



The impact of welfare reform on people's health and well-being

How frontline health and social care professionals can support people affected by the benefit changes

Introduction

This briefing, produced by the '2016 Challenge Policy Forum',¹ is aimed at frontline health and social care professionals to help them understand the impact that welfare reform has on people's health and well-being in Wales.

The changes to welfare benefits are having a significant impact on people in Wales and have led to an increase in a wide variety of health-related conditions. As highlighted in the Welsh NHS Confederation's briefing 'The health impacts of welfare reform in Wales'² there are several reports and items of research available which predict the health impacts of the current welfare benefit changes. The consistent predictions are an increase in a wide variety of health-related conditions including:

- Mental health problems;
- Cardiovascular and respiratory illnesses;
- Obesity-related illnesses;
- Substance misuse and associated alcohol and drug related harms;
- Suicides, homicides and domestic violence.

There is also likely to be a rise in avoidable deaths during winter as people struggle to heat their homes and keep themselves well.

This briefing provides case studies and research which illustrates the profound effects that welfare reform is having on the lives of disabled people, people affected by cancer, children, older people and carers in Wales. The briefing, from page 6, also demonstrates the support available to people affected by the benefit changes and provides details of the organisations to which frontline professionals can refer and signpost people.

Produced in partnership with:



Wales Alliance for Mental Health
Cynghrair Iechyd Meddwl Cymru



Wales Carers Alliance

Voluntary organisations in Wales concerned with Carers



Background to Welfare Reform

Changes to benefits, including the Welfare Reform Act 2012, were introduced because the UK Government believed that the previous system was too complex and there were insufficient incentives to encourage people on benefits to start paid work or increase their hours. The UK Government says it is *“aiming to make the benefit system fairer and more affordable to help reduce poverty, worklessness and welfare dependency and to reduce levels of fraud and error.”*³

Welfare reform makes changes to the rules concerning a number of benefits. The main elements include: the introduction of Universal Credit; phasing out of Disability Living Allowance (DLA) and replacement with Personal Independence Payment (PIP); reform of Housing Benefit; changes to the discretionary elements of the Social Fund; reform of Employment and Support Allowance; and changes to child support.

Wales has the one of the highest dependencies on welfare in the UK, with one in six (16.6%) of the working-age population in Wales claiming welfare benefits, compared to the UK average of 12.9%.⁴ The main reason for this is that Wales has a higher proportion of people claiming disability and sickness benefits.⁵

The reforms are estimated to reduce annual benefit and tax credit entitlements in Wales by around £900 million in 2015/16.⁶ Although losses will vary widely depending on individual circumstances, the average annual loss per working-age adult in Wales is estimated to be around £500 in 2015/16, although some households can lose a great deal more. Other studies⁷ have estimated that the figure will be greater, with more than £1 billion a year out of the Welsh economy - equivalent to £550 a year per adult of working age. This is substantially more than the average for Great Britain (£470).

Key Changes to Welfare Benefits:

Employment and Support Allowance: ESA was initially introduced in October 2008 to replace incapacity benefit. People who are unable to work because of an illness or disability are entitled to claim ESA either because they have paid sufficient national insurance contributions (known as contribution-based ESA) or because they are on a low income (income-based ESA). From April 2012, the UK Government has restricted the payment of contribution-based ESA to a year for all but the most severely disabled people. There have been many problems with the new system, including people facing charges for medical evidence to support their claim and people being left with no financial support if they decided to challenge poor decisions. Recent changes by Department for Work and Pensions (DWP), and a new Work Capability Assessment provider, should hopefully address some of these issues.

Personal Independence Payment: PIP came into force across the UK for people making a new claim in June 2013. From October 2015 the DWP will start contacting anyone still getting DLA and invite them to make a new claim for PIP. Claimants are required to undergo assessments to prove their eligibility for the benefit. Responsibility for the assessments has been outsourced by the DWP to Capita Business Services Ltd in Wales. Payments are varied according to the severity of disability as decided by the tests and relate to the ability to carry out daily living activities and level of mobility. Claimants are also required to undergo periodic re-assessments to ensure ongoing eligibility for the benefit. Depending on the type of disability, a person may be given a short PIP award of up to two years or a longer award which would last for up to five or ten years.

