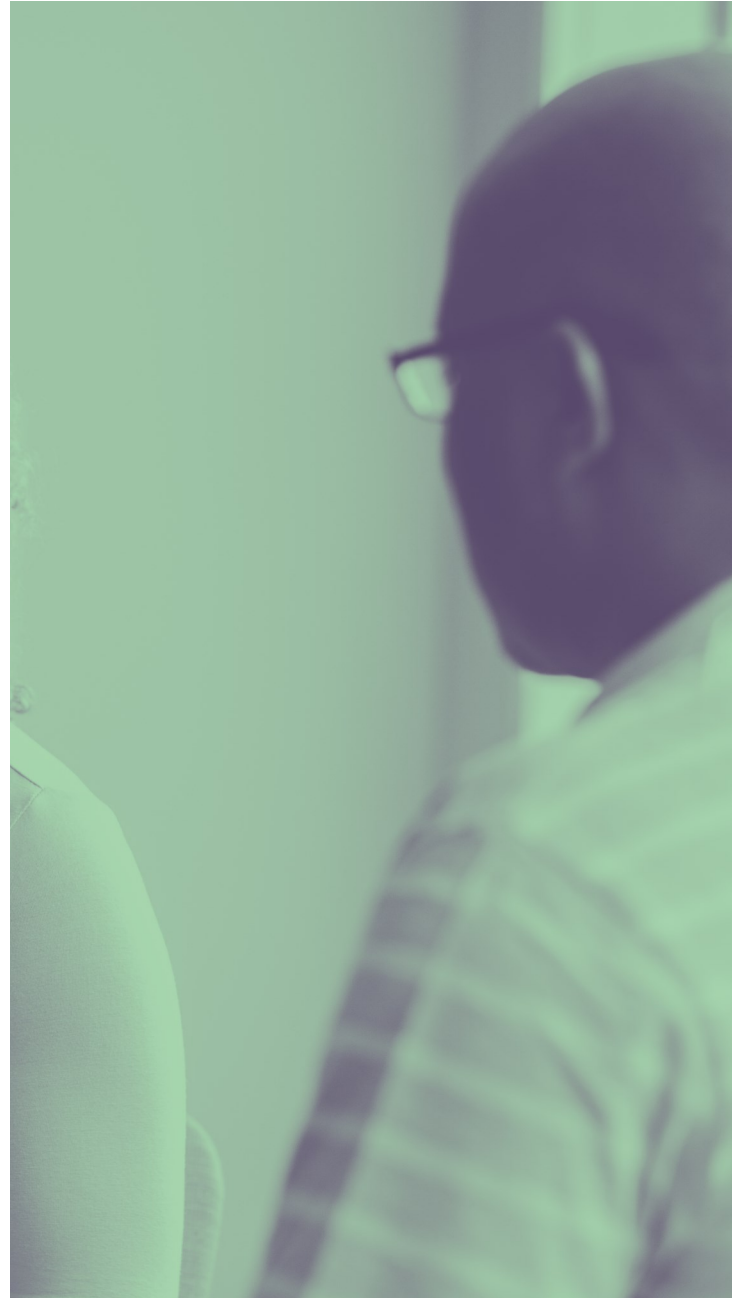


In partnership with

MACMILLAN
CANCER SUPPORT

citizens
advice

More Than Medicine: Supporting Financial Wellbeing in Cancer Care

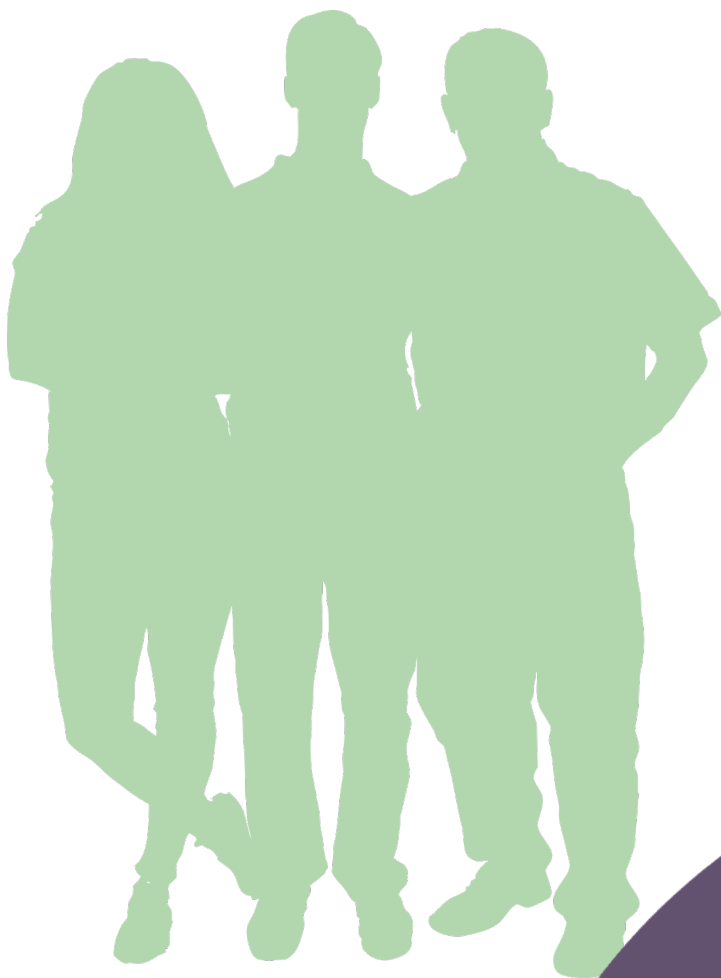


The partnership

Citizens Advice and Macmillan Cancer Support are working together to provide welfare benefits advice to people living with cancer.

The service is tailored to the client's needs and can be accessed in person or remotely.

Across England, the service is delivered via 47 Local Citizens Advice services.



The key objectives of the advice services are to:

- Aid the recovery process for people living with cancer by giving ready access to independent advice to prevent non-clinical issues from impacting health outcomes.
- Provide support through maximising income and offering advice on issues associated with the cost of the cancer.
- Enable people to better afford care packages, thus decreasing the risk of re-admission to hospital.
- Encourage self-advocacy - our advisers help people learn to confidently represent and speak up for themselves with authorities.
- 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.

“...I can't tell you the difference this service has made to my life. It was getting to the point where I thought I was going to have to decide between eating or the bus fare to my appointment. Thankfully with support from my adviser it did not get to this. “

A service user

Citizens Advice

