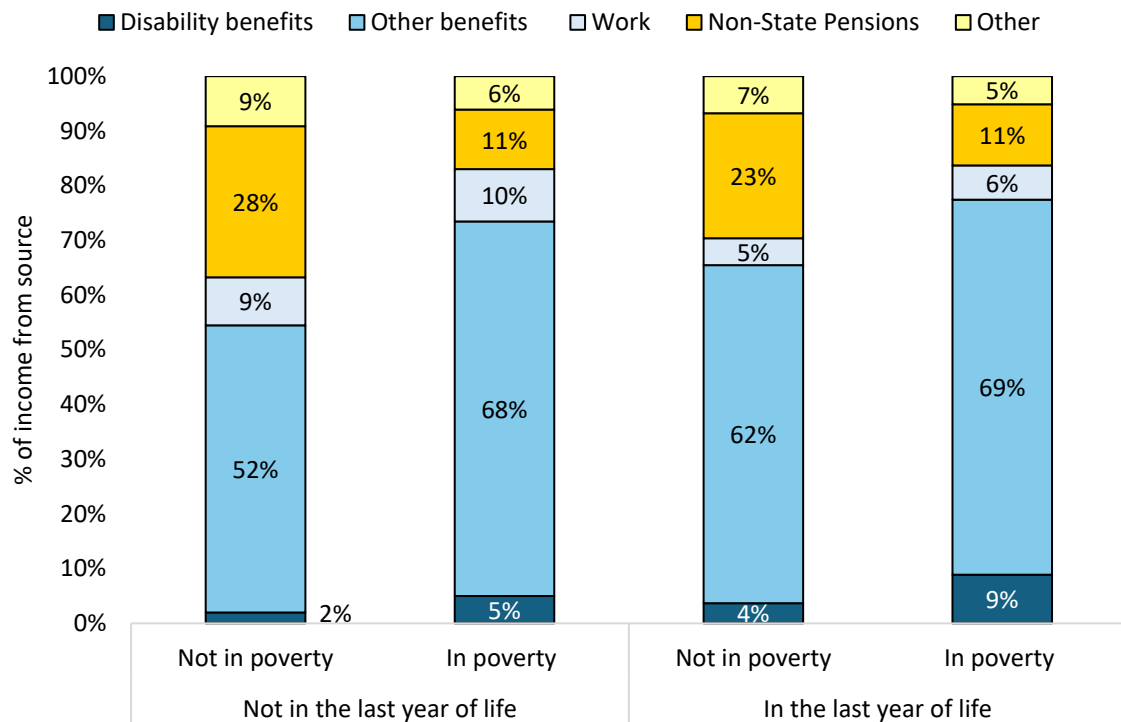
#### 6.4 The relationship between income sources and poverty at the end of life

To further investigate the implications of the balance of income sources on the risk of financial insecurity at the end of life, in Figures 6.5 and 6.6 we show the risk of poverty according to percentage of household income from different sources. As shown in Figure 6.1, the income of people in the last year of life is much more skewed towards social benefits than for those not at the end of life. Figures 6.5 and 6.6 indicate that for those at the end of life, poverty is much more likely to be associated with a high proportion of benefit income than for those not at the end of life. This again highlights the need for benefits to be readily accessible to those at the end of life, but also shows that these benefits will often fail to provide sufficient income to keep people out of poverty.

**Figure 6.5** Estimated percentage of household income from different source by mortality status and poverty status, among working age adults (age 20-64)



**Figure 6.6** Estimated percentage of household income from different source by mortality status and poverty status, among pensioners (age 65+)



## 7 Fuel poverty at the end of life

### 7.1 Key findings

- Numbers of individuals dying in fuel poverty have reduced, due to decreased mortality rates.
- Proportions of individuals dying in fuel poverty remain broadly similar to those in our previous report.
- Those who have no choice but to heat their homes using electricity have an increased risk of being in fuel poverty and this risk rises even more at the end of life.

Table 7.1 shows a comparison by age group and mortality status between:

- The Low-Income Low Energy Efficiency metric.
- The 10% gross income plus low-income measure.
- The 10% net income plus 90% of MIS definition.
- The 10% gross income threshold metric.

The numbers of people in fuel poverty in the last year of life for all fuel poverty metrics and age groups have decreased since last year, while the proportions in fuel poverty remain broadly the same. This is due to a decline in mortality rates in 2024.

