

Specialist Welfare Benefits Advice for Cancer Patients



A Lifeline When It's Needed Most

Since 2008, Citizens Advice South West Surrey has delivered a **dedicated Cancer Welfare Benefits Advice Service** to reduce the burden of financial stress on those affected by cancer. **Over 50%** of our clients are referred to us with a terminal diagnosis.

We offer **free, independent, confidential, and impartial** advice to patients, carers, and families, regardless of background, identity, or circumstance.

- ✓ Cancer can lead to sudden loss of income and long recovery periods.
- ✓ Welfare benefits processes are complex, lengthy & difficult to navigate, especially during treatment.
- ✓ Patients are too often left to face this system alone, resulting in missed entitlements, mounting stress, and avoidable hardship.

What We Offer

We provide holistic, specialist advice tailored to the complex and changing needs of people living with cancer.

Our small, expert team has over 27 years of combined experience and an in-depth understanding of the benefit system and cancer care journey.



Full welfare benefit checks to maximise income.



Signposting to mental health, social care, housing, and local support services.

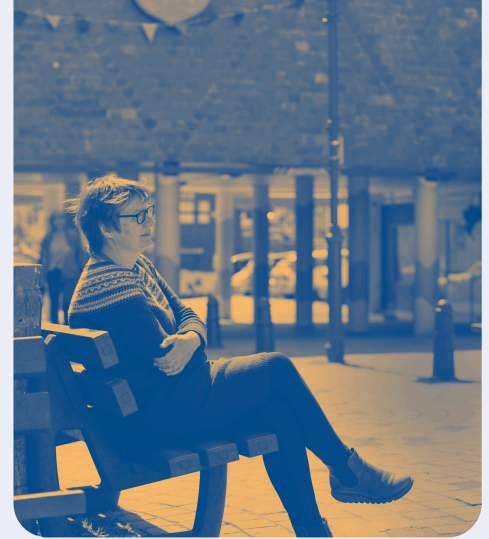


Support with initial claims, mandatory reconsiderations, and appeals.



Sensitive, trauma-aware advocacy that prioritises dignity and respect.

*"At a time when I wasn't in the best frame of mind, your support made a huge difference."
Roger, client*



Proven Results.

For every £1 of funding received, we generate at least £21 in direct financial outcomes for our clients—money that goes straight into the pockets of those affected by cancer.

“We didn’t know any of this support existed. It’s been life-changing.”

Client



Over **700 new clients** supported each year.



Over **£3 million** secured in welfare benefits in 2024.



2023 Client Satisfaction rate:

- ✓ **100%** would recommend the service
- ✓ **83%** reported improved mental wellbeing
- ✓ **100%** felt more confident managing their finances



Our Cancer Service enables people to **pay their bills** and afford to take **time off work** for treatment and recovery

Our Process



Telephone Assessment



Tailored Support



Ongoing Help

We work with our clients until all benefits are in place, including liaison with DWP, GPs, and support services.

Why it works

- ✓ We understand medical language and cancer pathways, so clients don’t need to explain their diagnosis, unless they choose to- giving both the referrers and patients, confidence in the respectful and person-centred nature of our support.
- ✓ We work with NHS teams to ensure timely referrals and joined-up support.
- ✓ We provide a consistent contact—someone clients trust to walk beside them throughout their journey.

Cancer shouldn't mean crisis – but it does for too many.

Our specialist Cancer Welfare Advice Service helps people through their toughest times – with expert guidance, financial support, and human compassion.

Case Study 1: Gaining Stability in a Time of Crisis

In early 2024, we supported Mrs M, a woman of pension age, recently diagnosed with a terminal illness. She was referred to us by her Clinical Nurse Specialist for help with benefits and a Blue Badge application. An SR1 form was included in the referral, indicating she was approaching end-of-life.

Mrs M was living alone, relying solely on her State Pension, and paying full rent and council tax, leaving her with very little to live on during a time of declining health.