Universal Credit: Replaces six of the main means-tested in- and out-of-work benefits and tax credits: income-based Jobseeker's Allowance; income-related Employment and Support Allowance; Income Support; Housing Benefit; Child Tax Credit and Working Tax Credit. The benefit operates as a single payment to claimants and will be available to working people on a low income and the unemployed. A number of Universal Credit Pathfinder projects started in April 2013, with the first Welsh Pathfinder beginning in Shotton in April 2014. The scheme is due to be rolled out across the UK by 2018. This benefit is now to be paid in a single monthly payment to one household member (unless there are special circumstances) in arrears, which can cause significant budgeting difficulties for people.

Conditionality and Sanctions: Claimants able to work are required to comply with particular rules in respect of job-seeking and hours of employment, and can face sanctions of varying durations for non-compliance. This usually means benefit payments are stopped for a period of time.

Council Tax Support: At the end of March 2013 Council Tax Benefit (CTB) was abolished by the UK Government and replaced with a new system called Council Tax Reduction (CTR) schemes, which included a 10% reduction in funding for council tax support. Since April 2013 local authorities in Wales have been responsible for running their own council tax reduction schemes. The Welsh Government has agreed to provide additional funding to local authorities in Wales to return the council tax support budget to the level it was before the cuts until at least 2016. This means to date people previously in receipt of CTB have seen little change in their payments.

Housing Benefit: Under the Act, Housing Benefit criteria now take into consideration the number of rooms and number of people occupying a property and restricts payments accordingly. If it is deemed that there are too many rooms in a rented dwelling for the number of occupants, an “under-occupancy penalty” is applied which reduces housing benefit by 14% for one extra room and by 25% for two or more extra bedrooms. This aspect of the Act has been popularly referred to as the “Bedroom Tax”.

Benefit Cap: From April 2013 the Act limits the total amount of money available to social security claimants. Total benefits paid to a single person may not now exceed £350 per week; the maximum available to families (single parents and couples with children) is £500 per week.

Social Fund: Crisis Loans and Community Care Grants from the DWP Social Fund ended on 31 March 2013. Since April 2013 the Discretionary Assistance Fund (DAF) has operated throughout Wales and can make Emergency Assistance Payments (EAP) to help in an emergency or when there is an immediate threat to health or wellbeing, and Individual Assistance Payments, to help people live independently in the community.

Uprating of benefits: Since April 2011 annual increases to benefits have been based on the Consumer Price Index (CPI) as opposed to the Retail Price Index (RPI). From April 2013 most benefits will be uprated by a maximum of 1% for the next three years.

Case Studies and Research

The following case studies and research highlight the impact of changes to the benefit system on people's health and well-being in Wales.

Citizens Advice Cymru

Over the last few years the number of benefits and tax credit related problems dealt with by Citizens Advice bureaux across Wales has increased dramatically. It is now the biggest problem area for which clients seek help. Between April and December 2014 more than half of bureaux clients who have sought help regarding a benefits-related problem (55%) are disabled or have a long term health condition.

The Citizens Advice Cymru report '**One Day at a Time**'⁸ examines the cumulative impact of welfare reform on benefit claimants in Wales. Nearly all those who took part in the research felt their mental health had been negatively affected by the recent benefit changes and more than two-fifths believe their physical health has suffered, largely as a result of living on reduced incomes and the increased levels of stress they are experiencing.

"This affected my mental health significantly and added to my physical illness. I pretty much live in fear every day that they are going to come knocking. My mental health has degenerated significantly. Last week I was diagnosed with post-traumatic stress disorder, I have been suicidal on three occasions and I am on medication for depression. All this has come about since this nonsense started."

"My mental health was severely affected by what was going on with my finances. I was struggling to cope with the new diagnosis but not being able to feed my family just made everything seem beyond bleak."

