What are they?

The Macmillan Grants programme was set up in 1925. The service provides one off payments to people affected by cancer who are on low incomes and in need of immediate assistance. Macmillan Grants are available for specific items or services where the costs have arisen from, or are associated with, a cancer diagnosis.

People affected by cancer often incur extra costs that our grants can help towards such as increased heating bills, travel to hospital, buying extra clothing and help with funding a much needed break.

‘For travelling expenses of £40 per week plus your car parking and I was only getting £70, the grant made a big difference. It felt like I’d won the lottery actually. I was just so grateful for the grant’.

This Impact Brief is part of a suite of Impact Briefs which provide evidence about the impact of Macmillan’s direct and indirect services, available at www.macmillan.org.uk/impactbriefs

Need

- 83% of cancer patients are impacted financially as a direct result of cancer.1
- 30% of cancer patients experience a loss of income as a result of cancer.1
- On average, cancer patients face an extra £170 a month just to get to and from their hospital appointments.1

Reach

- 33,011 people diagnosed with cancer received a Macmillan Grant in 2014.2
- Every day more than 40 people receive heating grants from Macmillan so they can keep the heating on when they really need to.2

Impact

- 57% of people who received Macmillan Grants report that they became happier or less depressed since receiving the grant.3
- For those with severe financial difficulties the grant is often described as a “windfall” and can act to reduce stress and anxiety in the face of mounting problems associated with the cancer diagnosis and treatment.4
INTRODUCTION

The Macmillan Grants programme is one of the services that Macmillan provides directly, alongside online services and the Macmillan Support Line, offering information, support and advice. Macmillan has been awarding grants to cancer patients to help with the cost of cancer since 1925.

People affected by cancer often incur extra costs, and can suffer from a reduced income, as ill health can affect the ability to work. Macmillan awards grants to support cancer patients to meet a variety of needs. These range from immediate practical needs, such as paying increased heating bills and costs resulting from regular travel to hospital, to helping people fund a much needed break.

SUMMARY OF KEY FINDINGS

- **The financial cost of cancer**
  83% of cancer patients’ households are impacted financially by a cancer diagnosis. Extra costs which people affected by cancer incur include increased heating and water bills, increased travel costs to and from hospital and a change in dietary or clothing requirements. There are often also extra household items that need to be purchased as a direct result of cancer such as liquidisers, wheelchairs and stair lifts, which, in many cases, are not budgeted for.

- **Macmillan Grants at a time of need**
  The long-established Macmillan Grants programme provides payments to people affected by cancer who are on low incomes and in need of immediate assistance. The grants help meet urgent unmet costs that have arisen from the cancer diagnosis and its treatment.

- **Types of grant**
  Macmillan Grants are gratefully received and have a positive effect on the lives of people living with cancer. They meet urgent practical needs affecting people after a cancer diagnosis. Grants are also awarded for things such as financing a much needed break or doing something to create lasting memories with loved ones.

- **Wellbeing**
  In addition, although the effect on wellbeing differs depending on the original need, the receipt of a grant helps to reduce stress and anxiety, promotes feelings of relief and control and enables people affected by cancer to have a more positive outlook on life.
1. What is the issue?

Need for financial assistance

Debt and health
In the current economic climate many people are experiencing financial difficulties. According to The Money Charity, the level of UK household debt in 2015 stood at £28,442 per adult (as of May 2015). During the same period, households spent on average £3.10 on water, electricity and gas every day. Which equals to £1,131.50 per year.\(^5\)

Health and income are also significantly linked, with people with a higher disposable income tending to have better health. According to the OECD, around 89\% of UK adults with a disposable income in the top 20\% rate their health as ‘good’ or ‘very good’, compared to around 64\% for those with a disposable income in the bottom 20\%.\(^6\)

Increased costs
There are over 200 different cancer types and each affects individuals in a different way. This means that among others there is a broad range of financial needs. 83\% of people diagnosed with cancer are affected financially and those affected are an average of £570 per month worse off.\(^1\)

Fuel costs can increase for some people living with cancer as some treatments can leave people feeling the cold more acutely. Every day more than 40 people receive heating grants from Macmillan so that they can keep the heating on when they need to.\(^5\) People with cancer can also experience changes in body shape and size. Badly fitting clothes are uncomfortable and can also be a constant reminder of their illness.