Our team took immediate action:

- We carried out a full welfare benefit check
- We identified her entitlement to **Attendance Allowance**
- We used this award to passport her to:
 - **Pension Credit**
 - **Full Housing Benefit**
 - **Council Tax Support**
- We completed and submitted all applications on her behalf
- We applied for a Blue Badge to support her mobility
- With her consent, we contacted her CNS team when she mentioned unmanaged pain, ensuring she received appropriate medication support

As a result, Mrs M's weekly income increased by **£306.24**, relieving significant financial pressure and allowing her to focus on her care.

This case illustrates the value of early, expert intervention—helping clients to access vital support quickly, with minimal stress, at one of the most vulnerable points in their lives.

"Thank you for sorting things during what has been a very stressful time. Your support has meant more than you know."

Case Study 2: Supporting a Family Through Loss and Grief

In 2019, Miss A came to Citizens Advice South West Surrey after her father was diagnosed with terminal cancer. She was already coping with enormous personal challenges; she had lost her mother to the same illness just two years earlier, was a single mother, and had fought her own battle with cancer only a few years before.

When her father's illness progressed, Miss A found herself completely alone, overwhelmed by the paperwork and formalities both before and after his passing.

Our Cancer Welfare Benefits Advice Service, stepped in to provide ongoing support over several years. This included:

- Navigating complex paperwork for benefits and entitlements.
- Providing emotional reassurance during times of grief and stress.
- Offering practical help to reduce the administrative burden during a traumatic period.

The process of settling her father's affairs took more than two years. Throughout that time, the team remained a constant source of stability and kindness, helping to ease the anxiety, panic attacks, and overwhelming stress that threatened to consume her and her children.

Miss A says:

"The heavy weight lifted from my shoulders, the feeling of knowing we were not alone, the strength and relief I felt every single time a phone call ended... it meant everything. The time, love, kindness, and care given to me and my children came exactly when we needed it the most. Without this service, I could never have gotten through this on my own."

Miss A believes closing this service will have a devastating impact on families facing cancer:

"When cancer hits you and your family, this kind of help is irreplaceable. I've used other Citizens Advice offices before—there is no other service like this one."

This case illustrates not only the practical support our service provides, but also the compassion, trust, and stability it brings to families navigating one of life's most difficult journeys.

"Hearing that Citizens Advice South West Surrey will be shutting down its cancer welfare service is a big shock and upsetting news."

Case Study 3: Supporting a Vulnerable Client Facing Terminal Illness and Domestic Abuse

In late 2024, we supported a 75-year-old woman with terminal bowel cancer. She had been living in hidden domestic abuse and financial control for over 30 years. When she was referred to us, she had minimal savings and was living in unsafe housing. Her abuser actively obstructed her benefit claims.

Our team took immediate action:

- We consulted the Surrey Welfare Rights Unit and the National Centre for Domestic Violence.
- We advised her on how to report the ongoing coercive control to the police and reminded the police of their duty to act.
- We supported her with applications for Pension Credit, Housing Benefit, Council Tax Support, and a single person tax discount.

Sadly, the client passed away in March 2025 before her financial situation could be fully resolved. However, her son expressed profound gratitude for the support provided:

"After her death, I wanted to thank you again. You genuinely went the extra mile. Her case was recently featured in Private Eye. I'm now working to support other survivors—sadly, Mum's situation is not unique."

This case highlights the deep commitment of our service in supporting vulnerable clients through complex and distressing circumstances to access their entitlements and regain dignity.

"You were the first person to really listen to Mum, believe her, and provide practical advice. That alone meant so much."

This specialist cancer advice service is at serious **risk of closure.**

We Fill a Unique, Irreplaceable Gap This isn't just another advice service — it's a lifeline at one of the most vulnerable times in a person's life.

Sadly, Macmillan have decided to **end the funding** for the current service from **March 2026**, due to a strategic change.



Compassionate, expert advice shouldn't be a luxury. It should be available to all who need it.

Without our Specialist Cancer Advise Service:



Patients will lose access to , specialist advisers who understand their unique needs. General advisers will be unable to cope with demand



Fast-tracked claims under SR1 Forms will be delayed, risking loss of critical financial support during a patient's final months.



