

# Working together to help with the cost of cancer



# The partnership

**Citizens Advice** and **Macmillan Cancer Support** are working together to provide welfare benefits advice to people affected by cancer. Across England there are 43 Macmillan/CAB specialist benefits advice services for people affected by cancer provided by 76 Citizens Advice Bureaux.

## The key objectives of the advice services are to:

- Aid the recovery process for people affected by cancer by giving ready access to independent advice to address non-clinical problems, thus saving the time of health professionals to focus on clinical problems.
- Reduce the stress experienced by patients by maximising income, and dealing with other issues associated with the cost of coping with cancer.
- Contribute to reducing health inequalities.
- Contribute to the recommendations of the *Cancer Reform Strategy* including those relating to the 'survivorship' agenda by helping to remove the financial barriers to returning and remaining in work.
- Enable people to better afford care packages, thus decreasing the risk of re-admission to hospital.
- Contribute to workforce development by training health professionals on areas of social welfare law.
- Raise awareness of the issues that people affected by cancer face with local and national policy makers.

"Anyone with a serious illness should have an automatic appointment with someone like this Welfare Benefits Adviser to assess their needs..."

**A service user**

# Citizens Advice

The Citizens Advice service provides free, confidential and impartial advice to help people resolve their problems. Citizens Advice Bureaux deliver face-to-face advice from over 3,500 outreach locations across England and Wales – including community centres, courts, doctors' surgeries and hospitals – run by 382 individual charities.

The Citizens Advice service helps people resolve their problems. As one of the UK's largest advice providers we are equipped to deal with any issue, from anyone, spanning debt and employment to housing and immigration plus everything in between. In fact nearly half of the population has used our service at some point in their life. In the



last year alone, the Citizens Advice service helped 2.1 million people to solve 7.1 million problems. But we're not just here for times of crisis – we also use client's stories anonymously to campaign for policy changes that benefit millions, often without them realising.

No one is exempt from experiencing problems – they're indiscriminate. When people decide to seek help we're often their first port of call. In this time of unprecedented demand for advice, we are working harder and smarter at making our services more accessible to the millions of people who need them.

**To find your nearest Citizens Advice Bureaux or for online information please visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk)**



# Macmillan Cancer Support

Macmillan Cancer Support improves the lives of people affected by cancer. It provides practical, medical and financial support and pushes for better cancer care. The charity aims to enable anyone affected by cancer to get the support they need and help them find their way through the system. Macmillan is there to help from the moment someone suspects they have cancer, through their treatment and for as long as they need support and because it's not only patients who live with cancer, it also supports carers, friends and family members.

When you're living with cancer, money worries can be as distressing as the illness itself. Macmillan can ease your worries in the following ways.



**Welfare Rights line over the phone** – the service can check which benefits people can claim; help people fill in the necessary forms and make a claim; discuss any problems people have with their benefits; advise on other kinds of financial help, such as help with hospital travel costs. The service can be reached on 0808 808 00 00, Monday to Friday, 9am-8pm.

**Local Macmillan benefits advice services** – Our benefits advice services advise people with cancer, their families and carers so they can access benefits and other kinds of financial support they are entitled to. The services can help with claiming disability benefits, managing hospital costs and debt. They're provided in accessible locations such as hospitals and information centres, some services also offer home visits.

**Macmillan grants** – we give small one-off payments to adults, young people and children living with cancer to make life easier. The awards are means tested and typically help with things like heating bills, extra clothing or equipment.

- The welfare rights service **handled benefit enquiries from 15,954 people in 2010**, securing £30 million in extra financial help for people who contacted them through the phone service.
- At the end of 2010 we had **283 Macmillan benefits advisers**.
- **Our benefits advisers reached an estimated 63,000 people** in 2010 and secured over £100 million in financial gains for the people they helped.
- **We gave Macmillan grants to 28,694 people in 2010**. These grants totalled £10 million.



# The Macmillan CAB advice services

The Macmillan CAB advisers seek to improve the finances of individuals living with cancer, together with their immediate family and carers. They offer a level of support appropriate to their needs.

Advice is mainly provided in places that are convenient to the clients including in their own home, in hospitals and other health settings.

Often people are not aware of the financial help they are entitled to and many benefits go



unclaimed. In other cases people are not well enough to cope with the complexity of the benefits system and completing forms.

The Macmillan CAB services can help clients understand the financial help available to them and help them through the benefits system.

The service is free and open to everybody affected by cancer. For the latest information on where you can access the service and for contact details please visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



# Who we have helped and what we have achieved

From March 2007 to March 2011  
**43 CAB/Macmillan services**  
have helped over **39,000 clients**  
with over **190,000 issues**.

In the same period, our  
caseworkers have **gained over  
£77 million for our clients**.  
Over £71 million of this was  
through ensuring that clients were  
receiving all the benefits they  
were entitled to.

Out of the 190,000 issues,  
**78 per cent of these were  
related to welfare benefits**.

## Top four benefit issues

- Disability living allowance (both care and mobility components) = 46,722, 32%
- Attendance allowance = 15,059, 10%
- Council tax benefit = 12,025, 8%
- Employment support allowance = 10,659, 8%

Caseworkers also helped clients with many other issues, ranging from debt and consumer issues to employment, travel and relationship issues.

## Out of the 39,000 clients supported:

- 53% were female.
- 46% were male.
- 68% were aged between 50-84.
- 83% classed themselves as White British.
- 13% were employed for 30 hours per week.
- 28% were retired.
- 17% had breast cancer.
- 17% had lung cancer.
- 9% had blood and lymphatic cancer.