In addition there are often extra household items which become necessities as a result of cancer and its treatment such as liquidizers, wheelchairs and stair lifts.

The most widespread cost facing cancer patients is the cost of travel to and from hospital, parking and making other healthcare-related visits. Approximately 70\% of cancer patients face extra travel following a cancer diagnosis, which translates to an extra cost of £170 per month on average.\(^1\)

Financial difficulties
A cancer diagnosis not only carries a financial burden itself, but it also affects people’s ability to work,
impacting on their other sources of income. Further to a cancer diagnosis people may face new or increasing debt as a result of their change in circumstances. 30% lose income as a result of their diagnosis and those that are affected lose on average £860 a month.¹ People of working age are particularly affected.

A third (33%) of respondents to a Macmillan study said they stopped working permanently or temporarily following a cancer diagnosis and 8% worked reduced hours or took unpaid leave.⁴

Some financial difficulties exacerbated by the cancer diagnosis and treatment are so severe that patients are at financial breaking point.

Unplanned, extra costs associated with cancer provoke worries about current and future finances especially for those with dependent children, mortgages, and other commitments.⁴

Financial burden also increases anxiety and stress in patients and carers. For people affected by cancer, the financial difficulties arising as a result of a diagnosis can be more worrying than the cancer itself.⁴

Statutory help
Personal Independence Payment (PIP) is a statutory benefit available for people who meet the criteria who have extra costs due to ill health or disability. Although recent figures show that waiting time to receive PIP is now down to 11 weeks,⁷ when PIP was introduced, around 55% of applicants were waiting over 3 months to receive statutory help for their finances. Out of those who underwent face to face assessments 58% of them had to wait over 6 months for a decision. Macmillan research found that these delays caused increased financial worries in 56% of claimants and increased emotional strain in 51% of claimants. 40% of claimants were unable to heat their homes during this time.⁸

2. What is Macmillan doing to address the issue?

The first Macmillan Grant was awarded in 1925.⁹ Since then, the programme has helped people affected by cancer face increased costs following cancer diagnosis and also buy specific items that could help throughout treatment and recovery. These can range from heating bills to extra clothing, or a much needed break during treatment.

Macmillan Grants help fill a vital gap for people with cancer on low incomes or in need of immediate financial help. Macmillan Grant recipients receive on average £300, which help people on low income cope with financial difficulties after diagnosis.¹⁰

The Macmillan Grants programme is one of the services that Macmillan provides directly, alongside online and phone line services offering information, support and advice.

In 2014, 33,011 people with cancer received a Macmillan Grant totalling around £9.9 million in the year. The majority of Macmillan Grants in 2014 were awarded to help with the cost of fuel, followed by clothing costs.²
Applications are made by patients through health and social care professionals who complete an application form on their behalf. Grants are means tested and applicants must fulfil the following criteria to be eligible:

- A current cancer diagnosis (or persisting effects of cancer treatment).
- A net disposable income of less than £170 per week for a single person, £289 for a couple and £85 for each child (excl mortgage/rent, council tax, insurance, water rates and child maintenance).
- Savings of less than £6,000 for an individual or £8,000 for a couple/household.\(^\text{11}\)

Macmillan Grants are awarded in the form of cheques and are given for specific items however the application does allow patients a certain degree of freedom to fund items that will have the biggest beneficial impact for them at the present time.\(^\text{12}\)

Referrals to the Macmillan Grants team are from a wide range of sources including nurses and Macmillan badged benefits advisers.\(^\text{12}\) Although Macmillan Grants are a direct service designed to help with immediate, urgent needs by providing money for specific items the grants team can also provide a signposting service to the Macmillan welfare rights advice team and refer patients on for longer term financial assistance if needed.

The Macmillan Grants service should be viewed in addition to existing statutory services and not as a replacement.

Patients described positive experiences of applying for and receiving Macmillan Grants and the scheme was praised by those who used it. Applicants found the system to be straightforward, user-friendly and appropriate in the way questions address people affected with cancer.\(^\text{14}\)

Reasons for grant applications

Those affected by cancer apply for Macmillan Grants to help cover the cost of a variety of needs, from immediate financial needs to purchasing essential equipment, or can help create lasting memories for loved ones. In 2014 almost 27% of the awarded grants were used to meet additional fuel costs, approximately 25% for clothing needs and 10% were used for hospital fares.