**Table 7.1 Estimated number and proportion of people in fuel poverty in the UK, by mortality status and age group**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
<b>Total population aged 20+</b>				
Low Income Low Energy Efficiency	90,000	15.3%	6,550,000	12.6%
10% gross* income + low income	70,000	12.0%	4,140,000	8.0%
10% net* income + 90% of MIS	120,000	20.4%	9,798,000	18.8%
10% gross* income threshold	74,000	12.7%	4,377,000	8.4%
<b>Working age (20-64 years)</b>				
Low Income Low Energy Efficiency	11,000	14.3%	4,880,000	12.3%
10% gross* income + low income	7,000	8.5%	2,754,000	7.0%
10% net* income + 90% of MIS	17,000	21.5%	7,532,000	19.0%
10% gross* income threshold	7,000	8.7%	2,938,000	7.4%
<b>Pension age (65+)</b>				
Low Income Low Energy Efficiency	78,000	15.5%	1,670,000	13.5%
10% gross* income + low income	64,000	12.6%	1,386,000	11.2%
10% net* income + 90% of MIS	102,000	20.2%	2,266,000	18.2%
10% gross* income threshold	67,000	13.3%	1,439,000	11.6%

\* Rounded to nearest 1000

\*\* In this context, net income is net of housing costs, disability benefits, childcare and energy costs.



**Figure 7.1 Estimated proportion of people in fuel poverty in the UK, by mortality status and age group**

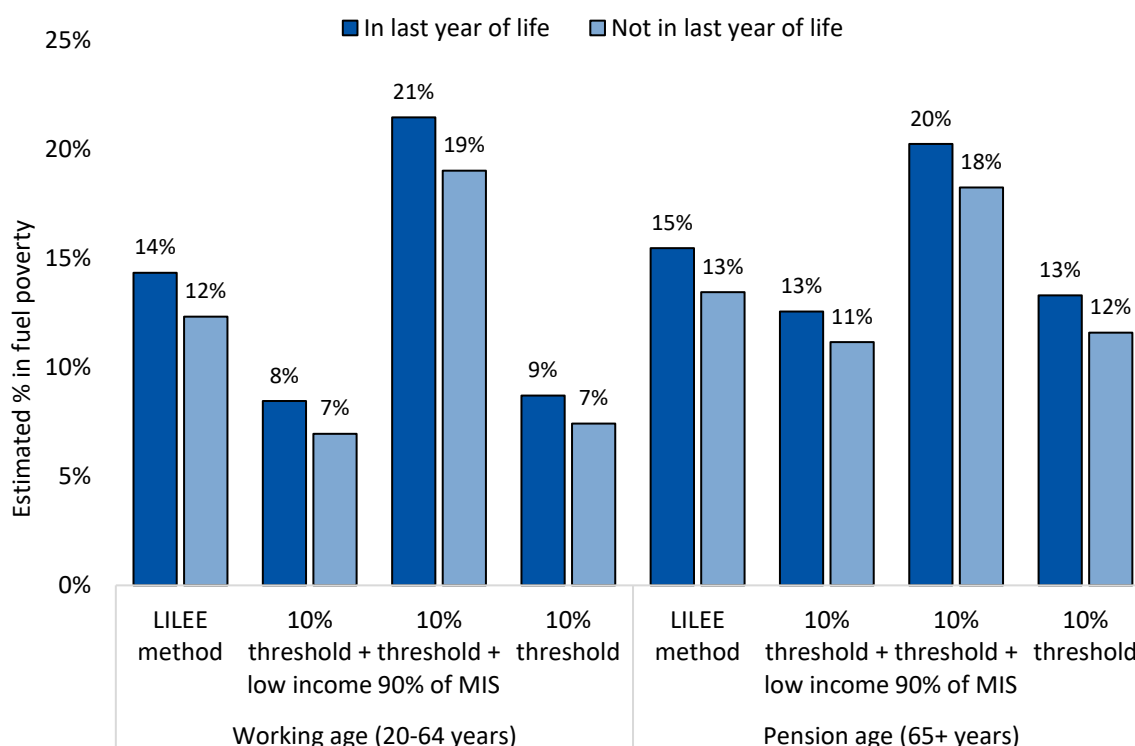


Table 7.2 and Table 7.3 show that this year’s update follows a similar pattern to our findings in 2024, with higher fuel poverty rates in the last year of life is persisting across all UK countries and regions, regardless of age group. The worst affected UK countries and regions remain the same, with fuel poverty rates are particularly high in London, Northern Ireland and the North East of England among working aged people and pensioners.

Across all UK countries and regions, fuel poverty rates are comparable to last year for both working age and pension age groups, although in some the numbers in fuel poverty in the last year of life have declined due to declining mortality rates.