The Citizens Advice service provides free, confidential and impartial advice to help people resolve their problems. Citizens Advice deliver face-to-face advice from around 2,300 outreach locations across England and Wales – including community centres, courts, doctors' surgeries and hospitals – run by 254 local Citizens Advice 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 2022, the Citizens Advice service helped 2.55 million people via phone, email, web chat or in person. Our advice website had over 40.6 million visits and 58 million page views. 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 service or for online information please visit www.citizensadvice.org.uk

Macmillan Cancer Support

Right now, more than three million people are living with cancer in the UK. By 2030 this figure will rise to four million. We're here to help everyone with cancer live life as fully as they can, by providing physical, financial and emotional support. We'll do whatever it takes, no matter what a person's needs are, we will listen and support them however they need us to.

You can call the **Macmillan Support Line** on 0808 808 00 00.

Our dedicated team is available seven days a week from 8am-8pm. They can provide advice and support with the following:

- Welfare Benefits
- Financial Guidance
- Energy Advice
- Emotional and Practical support
- Work Support
- Clinical Information



We also provide **Macmillan Grants**, a one-off payment of £300, to help with the extra costs that living with cancer can bring. They can be used to help with things like:

- energy bills
- home adaptations
- cost of travel to and from hospital
- any extra costs you might have because of cancer.

"I cannot speak more highly on the adviser's expertise and professional ability. Thank you, you have made such a difference to my life."

A service user

Elevating lives together

Who we have helped and what we have achieved during 2022.