The reasons people apply for grants can be broken down into 4 main areas:

1) help with an urgent, immediate financial need e.g. travel cost, heating bill, extra bedding or clothing

Following cancer diagnosis and treatment, the body immune system is weakened and can feel the cold much more intensely. People living with cancer might need to buy extra bedding to keep warm and might also need to keep their heating on longer throughout the year. A Macmillan Grant can help buying extra bedding and enable people living with cancer to leave their heating on any time they need to, covering the increased costs.

Throughout their cancer journey, people living with cancer can also experience significant changes in body shape. They might need to buy new clothes that will properly fit them. A Macmillan Grant can support people living with cancer buying extra clothing.
2) buy something that will improve day to day living e.g. a wheelchair, stair lift or washing machine

Cancer treatment can have major consequences on mobility. People undergoing treatment often feel weakened and might need help moving around the house and outside. Thank to a Macmillan Grant, people living with cancer can afford to buy a wheelchair or even a more permanent kind of mobility aid in-house, like a stair lift.

People undergoing cancer treatment might have increasing difficulties carrying out day-to-day tasks. A Macmillan Grant can pay for a good quality microwave, so that people living with cancer can prepare meals quickly and with less effort.

3) fund a much needed break during treatment

Undergoing cancer treatment can be long and exhausting, not only physically but also mentally. People affected by cancer often need a short break to relieve stress and anxiety, taking their minds off the stress related to their cancer experience. As people living with cancer might not been able to work for quite some time, a break, however small, might be financially not affordable. A Macmillan Grant can help a person affected by cancer enjoy a much needed break with his or her family, supporting with its related costs.

4) help create a lasting memory e.g. a family photo shoot

For people affected by cancer, being active and feeling part of the lives of those they are close with is very important. Also, people who are terminally ill might want to share some precious time with their families. Cancer treatment might make these activities not only hard to enjoy, but also difficult to afford. Increasing costs might range from mobility issues relating to attending an event outside to something practical at home. A Macmillan Grant can help with the costs of these activities, enabling people affected by cancer to enjoy invaluable time with their loved ones and create a lasting memory for themselves and their families.
3. What is the impact of receiving a Macmillan Grant?

Referring professionals acknowledge that the Macmillan Grants are a vital resource, especially for those patients who are experiencing delays in receiving benefits.\textsuperscript{15} Grant recipients are also overwhelmingly positive about the grants and the application process in general.\textsuperscript{14}

In the short term

i) Practical needs

The prime reason a Macmillan Grant is used for is to meet urgent, practical needs arising as a result of a cancer diagnosis. Feedback from grants recipients confirm that without the help they received they would not have been able to travel to and from hospital to undergo treatment, due to the significant financial impact of these activities. Also, they would not have been able to buy essential clothing and bedding to help them keep warm and feel better throughout their cancer journey, or purchase mobility aid items, such as wheelchairs and stair lifts.\textsuperscript{14}

People with limited income and low savings have the most urgent immediate needs. A 2009 Macmillan commissioned study on grants recipients concluded that Macmillan Grants are reaching those most in need. A significant number of people who benefit from the grants are people with substantial financial difficulties and living with a high level of deprivation.\textsuperscript{3}

People who received Macmillan Grants say that they are able to pay urgent increased utility costs, such as heating and water bills. The grants also help them keep up with mortgage payments and face other day-to-day costs with less worry. Overall, grant recipients feel relieved and have fewer money difficulties, thanks to the help they get from Macmillan.\textsuperscript{3}

Macmillan Grants aim to help people affected by cancer receive immediate support for their most urgent needs, following cancer diagnosis and treatment. That is why most Macmillan Grants are paid out within 3 working days, so that the benefits can be felt almost immediately. 91\% of Macmillan Grant recipients surveyed reported that they received the grant in time.\textsuperscript{12}

ii) Travel and parking

Undergoing cancer treatment is a quite stressful process, with both psychological and practical difficulties. The necessarily more frequent health-related visits can have a significant financial impact on people affected by cancer. Travelling to and from hospital to undergo treatment, as well as parking there, are among the most immediate sources of concern for cancer patients. For some people, receiving a Macmillan Grant has helped to reduce stress and worry around these issues. In addition the receipt of a Macmillan Grant can allow families to visit relatives in hospital, helping them feel the support of people they are close with throughout their cancer journey.\textsuperscript{3}
In the long term