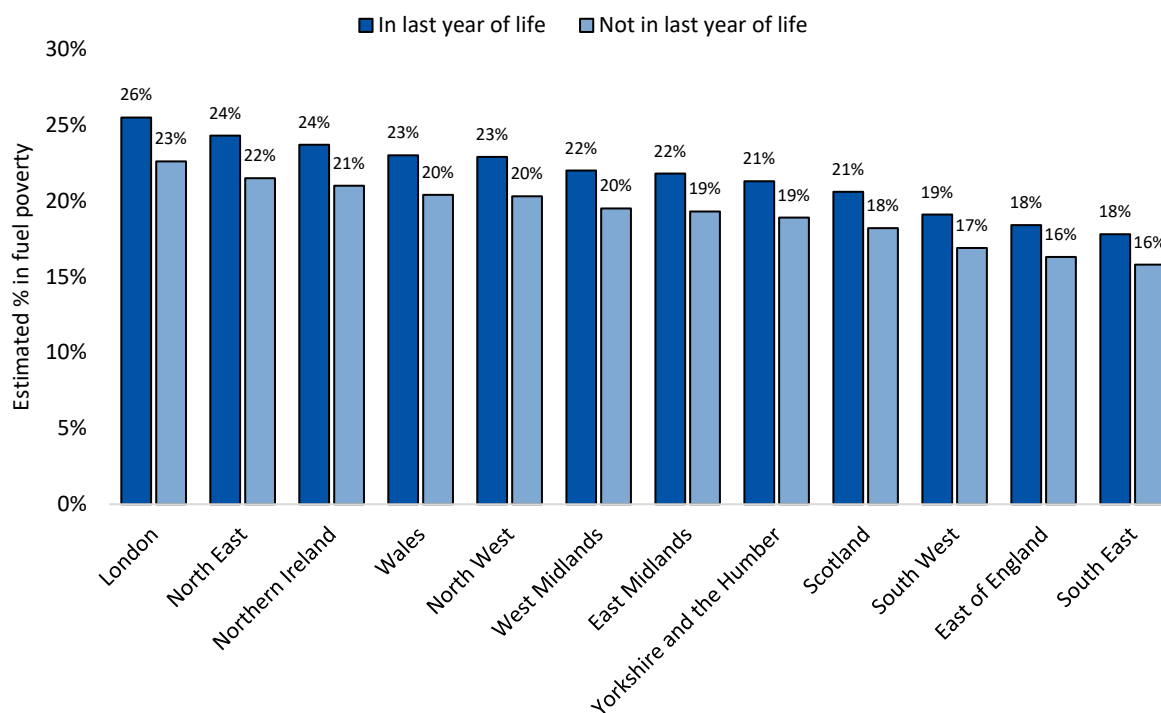
The South East, the South West, and the Midlands show higher rates of fuel poverty for those of working age than for pensioners, regardless of mortality status. Northern Ireland is the only area in which fuel poverty is substantially more prevalent for those over 65, whether they are in the last year of life or not.

**Table 7.2** Estimated number and proportion of working age people in fuel poverty in countries/regions of the UK 2011-2024, by mortality status

Country/region	Working age (20-64)			
	In last year of life		Not in last year of life	
	Number*	%	Number*	%
<b>England</b>	<b>14,200</b>	<b>21.4%</b>	<b>6,347,600</b>	<b>19.0%</b>
North East	1,000	24.3%	332,000	21.5%
North West	2,400	22.9%	885,900	20.3%
Yorkshire and the Humber	1,600	21.3%	605,100	18.9%
East Midlands	1,300	21.8%	550,800	19.3%
West Midlands	1,700	22.0%	674,100	19.5%
East of England	1,200	18.4%	599,600	16.3%
London	2,100	25.5%	1,298,300	22.6%
South East	1,700	17.8%	852,900	15.8%
South West	1,200	19.1%	548,800	16.9%
<b>Wales</b>	<b>1,100</b>	<b>23.0%</b>	<b>362,700</b>	<b>20.4%</b>
<b>Scotland</b>	<b>1,300</b>	<b>20.6%</b>	<b>589,600</b>	<b>18.2%</b>
<b>Northern Ireland</b>	<b>600</b>	<b>23.7%</b>	<b>229,500</b>	<b>21.0%</b>

\* Rounded to nearest 100

**Figure 7.2** Estimated proportion of working age people in fuel poverty in countries/regions of the UK, by mortality status (descending order of fuel poverty in the last year of life)

