

Dying in Poverty in Wales 2024





Introduction

POVERTY has been a persistent issue in Wales for decades. In 2024, Wales once again has the highest rate of poverty of all UK nations. The Joseph Rowntree Foundation report *UK Poverty 2024* notes an average poverty rate in Wales of 22%.¹ The Social Metrics Commission (whose definition is used in Marie Curie's analysis of those dying in poverty) noted a poverty rate of 23% in Wales.²

We know that poverty is not spread evenly across the population. Single parents, people from minoritised ethnic backgrounds and people living with a disability are among the groups at greatest risk of living in poverty. UK data presented below demonstrates that this inequity is replicated among those in their last year of life.

The relationship between health and wealth is well documented and continues to the end of life. People in poverty are more likely to experience health inequalities throughout their lives, are more likely to have long-term health conditions and are more likely

to face barriers to accessing healthcare services. Ill health can also drive poverty. People living with a disability or those with a long-term health condition (including terminal illness) are less likely to be in paid work, or if they are, are likely to be paid less.

Terminal illness can cause a significant reduction to a household's income, if the terminally ill person or another household member needs to reduce or stop working due to health or caring responsibilities. At the same time, it can have significant impacts on expenditure, with costs like energy, transport and childcare often increasing dramatically.

In 2021, Marie Curie commissioned the Centre for Research in Social Policy at Loughborough University to examine the number of people who die in poverty in the UK each year. This led to Marie Curie's landmark report *Dying in Poverty*, published in 2022, which set out the findings and a series of recommendations for Wales.

Marie Curie's latest report is based on further analysis, providing an update to the analysis of poverty using figures from 2023, and also for the first time estimates levels of fuel poverty experienced by people at the end of life.^{3, 4, 5, 6}

This paper presents the findings for Wales. It reveals the scale of end of life poverty, which has changed little since 2019, and clearly demonstrates the increased risk of poverty experienced by both working age people and pensioners in their last year of life.

Too many people are still dying in poverty in Wales. This is not inevitable. Thousands

of people are unable to make the most of the time they have left because of spiralling bills and constant worries about how to make ends meet. Policymakers, service providers and healthcare services must focus their attention on the financial hardship facing terminally ill people and their families.

This report and its recommendations must act as a catalyst to put in place solutions that help dying people in Wales avoid spending their final days in poverty.

Key findings: Wales

- 6,262 people died in poverty in Wales in 2023 – 17% of all those who died. This figure has hardly changed since 2019.
- Wales has the highest proportion of working age people experiencing poverty in the last 12 months of their life of all four UK nations at 30%.
- Working-age people are at greater risk of being in poverty at the end of life than pensioners; the poverty rate increases by 7% for working aged people in their last 12 months of life.
- People in Blaenau Gwent, Cardiff, Newport and Merthyr Tydfil are at the greatest risk of dying in poverty.
- While the situation has improved moderately for pensioners since 2019, and fewer are dying in poverty, the situation for working-age people is more mixed. The proportion of working-age people who died in poverty increased in ten local authorities.
- In 2022, more than a fifth of terminally ill people died in fuel poverty in Wales.

Recommendations

The Welsh Government should:

1. Include terminally ill people in the new Council Tax Reduction Scheme.
2. Introduce additional financial support for terminally ill people to help with energy costs.
3. Work with local health boards to ensure that health and social care professionals are routinely and effectively referring terminally ill people and their carers to welfare benefits advice.
4. Publish the evaluation of the “Claim What’s Yours” campaign. If proven to be successful in increasing the number of eligible people claiming benefits, make this a permanent campaign, alongside proactive steps to maximise people’s incomes.
5. Task the Equality Data Units with publishing data and indicators on the employment, income and wealth inequalities experienced by people with protected characteristics and the impact this has on poverty at the end of life.

The picture in Wales

In 2023, 17% of people who died in Wales died in poverty.

Being in their last year of life increases the risk of experiencing poverty for both working-age people and pensioners – although the risk is much higher for those of working age (Table 1).

Table 1: Number and proportion of people dying in poverty in Wales 2023

	In last year of life		Not in last year of life	
	n	%	n	%
Working-age	1,400	30%	460,900	24%
Pensioners	4,900	17%	93,100	15%

Wales has the highest proportion of working-age people experiencing poverty in their last year of life – 30%.