We employed over 300 advisers



Over 8500 people were assisted to apply for a Macmillan Grants



Our advisers supported people who used the service to obtain over £112 million in financial gains



We helped over 34,613 people with just over 200,000 advice issues

Top money advice issues

- Personal Independence Payment = 39%
- Benefit Entitlement = 37%
- Attendance Allowance = 36%
- Council Tax = 19%

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

Out of the 34,611 clients supported:

- 50% - of issues were dealt with by phone.
- 52% - identified as female.
- 48% - identified as male.
- 85% - were aged between 50-84.
- 25% - had an income of less than £600 per month.
- 41% - told us they were retired.

The impact of advice

The provision of good welfare advice is evidenced to lead to positive health outcomes and contributes to health equity.

Various pieces of research and evidence shows welfare advice positively impacts people's health. For example, increasing a person's income can help with lowering stress and anxiety, supporting better sleep, effective medication use, improving their diet and increase their ability to be more active.

Our own research also confirms these benefits. We asked people who had been supported by a Citizens Advice Macmillan Service as part of our follow up process, what the impact of receiving advice had been and they told us that they could:

- Afford better care and support as a result of access to benefits.
- Afford a nutritious diet which is important to recovery or managing their diagnosis.
- Access subsidised transport so they didn't have to worry about getting to appointments and could visit friends and family.
- Heat their homes more adequately.
- Cope better with similar issues as they had new skills and knowledge
- Return to work.

Denise's Story

During their retirement, Denise was diagnosed with non-terminal breast cancer and began receiving treatment at their local hospital. The hospital referred Denise to the Citizens Advice Macmillan Service.

Denise spoke to our adviser who conducted a benefit check and found they were eligible for Attendance Allowance. The adviser supported them to complete and submit their application to Department of Work and Pension (DWP).

Denise received a letter from the DWP but needed support to understand its content. **The adviser supported Denise in a call where it was confirmed that they would receive £270 a month in Attendance Allowance, and a back payment of £1,020.**

With the support of the adviser, Denise received:

- A financial gain of £4,300 over the first year, and £3,240 annually thereafter.
- An indefinite review. Denise would only need to apply again for Attendance Allowance in 10 years.

When an adviser checked in with Denise a few weeks later to confirm they had received their payments, they commented that the support had changed their life.

Omari's story

Omari was 54, when he was diagnosed with prostate cancer. Omari was previously employed as a HGV driver but his condition meant he could no longer work. He now faced not only the physical challenges of cancer but also the financial strain as a result of loss of income.

Omari got in contact with his local Citizens Advice Macmillan Service. The adviser was able to quickly establish that he would be entitled to Personal Independence Payment but also the immediate need for income to buy essentials like food and toiletries. The adviser also suggested that Omari could apply for a Macmillan Grant which was successfully applied for, securing Omari £300.

The support provided by the adviser was nothing short of transformative for Omari as he experienced a significant reduction in the financial strain associated with his cancer diagnosis, enabling him to redirect his focus towards his health and well-being.

The collaboration between Macmillan and Citizens Advice exemplified their unwavering commitment to helping individuals like Omari during their most vulnerable moments.



Maria's story



Maria is 65, and working as a warehouse operative when she was diagnosed with throat cancer. While she was undergoing radiotherapy treatment, her local hospital referred her to the Citizens Advice Macmillan Service.

Maria spoke to an adviser at Citizens Advice, who conducted a benefit check which suggested she may be eligible for Personal Independence Payment (PIP). Maria wanted an in person appointment so our adviser arranged to meet Maria at her local Citizens Advice office to complete the paperwork.

Maria's application for PIP was successful and she was informed that she would receive £690 a month of PIP and a back payment of £2,900.

With the support of the adviser, Maria received:

- A total financial outcome of £11,200 for the first year, and £8,280 annually thereafter.

The DWP confirmed that Maria's award of PIP would only need to be reviewed after 5 years.

Maria told us that not only was she delighted with the outcome, she had received wonderful news that her radiotherapy treatment had successfully treated her cancer.