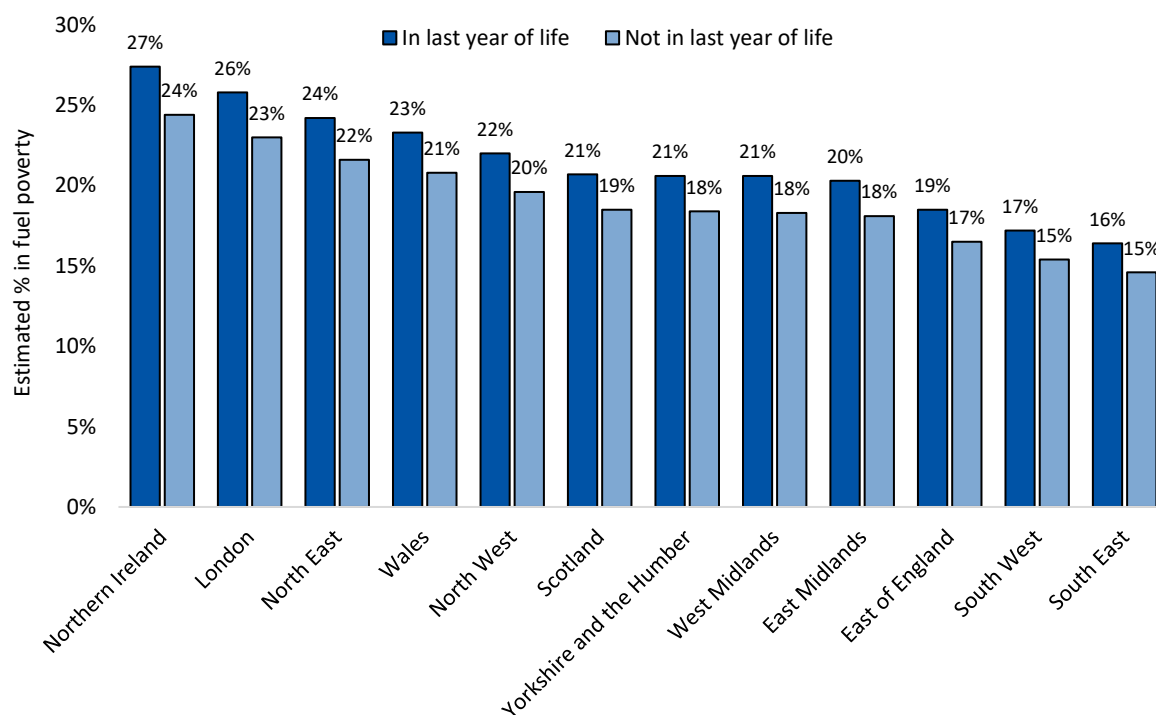


**Table 7.3** Estimated number and proportion of pension age people in fuel poverty in countries/regions of the UK 2011-2023, by mortality status

Country/region	Pension age (65+)			
	In last year of life		Not in last year of life	
	Number*	%	Number*	%
<b>England</b>	<b>86,800</b>	<b>20.1%</b>	<b>1,852,000</b>	<b>17.9%</b>
North East	5,800	24.2%	116,500	21.6%
North West	13,500	22.0%	268,500	19.6%
Yorkshire and the Humber	9,400	20.6%	189,600	18.4%
East Midlands	8,200	20.3%	171,200	18.1%
West Midlands	9,800	20.6%	202,100	18.3%
East of England	9,400	18.5%	204,400	16.5%
London	9,900	25.8%	242,100	23.0%
South East	11,900	16.4%	263,000	14.6%
South West	8,900	17.2%	194,600	15.4%
<b>Wales</b>	<b>6,700</b>	<b>23.3%</b>	<b>135,700</b>	<b>20.8%</b>
<b>Scotland</b>	<b>6,400</b>	<b>20.7%</b>	<b>200,500</b>	<b>18.5%</b>
<b>Northern Ireland</b>	<b>3,900</b>	<b>27.4%</b>	<b>80,000</b>	<b>24.4%</b>

\* Rounded to nearest 100

**Figure 7.3** Estimated proportion of pension age people in fuel poverty in countries/regions of the UK, by mortality status (descending order of fuel poverty in the last year of life)



## 7.2 Subgroups at risk of fuel poverty at the end of life

The following section examines how the overall statistics outlined in the previous section vary for different groups of the population, some of whom may be particularly vulnerable to fuel poverty at the end of life.

### Key findings

- Female pensioners remain much more likely than male pensioners to experience fuel poverty regardless of mortality status, showing little change since our previous report. However, women of working age are now slightly less likely to experience fuel poverty in the last year of life, with the risk now being comparable to those who are not at the end of life.
- Fuel poverty rates continue to be substantially higher overall among minority ethnic groups than in the white population, and this inequality persists at the end of life. As for our last report, around 1 in 4 working age people from a minority ethnic group are estimated to be experiencing fuel poverty at the end of life.
- As for last year's report, for people in the last 12 months of life at either working or pension age, the risk of being in fuel poverty is over 3 percentage points lower for those with cancer than with other diagnoses.

## 7.3 Sex

The proportion of people in fuel poverty is higher in the last year of life, regardless of sex or age group, except for women of working age where it is comparable irrespective of mortality status.

Higher rates of fuel poverty persist for women of pension age in comparison to working age females. Male pensioners continue to be less likely to be in fuel poverty in their last year of life than those of working age.

Men of working age show a marked increase in fuel poverty of over 4 percentage points in the last year of life and for men of pension age there is an increase of 3.5 percentage points. In contrast, for women, regardless of whether they are of working age or pension age, there is no discernible difference.

As discussed in last year's report, the contrasting pattern in fuel poverty between men and women can be explained by a combination of typical working patterns and life expectancy differences. Women are more likely to experience low paid or part-time work, so the loss of income in the last year of life has a greater impact on men of working age than it does on women in the same age group. Consequently, female pensioners tend to have lower retirement income than male. Additionally, women have a higher life expectancy than men, so female pensioners are more likely to be in a single person household (Office for National Statistics, 2024). Hence, they are more likely to experience fuel poverty as pensioners.

In comparison to our previous report, the number and proportion of working aged women dying in fuel poverty has decreased. The decline in numbers is attributable to a pronounced reduction in mortality rates for working aged women. Fuel poverty rates for working aged women are now comparable, regardless of whether they are in the last year of life.

The number and proportion of men in fuel poverty remain comparable to last year, regardless of age group and mortality status.