Carers Wales

There are more than 370,000 carers in Wales⁹ and it is estimated that 121,320 people in Wales take on a new unpaid caring role for relatives and friends who are sick or disabled each year. Social services and the NHS rely on carers' willingness and ability to provide care. Carers save the Welsh economy an estimated £7.72 billion a year if the care they provided had to be replaced by the state. While carers are entitled to access benefits, studies have shown that 21,000 carers in Wales are missing out on more than £66million in unclaimed Carer's Allowance every year.¹⁰

Case Study: Effect of spare room subsidy on carers and disabled people in social housing

Frank lives with his wife, who is severely disabled after a stroke, in a specially adapted two bedroom property. They are forced to sleep in separate bedrooms because of all the medical and other equipment taking up space in his wife's bedroom.

Frank has applied for Discretionary Housing Payments which were refused. The family have looked for alternative accommodation but nothing is available that suits their needs. He is unable to work because of his caring responsibilities and they are going without things they need to meet the shortfall.

They say that the stress and financial hardship are making them both ill.

Disability Wales

Disability Wales published a report in 2013, '**Cap in Hand? The impact of welfare reform on disabled people in Wales**',¹¹ which evidences that welfare reform is having a huge impact on disabled people in Wales and is increasing poverty and isolation.

Jayne in receipt of DLA:

"The fear of having to apply for PIP fills me with dread, and is already affecting my health even before the letter has arrived. I remembered all too well the stress that would come year by year as I would apply for DLA, until four years ago I was awarded it indefinitely, and I know it is only going to get worse with this latest application."

Case Study: The impact of the so called 'Bedroom Tax'

Andy has a degenerative spine condition. He is paralysed from the waist down and a wheelchair user. Andy lives in a two bedroom bungalow, provided by a Housing Association, with his partner and carer Sarah. He has lived here for two years following his release from hospital after eight months.

Andy has had adaptations made to his home in order to meet his access requirements. Through Disabled Facilities Grants Andy has had a wet room installed, doors widened, and new doors fitted. He is currently waiting for a new kitchen to be fitted with lower work surfaces, sink and cooker to enable him to cook independently. The council has spent a significant amount of money adapting Andy's Home. Andy will lose £10.15 a week from 1 April.

He will need to find this shortfall by reducing his heating bill. He has considered whether he should hand over his mobility car in return for the weekly income to help cover the cost of 'bedroom tax'. If Andy does this he will be unable to get out and about as easily, which will significantly reduce his independence.

Community Housing Cymru

Case Study : Community Housing Cymru Your Benefits Are Changing Team

I am currently working with a 61-year-old client who has mental health problems. She lives in social housing in a two bed flat. Her rent used to be paid for by Housing Benefit, but since April 2013 she has been deemed to be under-occupying by one bedroom and has had to find an extra £10.89 per week. She has lived in the property for many years and does not want to leave it, even if a smaller property could be found as she relies on her family and friends living nearby for support. She will not be exempted until she reaches Pension Credit age in 2017.

At first she was successful in her application for a Discretionary Housing Payment, but when she reapplied, the local authority gave her a list of conditions she had to satisfy before they would consider her claim, which included seeking money advice from her landlord. They insisted that she renegotiate a Credit Union loan so that her payments were reduced, but she was reluctant to do so because she has no other form of obtaining money when something breaks down. The worry of her new debts were making her extremely distressed and tearful and she felt she was having a breakdown.

I had already identified various sources of additional help, including that her DLA should be reviewed, and I started the process of negotiating with her creditors. Sadly, just a few days after our meeting, she suffered a stroke.

Macmillan Cancer Support

Cancer has a devastating impact on people's finances and can lead to poverty. There are more than 35,000 people of working age living with cancer in Wales and the changes to DLA is also having a significant impact on people affected by cancer.

In June 2014, Macmillan published '**Waiting to Benefit: An evaluation of how Personal Independence Payment is working for people living with cancer**'.¹² The report highlights that the average waiting time for PIP has almost doubled compared with the previous DLA application process and lengthy delays are leaving people with cancer saddled with financial difficulties and mental health problems.