Table 2: Number and proportion of people dying in poverty UK nations 2023

Nation	Working-age: In last year of life		Pensioners: In last year of life	
	n	%	n	%
England	19,000	27%	72,200	17%
Wales	1,400	30%	4,900	17%
Scotland	2,400	26%	8,000	17%
Northern Ireland	800	23%	2,500	19%

In all nations, the poverty rate increases for people in their last year of life. But Wales sees the largest increase in poverty rate for working-age people in their last year of life.

Table 3: Increase in poverty rate for those in the last year of life compared to those not in their last year of life by nation: Working age

Nation	Increase in poverty rate
England	6%
Wales	7%
Scotland	6%
Northern Ireland	5%

Across Wales, the picture is mixed.

Blaenau Gwent had the highest rates of poverty at the end of life, with 35% of working-age people and 20% of pension-age people experiencing poverty in their last year of life. Blaenau Gwent was among the top twenty UK local authorities with the highest percentage of working-age people dying in poverty.

Table 4: Proportion of people dying in poverty in Wales in 2023

Local authority	Percentage of working-age people in poverty in last year of life	Percentage of pensioners in poverty in last year of life
Blaenau Gwent	35%	20%
Cardiff	34%	19%
Newport	34%	19%
Merthyr Tydfil	34%	19%
Swansea	33%	18%
Neath Port Talbot	33%	18%
Rhondda Cynon Taf	33%	18%
Caerphilly	31%	17%
Bridgend	31%	16%
Denbighshire	30%	16%
Wrexham	30%	16%
Torfaen	30%	16%
Isle of Anglesey	29%	15%
Pembrokeshire	29%	15%
Carmarthenshire	29%	15%
Conwy	29%	15%
Gwynedd	28%	15%
Ceredigion	27%	14%
Vale of Glamorgan	27%	14%
Powys	27%	13%
Flintshire	26%	13%
Monmouthshire	25%	12%

Since Marie Curie's first *Dying in Poverty* report, the picture has changed little in Wales. Overall, the number of people dying in poverty has dropped very slightly. Among pensioners, all local authorities have seen a moderate drop in the number of people experiencing poverty in their last year of life. However, ten local authorities saw an increase in the proportion of working-aged people experiencing poverty in their last year of life.

Table 5: Percentage of people dying in poverty in Wales 2019 and 2023: Working age

Percentage in poverty in last 12 months of life by local authority: Working age	2019	2023	Change
Blaenau Gwent	32.6%	35.1%	2.5%
Bridgend	28.5%	30.7%	2.2%
Caerphilly	29.7%	31.4%	1.7%
Cardiff	36.2%	34.4%	-1.8%
Carmarthenshire	28.4%	28.8%	0.4%
Ceredigion	29.1%	27.4%	-1.7%
Conwy	28.9%	28.6%	-0.3%
Denbighshire	29.7%	30.4%	0.7%
Flintshire	27.3%	26.5%	-0.8%
Gwynedd	30.3%	28.4%	-1.9%
Isle of Anglesey	29.2%	29.0%	-0.2%
Merthyr Tydfil	31.3%	33.6%	2.3%
Monmouthshire	26.4%	25.0%	-1.4%
Neath Port Talbot	30.2%	33.0%	2.8%
Newport	33.4%	34.2%	0.8%
Pembrokeshire	29.1%	28.9%	-0.2%
Powys	28.0%	26.5%	-1.5%
Rhondda Cynon Taf	30.0%	32.9%	2.9%
Swansea	32.4%	33.1%	0.6%
Torfaen	30.3%	30.3%	0.0%
Vale of Glamorgan	28.5%	27.1%	-1.4%
Wrexham	31.0%	30.3%	-0.7%

Table 6: Percentage of people dying in poverty in Wales 2019 and 2023: Pensioners

Percentage in poverty in last 12 months of life by local authority: Pensioners	2019	2023	Change
Blaenau Gwent	20.1%	19.9%	-0.2%
Bridgend	17.1%	16.5%	-0.6%
Caerphilly	18.0%	17.0%	-1.0%
Cardiff	22.7%	19.3%	-3.4%
Carmarthenshire	17.1%	15.1%	-2.0%
Ceredigion	17.5%	14.0%	-3.5%
Conwy	17.4%	14.9%	-2.5%
Denbighshire	18.0%	16.3%	-1.7%
Flintshire	16.3%	13.4%	-2.9%
Gwynedd	18.4%	14.8%	-3.6%
Isle of Anglesey	17.6%	15.2%	-2.4%
Merthyr Tydfil	19.1%	18.7%	-0.4%
Monmouthshire	15.7%	12.3%	-3.4%
Neath Port Talbot	18.3%	18.2%	-0.1%
Newport	20.6%	19.2%	-1.4%
Pembrokeshire	17.6%	15.2%	-2.4%
Powys	16.8%	13.4%	-3.4%
Rhondda Cynon Taf	18.2%	18.2%	0.0%
Swansea	19.9%	18.3%	-1.6%
Torfaen	18.4%	16.2%	-2.2%
Vale of Glamorgan	17.1%	13.8%	-3.3%
Wrexham	18.9%	16.2%	-2.7%

Who is dying in poverty?