For those not in the last year of life, fuel poverty rates show no noticeable change since last year.

**Table 7.4 Estimated number and proportion of people in fuel poverty in the UK, by mortality status, age group and sex**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number*</i>	<i>%</i>	<i>Number*</i>	<i>%</i>
<b>Men</b>				
Working age	11,000	22.5%	3,490,000	18.0%
Pensioners	46,000	17.9%	818,000	14.4%
<b>Women</b>				
Working age	6,000	19.8%	4,006,000	19.9%
Pensioners	56,000	22.3%	1,435,000	21.3%

\* Rounded to nearest 1000

## 7.4 Ethnicity

Analysis of fuel poverty by ethnicity examines the broad categories of white and minority ethnic groups (excluding white minorities).<sup>6</sup> Whilst we acknowledge that there may be important differences within these groups, sample sizes become too small to make reliable estimates at a more granular level. Nevertheless, these broad estimates provide a valuable insight into the importance of ethnicity in fuel poverty.

Table 7.5 shows that the stark inequality in risk of fuel poverty associated with ethnic group persists. Regardless of mortality status, those from minority ethnic groups exhibit considerably higher rates of fuel poverty.

Even among those who are not in the last year of life, the risk of being in fuel poverty is over 7 percentage points higher in minority ethnic groups. However, in absolute terms this means that at least one in four adults from minority ethnic groups are estimated to be in fuel poverty.

**Table 7.5 Estimated number and proportion of people in fuel poverty in the UK, by mortality status, age group and ethnic group**

	<i>In last year of life</i>		<i>Not in last year of life</i>	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
White	96,000	19.3%	7,791,000	17.7%
Minority ethnic groups	24,000	26.4%	2,007,000	25.1%

\* Rounded to nearest 1000

<sup>6</sup> The 'white' group includes white British, Northern Irish, Irish, gypsy/Irish traveller and 'any other white background'.

## 7.5 Diagnosis

The results in Table 7.6 show the number and proportion of people in fuel poverty disaggregated by diagnosis (cancer or other condition) for those in the last year of life and a summary for those not in the last year of life. As for ethnicity, we are unable to provide more nuanced estimates with more detailed breakdowns of health conditions due to inadequate sample sizes.

While we cannot be certain that the condition reported by respondents in the survey was the cause of death, we make the assumption that it was in the majority of cases.

For those diagnosed with other conditions, the risk of being in fuel poverty is over 3 percentage points higher than for those diagnosed with cancer.

**Table 7.6 Estimated number and proportion of people in fuel poverty in the UK, by diagnosis and age group**

	In the last year of life			
	Cancer		Other condition	
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>
	6,000	19.0%	11,000	23.1%
<b>Pensioners</b>	24,000	17.5%	78,000	21.3%
<b>TOTAL</b>	30,000	17.7%	89,000	21.4%

\* Rounded to nearest 1000

## 7.6 Local area variation

For those of working age in the last year of life, the majority (12) of local authorities in the twenty worst areas for fuel poverty are in London, followed by the North West (Manchester, Liverpool, Blackpool and Knowsley). Middlesbrough in the North East, Nottingham in the East Midlands and Derry City and Strabane and Belfast in Northern Ireland also feature.

For those of pension age in the last year of life, the vast majority (14) of local authorities in the twenty worst areas for fuel poverty are in London, followed by Northern Ireland (4) and the North West urban areas of Manchester and Liverpool.