The report estimates that, in the first year since PIP replaced the DLA, around 4,500 people across the UK with cancer who applied for PIP had to wait at least six months to find out if their application had been successful. Two in three (65%) people are waiting for at least three months from the start of their application to decision and more than one in four (29%) are waiting for at least six months. The survey showed that people with cancer are now waiting an average of 19 weeks from starting their application to receiving a decision.

The delays are having an impact: more than half (56%) of people affected by cancer experience financial worries and one in three (34%) experience mental health problems such as anxiety or depression. The National Audit Office has also highlighted that the slow processing of claims is causing people "distress and financial difficulties".¹³

Julie Ann, 62, who has breast cancer:

"Capita sent me a letter informing me that there would be a home assessment at a certain date, then they didn't turn up. The process was longer than expected, even more so when they didn't turn up at home visits. That actually happened twice, which kept adding more waiting time... I thought it would take six weeks, not six months. In terms of standard of living, I didn't really have one did I? I felt frustrated and depressed during that wait."

Marie Curie Cancer Care

Marie Curie provides hospice and community-based care and support to terminally ill people, their families and their carers in Wales and the rest of the UK. This care is available to anyone with a terminal illness, regardless of their diagnosis.

Anecdotally, people who access the Marie Curie hospice service in the Vale of Glamorgan - the majority of whom have a terminal cancer diagnosis - have been able to access PIP effectively under the reformed system. However,

feedback received from their nursing service highlights that since the welfare benefit changes came into effect the process has felt slower and less sensitive. There have been numerous situations where those processing claims over the phone, using a standard script, appear to have had little understanding of the person's emotional state. For example, terminally ill people who are being fast tracked to entitlements using a DS1500 form say they have been (or their family has been) directly asked on the telephone to confirm whether the claimant has less than six months to live. Some people may not be ready to hear or accept this aspect of their diagnosis yet and having it presented in such terms can cause serious distress to the person.

Marie Curie has expressed concern that inequalities exist in relation to access to welfare depending on diagnosis, especially for people with non-malignant terminal conditions, for example heart failure,¹⁴ who may not receive the same level of information and support. DWP statistics show that, of the 25,000 people making claims under the Special Rules for Terminally Ill people in October 2014, 96% were in the malignant disease category.¹⁵

Hafal

Hafal's paper '**Welfare Reform - the health impact on people with a serious mental illness**',¹⁶ produced in July 2014, describes how the current reforms to the welfare benefits system may cause difficulty for people in Wales who have a serious mental illness.

People who experience mental illness are far more likely to be reliant on welfare benefits. This is due, in part, to many people being unable to work because of their illness, but it is also down to a range of barriers confronting people with a mental illness trying to get into and staying within the labour market.

The paper evidences that the current UK Government's welfare reforms are causing many people with a diagnosed psychiatric condition increased stress and anxiety. For some it is the assessment process itself that proves a stressful experience, which can trigger a relapse of symptoms and deterioration in their mental health.

The paper shows that many people who would otherwise be recovering well from mental illness (and therefore potentially returning to employment) are becoming more unwell due to the stress and anxiety of the process, particularly having to attend a tribunal hearing. Many people feel that the process itself is disproportionately designed around people solely having a physical illness or a physical impairment. Anecdotally Hafal believe it is causing increased hospital admissions and putting additional burdens on already over-stretched health and social care services.

Comments received from professionals working in Community Mental Health Teams in Wales:

"Client was in receipt of ESA and asked to attend a medical board. The outcome was that for him to continue to receive his benefit he was placed in the work related activity group. This meant he was still entitled to his benefits but was required to attend regular appointments at the job centre in a group setting to actively plan to return to work. This caused this person, who has a serious mental illness, significant stress and resulted in a relapse in his mental health causing him to carry out a serious attempt to harm himself."

"I have been completely shocked at how basic their assessments are and how they are solely focused on physical functioning - for example, can you walk 20 metres, can you bend and stand, etc?"

"Mental illness is not always visible or apparent and clients who are seriously ill are being found fit for work."

Learning Disability Wales

Welfare reform and local authority cuts are having a negative impact on the lives of people with a learning disability and their families. Learning Disability Wales is currently collaborating on a small scale item of research with Bangor University looking at the impact of welfare reform and local authority cuts on people with learning disabilities.¹⁷ To date nine people with a learning disability and / or their families have been interviewed. The emerging themes include increased anxiety and uncertainty caused by changes in benefits, the complexity and confusion surrounding the claim process and the forms, and the need to reapply for PIP.

