

Dying in Poverty at the End of Life

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Abbreviated abstract: In Scotland, over 8,200 people die in poverty at the end of life every year; equating to 1 in 4 working age people and 1 in 8 pensioners.

The implications of fuel poverty, housing poverty, deprivation, family dependencies and unpaid care at the end of life are magnified for people affected by terminal illness, including families and carers, and require urgent action from Scottish and UK Governments to ensure no-one dies in poverty.

Related publications: [Marie Curie and Loughborough University; Dying in Poverty; Exploring Poverty at the End of Life in the UK](#)



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Dying in Poverty in Scotland; a bleak picture

- **In Scotland, over 8,200 people die in poverty at the end of life every year**; equating to 1 in 4 working age people and 1 in 8 pensioners. In areas of high deprivation, such as Glasgow and Dundee, this rises to 1 in 3
- **Being terminally ill and reaching the end of life can substantially increase a person's risk of experiencing poverty.** The 'double burden' of income loss and increased costs brought on by a terminal illness can leave people struggling to make ends meet, and force those who were already on the threshold below the poverty line

Report aims

- To evidence the scale of the issue surrounding challenges of financial insecurity and terminal illness, and why reform is needed
- To shape and integrate national and local policy on financial insecurity at the end of life

Method

- Marie Curie and Loughborough University Centre for Research in Social Policy examined the number of people who die in poverty in Scotland (and the UK) each year, and how the risk of being in poverty at the end of life varies for different groups
- Researchers combined administrative data on mortality rates at different ages with survey data that allows estimates of the poverty rates in the general population at different ages and the relationship between poverty and mortality among individuals and households.
- How people transition into poverty at the end of life was also investigated through conducting sequence analysis and event history analysis on data from the Understanding Society household survey



Key challenges for access and provision

1. Being terminally ill and reaching the end of life can substantially increase a person's risk of experiencing poverty. **The 'double burden' of income loss and increased costs brought on by a terminal illness can leave people struggling to make ends meet**, and force those who were already on the threshold below the poverty line
2. **One in four working age people (aged 20–64) and one in eight pensioners (aged 65+) in Scotland experience in poverty in the last year of their life**
3. **Areas of high deprivation in Scotland are linked with the areas most affected by poverty at the end of life**, especially in Glasgow, Dundee and West Dunbartonshire. One fifth of these Local Authorities are claiming working age benefits
4. **Working age people with dependent children are more likely to experience poverty at the end of life**
5. **Women are more likely to experience poverty** than men due to long-standing, structural inequality in the labour market, lower individual retirement income, and disproportionate unpaid care responsibilities. These inequalities are significantly magnified at the end of life.



What needs to happen?

1. Scottish Government to commit to **increasing the Child Payment beyond the standard rate for terminally ill claimants of working age with dependent children**
2. a **whole-system approach to tackling poverty at the end of life and deprivation in parallel**, instead of addressing them as single issues
3. the **Scottish Government to commit to extending eligibility of the upcoming Winter Heating Assistance to terminally ill people, even if they are under 65 years old**
4. Scottish Local Authorities **to commit to fast-tracking terminally ill people eligible for financial and non-financial support through the Scheme of Assistance**, and through the use of a BASRiS form
5. Scottish Government to commit to **extending eligibility for the upcoming Scottish Carer's Assistance for up to six months after the person's caring role ends**
6. the **State Pension to be paid to terminally ill people of any working age.**