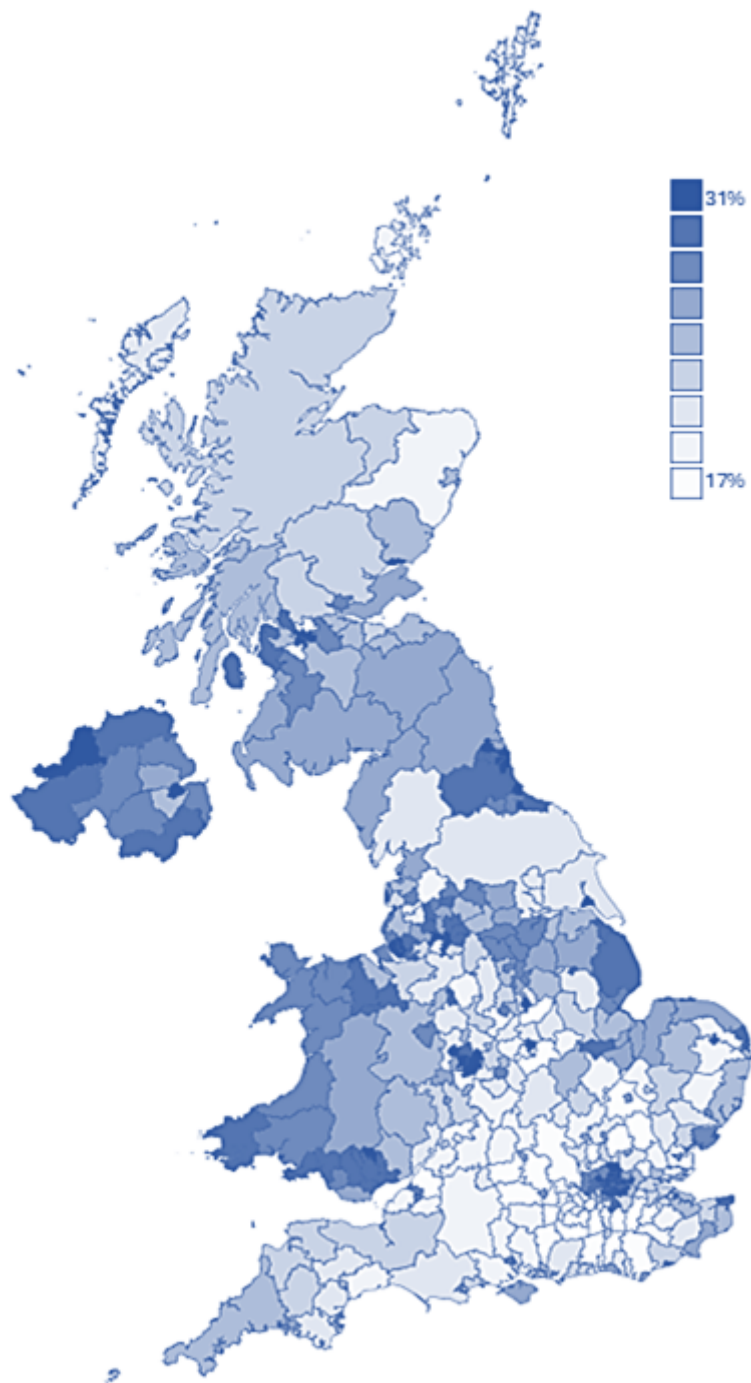
## Working age

**Table 7.7 Top 20 local authorities of working age people in fuel poverty**

Local Authority	Area	<i>In last year of life</i>	
		<i>Number*</i>	<i>%</i>
Hackney	London	80	31.2%
Tower Hamlets	London	80	30.9%
Islington	London	70	30.7%
Southwark	London	100	29.1%
Lambeth	London	100	28.5%
Camden	London	50	28.4%
Westminster	London	50	28.3%
Manchester	North West	220	28.2%
Hammersmith and Fulham	London	50	28.1%
Newham	London	100	28.0%
Liverpool	North West	220	27.9%
Haringey	London	80	27.8%
Derry City and Strabane	Northern Ireland	60	27.1%
Middlesbrough	North East	70	27.0%
Brent	London	100	26.8%
Blackpool	North West	100	26.8%
Nottingham	East Midlands	110	26.8%
Belfast	Northern Ireland	160	26.7%
Kensington and Chelsea	London	30	26.6%
Knowsley	North West	70	26.5%