Macmillan Grants have a positive impact on the overall quality of life of people affected by cancer. They help reduce worry and anxiety deriving from a cancer diagnosis and treatment by providing an extra financial support in times of need. As a result, Macmillan Grants can help people affected by cancer regain the feeling of being in control of their lives and promote a general sense of wellbeing in both recipients and families, despite the difficulties they might face following a cancer diagnosis.8

i) Feeling in control

By helping people take financial issues out of their minds, receiving a Macmillan Grant can enhance a patient’s feeling of control. This can lead to an improved ability to self-manage and to improvements in general wellbeing.3 By solving one problem, a Macmillan Grant can allow recipients to better concentrate on coping with other issues.
ii) Reducing depression, stress and anxiety
Depression is a serious threat to people affected by cancer. A cancer diagnosis and treatment can significantly impact on patient well-being, increasing the risk of developing depression and long-term stress. The receipt of a Macmillan Grant can help reduce these issues, by providing extra support and relieving recipients from financial worries, hence reducing potential stress and depression.

A Macmillan commissioned study found that 57% of respondents recorded that they became happier or less depressed since receiving the grant.

For those with severe financial difficulties the grant is often described as a windfall and can act to reduce stress and anxiety in the face of mounting problems associated with the cancer diagnosis and treatment.

Any actions that reduce stress can help people on the path of recovery. Patients can concentrate their energies on feeling better and getting through the treatment, rather than worrying about financial difficulties that cancer entails.

iii) Increasing mobility
Following cancer treatment, patients can have increased mobility issues. For some, receiving a Macmillan Grant helps towards preserving their freedom, enabling them to retain independence and dignity as well as maintain social connections within the community.

A Macmillan Grant can help a cancer patient buy mobility aids, such as wheelchairs and rollators, as well as fund more permanent and costly equipments, such as stair lifts. These tools can have a significant impact on the lives of people affected by cancer, allowing them to carry out day-to-day activities as comfortably as possible, while promoting general health and encouraging them to keep active.

iv) Creating lasting memories
For people affected by cancer, spending some time with their loved ones is incredibly valuable and has very positive effects...
throughout their cancer journey. A number of people affected by cancer expressed concern over the inability to afford holidays or small breaks, which can provide a much needed respite from gruelling treatment. Macmillan Grants can enable people living with cancer and their families to spend time together away from home, without worrying about its financial implications.

For people who are terminally ill, one last family holiday can be particularly significant. It can help patients and families enjoy some precious time together, creating long-lasting happy memories for everyone involved.

v) Improving general wellbeing and outlook on life

It is important for people affected by cancer to maintain a positive outlook on life and a general sense of wellbeing, as keeping the right mindset helps throughout the journey. A Macmillan commissioned study found that Macmillan Grants can improve a cancer patient’s outlook on life, giving extra financial security in times of need and reinforcing a general sense of hope. In addition, making the receipt of any form of support easily accessible, being it emotional or financial, is highly valued by cancer patients and has further positive effects on people’s state of mind.

CONCLUSION

A cancer diagnosis can cause different degrees of financial stress and hardship. The receipt of a Macmillan Grant helps meet an immediate, urgent financial need such as paying a heating bill, travel cost or buying clothing. It can also help pay for items with an enduring benefit such as a wheelchair or washing machine. Some cancer patients use the grant to pay for much needed respite from treatment, spending time with their families, reflecting and creating lasting memories.

Macmillan Grants are gratefully received and have a positive effect on the lives of people affected by cancer. The effect on wellbeing differs depending on the original need for the grant but ranges from a reduction to stress and anxiety to feelings of relief, control and a more positive outlook on life.

Macmillan continues to award grants to cancer patients in financial need and urgently needs more charitable donations to keep providing this service supporting cancer patients and their families. Go to www.macmillan.org.uk/donate or call 0300 1000 200 to make a donation.
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