Inequality continues to heavily shape our day-to-day lives and our society. As a result, particular groups are at a higher risk of living and dying in poverty. 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 specifically in Wales. However, it is highly likely that the inequities identified from the UK analysis are also true in Wales. The data presented below is therefore UK-level data.

Sex

Women are more likely than men to die in poverty. In 2023, 29.5% of working-age women who died did so in poverty, compared to 25.4% of men. This represents a change compared to 2019. Since then, women of this age have become more likely to die in poverty, whereas men have become slightly less likely to.

A similar disparity exists among pension-age people, although the poverty rates are lower. This is likely to be a combination of private savings, and the remaining 'State Pension gap' between men and women.

Families with dependent children

Families with children are the most likely family type to move into poverty for the two years before their death, having not been in poverty previously. This could be due to a combination of the reduced income following a terminal diagnosis, higher costs associated with children and the unavailability of the full 30-hour entitlement for younger children that working families receive.

Ethnicity

People from minoritised ethnic backgrounds are more likely to be in poverty throughout their lives. This reflects disadvantages in wider society, including education,⁷ healthcare,⁸ and employment.⁹ For some groups, these figures are extremely high – poverty rates among Bangladeshi households, for example, are estimated to be as high as 53%.¹⁰ This is likely to be related in part to available sources of income. Bangladeshi households rely on benefits (excluding State Pension) for 20% of their income on average, compared to 7% of white households.¹¹

Given this starting point, it is therefore unsurprising that people from minoritised ethnic backgrounds are more likely to die in poverty than white people. Due to data limitations, the analysis conducted by the Centre for Research in Social Policy was not able to provide a full breakdown of estimates of dying in poverty by ethnicity, but even based on broad categories, there is a clearly disproportionate impact: 25% of working-age white people aged between 20–64 who died did so in poverty, compared to a shocking 47% of Black people, 43% of Asian people and 37% of people who are mixed-race or have another ethnicity.

Fuel poverty

This year's *Dying in Poverty* research includes analysis of fuel poverty for the first time. Energy costs are one of the biggest costs that can increase when someone is at the end of their life. A terminally ill person's energy bill can rise by 75% after their diagnosis.¹² This can be in relation to needing to run medical devices, needing to maintain a particular body temperature or simply spending more time at home. The cost of running an oxygen concentrator can be £65 per month, a dialysis machine £27 per month and a ventilator £35 per month.¹³

Definitions of fuel poverty vary across the UK. For this analysis, the definition of fuel poverty used in Scotland has been applied:

Fuel costs to maintain a satisfactory heating regime are over 10% of the household's income after housing costs, and after housing, fuel, disability, and childcare costs, the remaining income is less than 90% of the Minimum Income Standard (MIS).¹⁴

In 2022, more than a fifth of terminally ill people died in fuel poverty in Wales.

The highest rates of fuel poverty among those in their last year of life were seen in Blaenau Gwent and Merthyr Tydfil.

Table 7: Proportion of people dying in fuel poverty: UK nations

Nation	Working-age		Pensioner	
	In last year of life	Not in last year of life	In last year of life	Not in last year of life
UK	22%	19%	20%	18%
Wales	23%	20%	23%	21%
Scotland	21%	18%	20%	18%
Northern Ireland	24%	21%	27%	24%

Table 8: Proportion of people dying in fuel poverty by local authority 2022

Local authority	Percentage of working-age people in poverty in last year of life	Percentage of pensioners in poverty in last year of life
Blaenau Gwent	26%	26%
Merthyr Tydfil	25%	24%
Neath Port Talbot	24%	23%
Swansea	24%	23%
Denbighshire	24%	23%
Newport	24%	23%
Cardiff	24%	23%
Torfaen	24%	23%
Rhondda Cynon Taf	24%	23%
Caerphilly	24%	23%
Pembrokeshire	23%	22%
Wrexham	23%	22%
Conwy	23%	22%
Isle of Anglesey	23%	22%
Carmarthenshire	22%	21%
Gwynedd	22%	21%
Bridgend	22%	21%
Ceredigion	22%	21%
Powys	22%	21%
Vale of Glamorgan	21%	20%
Flintshire	21%	20%
Monmouthshire	21%	19%

Conclusion and recommendations

TOO many people are dying in poverty in Wales. This is not inevitable. There are steps that can be taken now to reduce the financial strain that the end of life can bring and ensure everyone is able to live as well as possible, for as long as possible.