\* Rounded to nearest 10

**Figure 7.4** Percentage of people dying who were in fuel poverty by local authority (working age)





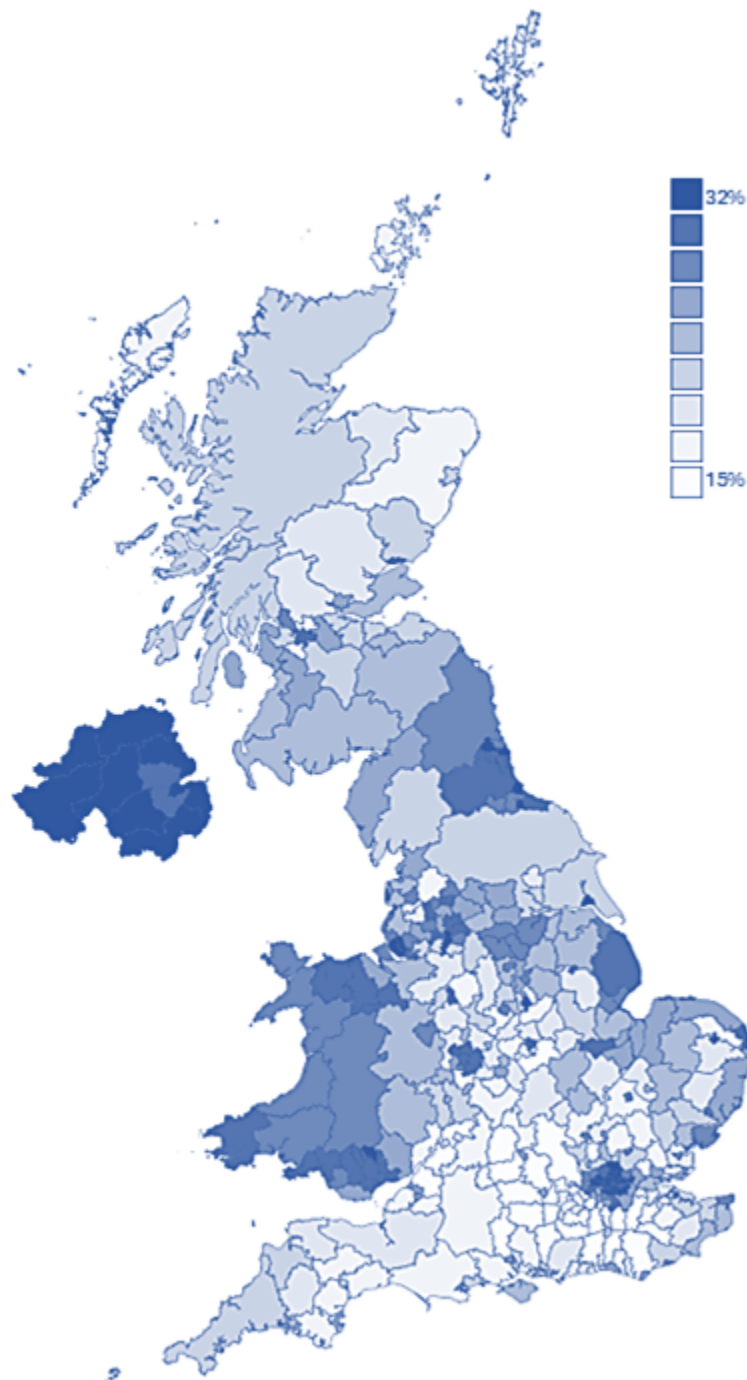
## Pensioners

**Table 7.8 Top 20 local authorities of pensioners in fuel poverty**

Local Authority	Area	<i>In last year of life</i>	
		<i>Number*</i>	<i>%</i>
Hackney	London	280	32.3%
Tower Hamlets	London	230	31.9%
Islington	London	280	31.7%
Derry City and Strabane	Northern Ireland	330	31.2%
Belfast	Northern Ireland	810	30.8%
Southwark	London	310	30.0%
Lambeth	London	320	29.3%
Camden	London	240	29.1%
Westminster	London	240	29.1%
Hammersmith and Fulham	London	200	28.8%
Newham	London	280	28.8%
Haringey	London	280	28.5%
Causeway Coast and Glens	Northern Ireland	330	27.9%
Brent	London	400	27.3%
Manchester	North West	740	27.2%
Kensington and Chelsea	London	190	27.1%
Lewisham	London	340	26.9%
Liverpool	North West	1020	26.8%
Newry, Mourne and Down	Northern Ireland	350	26.7%
Barking and Dagenham	London	230	26.6%

\* Rounded to nearest 10

Figure 7.5 Percentage of people dying in fuel poverty by local authority (pensioners)



## 7.7 Risk of being in fuel poverty by heating source

Understanding Society provides data on which energy sources are available in the home but does not establish which is predominantly used for heating. Hence, the analysis of fuel poverty by heating makes some generalised assumptions on which fuel is used as the main heating source.

The following rationale is applied: if gas is present, it is believed that it will be the main heating source. If no gas supply is available, but there is an alternative energy source, such as oil or solid fuel, then it is presumed that this will be used for heating. If neither gas, oil nor solid fuel is available, it is assumed that electricity is used for heating. Whilst we cannot be certain that this logic always follows, gas remains the most popular heating source in UK homes.<sup>7</sup>

Data on oil and solid fuel is combined because when they are considered separately, sample sizes are too small.

Figure 7.6 illustrates the impact of heating source on the risk of being in fuel poverty by mortality status. Regardless of heating source, those in the last year of life are at greater risk of fuel poverty compared to those who are not. The difference is more pronounced for those who heat their homes with electricity, with an increase in risk of 5 percentage points in the last 12 months of life.

Households who depend upon electricity for their heating are also much more likely to experience fuel poverty than those who have gas heating or heating from other sources, such as oil or solid fuel. This is consistent with last year's report which found that households without a gas supply have an increased risk of being fuel poor. Furthermore, the unit price of electricity to UK homes is around four times that of gas, hence, those who are reliant on electricity for heating typically incur higher costs.