# The impact of advice

By asking people we have helped what the impact of receiving advice has been we are able to demonstrate increased ability for people affected by cancer to better able to afford care and support as a result of access to benefits, such as:

- Increased ability to afford a more nutritious diet.
- Increased access to subsidised transport.
- Ability to heat homes more adequately.
- Ability to afford increased social contact.
- Reduced stress through advice intervention. on financial issues.
- Support to return to work.
- Ability to meet care needs.

“We were finding it very stressful. We were advised of benefits and other things we were entitled to by the very helpful Macmillan Welfare Benefits Adviser. She was brilliant in helping us, which has taken a lot of our stress away and we are so grateful for this help.”

A service user

## Angela

Angela was in hospital being treated for leukaemia. Prior to discharge her doctors told her that she needed to replace soft furnishing in her home that may harbour bacteria and cause infections due to her lowered immune system. Angela had no savings and nobody to help her financially.

The Macmillan CAB adviser helped her to apply for a community care grant to replace her mattress, and sofa, and to purchase bedding and protectors as well as new clothing as she had lost over three stone in hospital and had no clothes to fit her.

The adviser helped her to claim a grant for a microwave, as she was too ill to cook for herself, and a washing machine to ensure that bacteria would be destroyed.

Without this help Angela's discharge would have been delayed and her health would have been at risk. The help we provided helped her to retain her independence and she is now recovering well.



## Toby

After Toby's diagnosis of throat cancer he needed an operation to have his teeth removed and was being fed via a tube to his stomach while waiting to begin chemotherapy and radiotherapy. This meant that he began to struggle with money, living only off his pension and pension credit, and his rent soon became unmanageable. Toby was at risk of losing his home.

Toby put in a claim for housing benefit but unfortunately there was a delay in processing this. He was forced to use his pension to pay all of his bills. This left him unable to afford an adequate diet and other household costs such as heating.

The Macmillan caseworker was able to give Toby the extra help he needed to get his finances back on track. She contacted the housing benefit office and local council, and after a day of phone calls back and forth the claim was paid straight away. Toby was awarded full housing benefit, which was back dated for 14 months, meaning he got a cheque for £6,397.02.

As a result of the advice he received Toby's home is no longer at risk and he is able to afford his household costs.

## Jerome

Jerome is 23 years old and suffers from acute lymphatic leukaemia

The Macmillan CAB adviser completed an application form for disability living allowance (DLA). This was refused so we assisted Jerome to appeal the decision explaining that he has numerous hospital admissions and suffers from severe lethargy, nausea, vomiting and diarrhoea. Neuropathy in his feet and hands affect his ability to cook a main meal, wash and dress himself and walk up stairs.

The adviser obtained relevant and helpful medical evidence in support of Jerome's appeal and represented him at the tribunal.

The appeal was won and lower mobility and middle care of £65.75 per week was awarded. Jerome also gained additional income support and housing benefit of £40 per week for a period in the previous year as a result and received £2,504 back payment.

Jerome has since returned to work on a part time basis and we have advised him on his benefit entitlement including working tax credit.

## Juliet

When Juliet was told she had breast cancer she not only had to contend with her diagnosis and the treatment but also challenges in her personal life. At home, Juliet was a victim of domestic violence and even while she was an inpatient her husband was threatening her and being abusive to her two children from a previous relationship. There was a danger that the children might have to go into care and Juliet's recovery was being hampered by the stress and worry of her situation.

Juliet's nurse was understandably worried about her so referred her to the Macmillan CAB advice service.

With the CAB adviser's help Juliet was helped to file a police report, and to start the process

of applying for benefits to ensure independence for herself and her children.

The police domestic violence team recommended that Juliet get a non-molestation order against her husband. For this she would need a solicitor and to pay for a solicitor she would need legal aid, which was unavailable until she had her benefits awarded. At this point, Juliet's caseworker was able to fast-track the process by getting the benefits office to write a letter confirming her award, which was faxed to Juliet within an hour.

With the help of the adviser Juliet was able to live a normal family life with her children. As a result of our assistance Juliet is able to claim £11,591.80 in annual benefits and also received a Macmillan grant for heating and travel costs.

"We found the service you offer with help filling in forms you gave us, so helpful. We are so grateful for what you did for us, and for the compassion you showed us at the time we really needed it."

**A service user**

# Working together for the rights of our clients

Citizens Advice produced a report *Not working – CAB evidence on the ESA work capability assessment* and Macmillan Cancer Support was one of sixteen organisations that endorsed the report.

The main findings concern problems with each of these aspects of employment and support allowance (ESA) assessment:

- Seriously ill people are inappropriately subjected to work capability assessment.
- The assessment does not effectively measure fitness for work as it does not take sufficient account of variable symptoms.
- Application of the assessment is producing inappropriate outcomes.

In the report, we recommended that there should be a full and independent review of the work capability assessment which looks, not just at the individual descriptors, but at the underlying questions of who should be eligible for the benefit, the validity of the test at identifying those people and the accuracy of the medical assessments.



For more information please contact:

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**WE ARE  
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Macmillan Cancer Support, registered charity in England and Wales (261017), Scotland (SC039907) and the Isle of Man (604). A company limited by guarantee, registered in England and Wales company number 2400969. Isle of Man company number 469F. Registered office: 89 Albert Embankment, London, SE1 7UQ.



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