Mind

In 2014, Mind supported Catherine Hale, a Work Programme service user, to produce a report about back-to-work programmes for people with disabilities and health conditions. The report, '**Fulfilling Potential? ESA and the fate of the work related activity group**',¹⁸ is based on the experiences of more than 500 people across England, Wales and Scotland being required to engage in back-to-work schemes.

The report highlights that a key aim of Employment and Support Allowance (ESA) – to increase the number of disabled people in paid work – is in jeopardy. ESA delineates a group of people with health conditions or impairments, whom the DWP expects to move towards employment with the right support.

This is called the Work Related Activity Group. Yet only 5% of the Work Related Activity Group has moved into work through the main support scheme: the Work Programme, since 2011. The minimum performance target for this scheme was 16.5% after two years.

The report highlights that the overall impact of participation in the Work Related Activity Group was demoralisation and increased distance from the labour market. Well over half of respondents said their health, financial circumstances, confidence about working, sense of purpose, and proximity to personal goals had all deteriorated as a result of being in the Work Related Activity Group.

"The Work Programme provider has just stuck me and other ESA "customers" in groups with people on Job Seekers Allowance. We are made to attend courses on CVs and interview techniques, but nothing is done at all to help me find work or to provide any disability-specific support or advice. I end up more exhausted, confused and anxious because I have no real idea what is going on, and I don't see how any of this is benefitting me or getting me back to work."

Support is available from a number of organisations in Wales.

Specialist organisations providing advice

Citizens Advice Cymru

www.citizensadvice.org.uk/

Citizens Advice provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. Across Wales, Citizens Advice Bureaux deliver advice services from over 375 community locations. Advice by phone is available through the national phone service for Wales on **03444 77 20 20**. Citizens Advice self-help website www.adviceguide.org.uk has practical, reliable information to help you solve your problems.

Citizens Advice Cymru Better Advice Better Lives (BABL) Project

The 'Better Advice Better Lives' (BABL) project has been funded by Welsh Government and managed by Citizens Advice Cymru since January 2012 (having originated in 2001 as Better Advice Better Health). This project is an income maximisation programme aimed at reducing poverty and operates in every local authority area.

Between April and December 2014 BABL advisers helped over 13,800 clients across Wales, with total benefit/financial gains identified through the project during that time being £14.1 million. Providing advice in primary healthcare settings and supporting families with disabled children to claim all the financial support they are entitled to are two of the key services provided through BABL.

Case Study

The BABL advisers in Denbighshire Citizens Advice bureau work closely with their local Integrated Children's Services and recently had a referral for a young woman with two children who have a diagnosis of Autism Spectrum Disorder (ASD). The family were suffering financial hardship and were restricted in the activities available for the children.

They helped the client to complete two DLA forms, both children were awarded benefit and the client was also able to claim carer's allowance. The family income increased by £400 per week. The Family Fund also provided holiday vouchers for the first family holiday they were able to afford. They were also able to access disability sports facilities specifically designed for children with ASD.

As a result the family were raised above the poverty line and are now doing really well. Feedback from the family stated the service is "worth its weight in gold."

Money Advice Service

www.moneyadviceservice.org.uk/en

The Money Advice Service helps people manage their money through a range of services, including advice and guidance, toolkits and calculators. Their free and impartial money advice is available online, over the phone on **0300 500 5000**), by web-chat, in printed guides, and face to face through a UK-wide network of Money Advisers. To book a face-to-face Money Advice session call **0300 330 0520** or email moneyadviser@citizensadvice.org.uk

Other organisations providing information and advice

Disability Wales

www.disabilitywales.org

Disability Wales has produced three leaflets to help disabled people understand the changes to welfare benefits as a result of Welfare Reform. These leaflets can be accessed here: www.disabilitywales.org/benefit-changes

Learning Disability Wales

www.ldw.org.uk

Learning Disability Wales conduct training courses and events to increase people's knowledge and understand around the changes in the Welfare Benefit system. They also keep people up-to-date with news, opinion and issues that matter.