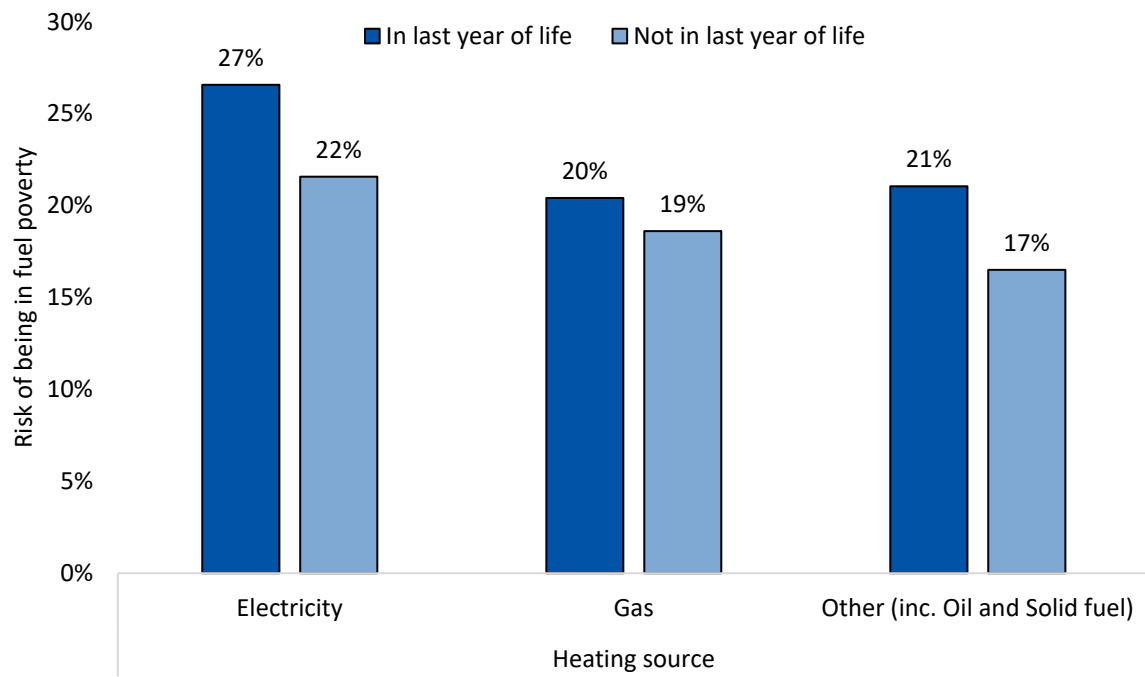
These results are consistent with existing research which found that those experiencing financial difficulty are more likely to use portable electric heaters and less likely heat their homes with gas central heating than those who were managing comfortably (Department for Energy Security & Net Zero, 2025).<sup>8</sup>

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<sup>7</sup> Department for Energy Security & Net Zero (2025) DESNZ Public Attitudes Tracker: Heat and Energy in the Home, Winter 2024, UK. Available at: [DESNZ Public Attitudes Tracker: Headline findings, Winter 2024, UK - GOV.UK](#) [accessed 26 September 2025]

<sup>8</sup> Ibid.

**Figure 7.6 Risk of being in fuel poverty by heating source and mortality status**



## 8 Conclusions

In the year since our previous report, the challenges associated with living in poverty at the end of life have seen very little change. Although our estimates of the number of people dying in poverty and in fuel poverty in 2024 have fallen slightly since 2023, this is due to a falling mortality rate (with rates now back at a similar level to pre-pandemic), rather than any decrease in the risk of poverty. The overall findings paint a similar picture to previous years, with those who are already vulnerable to financial hardship being even more likely to be in poverty as they near the end of life. In particular, throughout the report it is working age adults who are at greatest risk of poverty in the last 12 months of life. But regardless of how the population is divided up, those in the last year of life have a higher risk of being in poverty than those who are not.

This year we have also presented additional findings relating to alternative ways of understanding financial hardship. Our findings on deep poverty show that thousands of people across the UK are not only living below the poverty line at the end of life, but are having to manage on incomes far below this line. This has real consequences for the way in which people are able to live and die, taking away choices and preventing people from dying with dignity. This is reflected in our findings on material deprivation, which indicate that people at the end of life are having to make stark choices about which essential needs they can afford to meet. We have also shown that more than 40% of working age adults and 25% of pensioners at the end of life do not have sufficient income to reach a minimum socially acceptable standard of living, even discounting the additional costs associated with having a terminal illness.

We have further shown the importance of benefits in contributing to the incomes of those in the last months of life, with social benefits representing around half the income of working age adults at the end of life, and around two-thirds of pensioners' incomes. However, particularly for those of working age, these benefits are not sufficient to keep them out of poverty – and they far from compensate for the loss of income from earnings that many working-age people will experience when they are diagnosed with a terminal illness. Moreover, this is not a sudden change in the last months of life – a gradual shift away from employment income and towards income from benefits can be seen in the five years preceding death. It is important therefore, to ensure that people are able to access benefits as soon as they need them; while the current special rules for terminal illness prioritise those in the last 12 months of life, it seems likely that many people will need support from social security much earlier.

The analysis of heating source demonstrates that those who use electricity for heat are more likely to experience fuel poverty at the end of life, than those who use gas. This is intuitive because electricity costs per unit are typically four times that of gas. There are implications for energy policy and the drive to switch away from gas as we pursue net zero: as households switch to electricity for heating, the energy efficiency of housing needs to be upgraded. Furthermore, policy costs, such as environmental and social levies, are loaded onto the electricity aspect of domestic energy bills, hence those who rely entirely on electricity unfairly bear a greater part of that burden.

If the Labour Government is serious about improving living standards as one of its central goals, then any plans must consider the varied needs of different sections of the population, including those with a terminal illness. While making sure that any reform to disability benefits is fair and equitable is crucial, it is clear that, particularly for those of working age, this is only part of the picture. We need a benefits system that provides enough income for people to have a decent and dignified standard of living, while allowing them to die without the added stress of financial hardship.