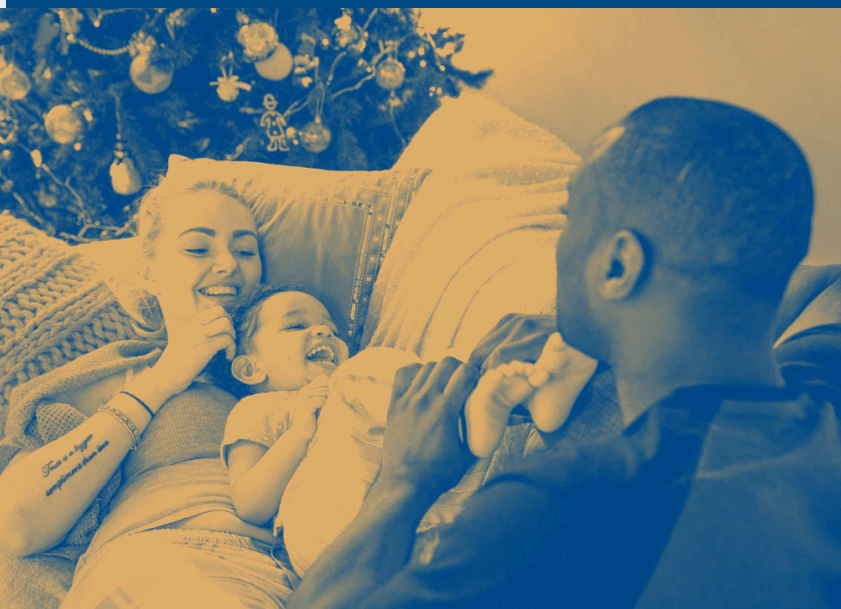
Patients will face longer waits for help, risking delays to vital financial support at an already overwhelming time.



Vital links between health professionals and advisers, so vital to timely, compassionate support, will be lost.



Patients will have to repeat sensitive information to multiple advisers during an emotionally and physically vulnerable time.



"Thanks to the advice I received, I was able to claim benefits I had no idea I was entitled to. The Blue Badge application was also handled so smoothly."

Client

Impact on Health Services

- Doctors and nurses are increasingly being asked for help with benefit and financial questions—taking them away from their medical responsibilities.

“Royal Surrey treated over 8,000 patients at its specialist Cancer Centre in the past year. If just 30% of those patients required 5 minutes of clinician time to navigate benefit queries, it would equate to over 200 hours of lost clinical capacity each year.” - Royal Surrey (July 2025)

- When patients are stressed about heating, housing, or food, they struggle to focus on clinical advice and treatment decisions.

“Only 61% of Royal Surrey cancer patients reported being offered financial help information in 2023—well below the 70% national average.”

- Patients who cannot afford transport often miss vital appointments, wasting clinical time and delaying care.

***“If patients are distracted by money worries, they are simply not present in our consultations.”
Oncology Nurse***

“It saves us so much time not having to deal with complex benefits questions we’re not trained to handle.” - CNS

***“We refer all our patients to the service — it’s quick, reliable, and essential.”
Clinical Nurse Specialist***



Testimonials from Clients & Referrers

"We were so impressed by how quickly our claim was processed — thank you Emma for chasing everything up!" — Client

"Kirsty and Thomas were amazing. They really cared and made a complicated situation feel manageable." — Client

"Thomas made the entire process much easier. He followed up regularly and even helped with extra advice like vehicle licensing. Excellent support throughout." - Client

"Everything was set up through my Macmillan nurse. CAB kept me informed the entire time. Many thanks!" — Client

"Extremely helpful service. We gained more information than we ever expected." — Client

"You can see the relief on patients' faces when they know someone is there to help." — Cancer Support Worker

"This service takes a huge burden off our patients and their families at the hardest time of their lives." - — Royal Surrey Cancer Centre

"You free us up to do our jobs as nurses, while you handle the complex benefit systems we simply can't." - Oncology Nurse

"Losing this service would be a huge step backwards in quality care for cancer patients." - HPB Clinical Nurse Team

"Without this service, vulnerable patients wouldn't have the time, health, or knowledge to claim what they're entitled to." - HPB CNS Team, Royal Surrey



How you can help



Fund a proven, high-impact service.



Partner with us to extend our reach.



Share our story to help us reach decision-makers and funders.

Help us continue this life-changing work. No one should face cancer and poverty alone.