While not all levers for tackling poverty are available to the Welsh Government under the current devolution settlement, there are steps that can be taken to better support people living with a terminal illness and reduce the number dying in poverty.

Welsh administered benefits can and should be used to prevent people living with a terminal illness from reaching financial crisis point as well as ensuring that crisis support meets their needs. Working-age people are at particularly high risk of poverty in their last year of life. This difference can be further exacerbated by inequities in our social security system, which currently provides lower levels of financial support for working-age people compared to pensioners. For example, pension credit ensures a minimum weekly income of £218.15 for single person households, while Universal Credit provides £393.34 per month for a single person over 25.¹⁵ In developing additional support for people living with a terminal illness, the Welsh Government should seek to reduce this inequity.

Council Tax

Council Tax is the biggest fixed cost that most households have after housing.¹⁶ In Wales, the average Band D council tax for 2024-25 is £2,024 per year (£169 per month).¹⁷ Following the passing of the Local Government Finance (Wales) Act 2024, the Welsh Government will be developing new national regulations for the Council Tax Reduction Scheme. This provides an opportunity to ensure that people living with a terminal illness are eligible for a council tax discount.

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

Energy costs

There are two main ways to reduce rates of fuel poverty: either reduce the cost of energy or put more money into people's pockets. The Welsh Government have limited powers to address the issue of energy costs. Action to improve energy efficiency of homes is ongoing through the Nest scheme, and support for the introduction of a social tariff is welcome. However, in the short to medium term, the Welsh Government could take action to reduce fuel poverty among people living with a terminal illness through direct support payments. This could be done by plugging the gaps in the Winter Fuel Payment, extending support to working-age people with a terminal illness and to pension-age people with a terminal illness who are on a low income but are not eligible for pension credit.

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

Access to benefits

Too many people still do not claim the benefits that they are entitled to. For people living with a terminal illness, their claims for certain benefits might be fast-tracked or paid at a higher rate under special rules. 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.

Recommendation 3: The Welsh Government should work with local health boards to ensure that health and social care professionals are routinely and effectively referring people living with a terminal illness and their carer to welfare benefits advice.

Recommendation 4: The Welsh Government should publish the evaluation of the “Claim What’s Yours” campaign. If proven to be successful in increasing the number of eligible people claiming benefits, this should be made a permanent campaign, alongside proactive steps to maximise people’s incomes.

Data

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

Recommendation 5: The Welsh Government should task the Equality Data Units with publishing data and indicators on the employment, income and wealth inequalities experienced by people with protected characteristics, and the impact this has on poverty at the end of life.



References

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Annex 1: Additional data tables

Increase in poverty rate for those in the last year of life compared to those not in their last year of life by nation: Pensioners

Nation	Increase in poverty rate
England	2.7%
Wales	2.6%
Scotland	2.8%
Northern Ireland	2.5%

Increase in poverty rate for those in the last year of life compared to those not in their last year of life by local authority

Local Authority	Increase in Poverty Rate: Working age	Increase in Poverty Rate: Pension age
Blaenau Gwent	6.3%	2.6%
Cardiff	6.7%	2.7%
Newport	6.4%	2.6%
Merthyr Tydfil	6.2%	2.5%
Swansea	6.2%	2.5%
Neath Port Talbot	6.2%	2.5%
Rhondda Cynon Taf	6.3%	2.5%
Caerphilly	6.0%	2.4%
Bridgend	6.0%	2.3%
Denbighshire	5.7%	2.2%
Wrexham	6.0%	2.3%
Torfaen	5.9%	2.3%
Isle of Anglesey	5.7%	2.2%
Pembrokeshire	5.7%	2.1%
Carmarthenshire	5.7%	2.1%
Conwy	5.6%	2.1%
Gwynedd	5.7%	2.1%
Ceredigion	5.6%	2.0%
Vale of Glamorgan	5.8%	2.1%
Powys	5.5%	2.0%
Flintshire	5.6%	2.0%
Monmouthshire	5.4%	1.9%

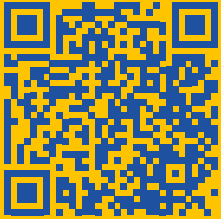
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For the full report and recommendations visit:



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