Age Cymru

<http://www.ageuk.org.uk/cymru/>

Age Cymru is the leading charity for older people over the age of 50 in Wales. Age Cymru runs a free and confidential national advice line that is open 365 days a year and takes in excess of 250,000 calls annually. To talk to someone, just call **08000 223 444**. Our advisers are able to offer advice on a range of issues, including claiming entitlements. From April 2015, this service will be available in both Welsh and English. A range of factsheets are also available on the website.

If you prefer to talk to someone face-to-face, every Local Age Cymru Partner also offers an information and advice service. The Local Age Cymru Partners in Wales are: Age Afan Nedd, Age Cymru Ceredigion, Age Cymru Gwent, Age Cymru Gwynedd a Mon, Age Cymru Pembrokeshire, Age Cymru Powys, Age Cymru Sir Gar and Age Cymru Swansea Bay. All our local partners are independent charities and offer a range of services in addition to information and advice.

Case Study

Mrs G, who is in her seventies, phoned Age Cymru Swansea Bay because she and her husband were struggling to heat their home during the winter and were worried about bills going up.

The adviser visited Mr and Mrs G in their home to undertake a full benefits check. Neither Mrs G nor her husband were receiving Attendance Allowance despite both having long standing health and care needs. The adviser helped them to complete claims and both were awarded the higher rate. The adviser also completed a claim for Severe Disablement Premium on top of Pension Credit, which they were already receiving. Carers Allowance forms were completed. Mr and Mrs G now receive significant additional payments to which they were entitled.

Mr and Mrs G reported that the extra income has resulted in them being able to keep their house warm and afford nutritious food, with positive benefits for their health and well-being.

Community Housing Cymru

www.chcymru.org.uk

Community Housing Cymru leads on the **Your Benefits Are Changing** campaign, its aim to raise awareness of the Welfare Reform Act 2012 through the 120 supporting organisations. A dedicated helpline is available **0300 303 1073** where claimants can call and discuss changes and an advisor will inform them of local supporting organisations. Updates will keep employees in tune with the very latest policy and legislative changes, along with information on our ongoing work with DWP, Welsh Government and the other housing federations to shape the future of Universal Credit. **www.yourbenefitsarechanging.co.uk**

Carers Wales

www.carersuk.org/wales

Carers Wales give expert advice information and support to carers in Wales. They provide information to help carers and professionals, with expert advice on issues such as carers' benefits, community care and services for carers. They produce leaflets, booklets and newsletters to give carers accurate and up-to-date information so they know exactly where they stand.

Carers UK has an Adviceline that is open 10am – 4pm Monday - Friday. The Adviceline can be accessed on **0808 808 7777** or by e-mail: **advice@carersuk.org**. Carers UK has produced information for carers to increase their understanding of the welfare reform changes: Carers and the Welfare Reform Act: **www.carersuk.org/for-professionals/policy/policy-library/carers-and-the-welfare-reform-act**

WCVA

www.wcva.org.uk

WCVA is committed to a strong and active third sector building resilient, cohesive and inclusive communities, giving people a stake in their future through their own actions and services, creating a strong, healthy and fair society and demonstrating the value of volunteering and community involvement.

Information on our work on tackling poverty is available at **www.wcva.org.uk/what-we-do/policy-and-influence/tackling-poverty**, and our range of resources around putting people at the centre of public service design and delivery is at **www.wcva.org.uk/what-we-do/policy-and-influence/putting-people-at-the-centre**

Please contact WCVA Helpdesk at **help@wcva.org.uk** or call **0800 2888 329** for more information about our work.

NHS Choices Money Advice Service

NHS Choices have produced a tool on their website 'Are money worries affecting your health? The short test assess how money worries are affecting people and gives them practical information from the Money Advice Service on how people can get their finances under control. www.nhs.uk/Tools/Pages/Money-worries.aspx

Marie Curie

www.mariecurie.org.uk/help

Marie Curie currently signposts to sources of information about benefits and financial support for people who have been diagnosed with a terminal illness. As of April 2015, Marie Curie will provide their own information about benefits and financial support. This will include comprehensive information on a range of benefits and entitlements, as well as information on relevant financial issues, such as dealing with pensions, tax and insurance. Marie Curie's Support Line will have capacity to give basic information about this (but will not be dedicated to this issue). People affected by terminal illness can also visit the Marie Curie Community (community.mariecurie.org.uk), to share their experiences and find support from others in similar situations.

Case Study

Mrs G is 36-years-old and lives in Cardiff. She is divorced and has three children aged five, six and nine. While studying on an access course, working and being a mother and father to her children she noticed a lump in her breast. She ignored it until she was having serious symptoms, at which point she was diagnosed with advanced breast cancer and her only income was from Child Allowance.

When the Marie Curie social worker came to visit, she was unable to help her with the emotional aspects of her illness until her financial situation had improved. The social worker applied for DLA under the special DS1500 rules and Child Tax Credit, and referred Mrs G to the Speakeasy advice centre to help her with the debts she had. The social worker could now help her with the psychosocial aspects of living with a terminal condition and make plans for child care arrangements. Mrs G could concentrate on making the most of the time she has left with her children.

Macmillan Cancer Support

www.macmillan.org.uk

Macmillan Cancer Support provides a range of financial support and services, including benefits advice, financial guidance, publications and grants.

Macmillan has 18 Macmillan Welfare Benefit Advisers across Wales. The service is accessible on a face-to-face basis either in hospital settings, via home visits, telephone and email advice where appropriate. The service provides a full Welfare Benefit Advice casework service and signposts/ refers to other advice services where there are other areas of law involved. The advisers support the application process for a range of Welfare Benefits from form completion, to liaising with relevant DWP departments on behalf of clients, applying for mandatory reconsiderations and taking cases to appeal where necessary.

Macmillan Support Line operates across the UK and gives advice on a range of topics including benefit advice, financial advice and cancer/health related enquiries. It can be accessed Monday to Friday, 9am – 8pm, on 0808 808 00 00. Publications and information can be found here: www.macmillan.org.uk/HowWeCanHelp/FinancialSupport/FinancialSupport.aspx

Macmillan Grants are one-off payments for adults, young people or children with cancer, to cover a wide range of practical needs. This can include things such as heating bills, extra clothing, or a much needed break. Further information about Macmillan Grants can be accessed here: www.macmillan.org.uk/HowWeCanHelp/FinancialSupport/MacmillanGrants.aspx

Case Study

An EU national who had been living in the UK since 2004, and in continuous employment since arriving, was taken ill and collapsed in A&E in late 2012. He fell into a coma and was not expected to recover. During this time he was diagnosed with multiple myeloma.

When he recovered from the coma his legs had been so badly affected that he had to have both legs amputated below the knee and had to have leg prostheses. During this time the Macmillan benefits advisor helped him claim Employment and Support Allowance, phoned to claim PIP and also put in a request for a Council Property.

The client was awarded Employment and Support Allowance and a Macmillan Grant helped with moving expenses to his new home. He moved into his new home and Housing Benefit and Council Tax Support was gained for him.

A claim to the discretionary Assistance Fund obtained £1,800 to help furnish the property. The Macmillan adviser attended his medical assessment for PIP at his home to assist him in getting the best result for them assessment.

The client was awarded the standard rate of PIP daily living component and the enhanced rate of the mobility component. This made him eligible for a mobility vehicle which he received with modified hand controls to enable him to drive safely.

WLGA

www.wlga.gov.uk

The Welsh Local Government Association (WLGA) represents the interests of local government and promotes local democracy in Wales.

To help councils and claimants plan and mitigate for the effects of the Welfare Reform Act the WLGA has published a range of resources that can be accessed here: <http://www.wlga.gov.uk/welfare-reform-e>

Conclusion

As highlighted, there are significant impacts on people's health and well-being as a result of the changes to benefits and tax credit. All these factors - increased stress and anxiety, eating poorly, living in inadequately heated homes, strained personal relationships, as well as a lack of socialising and being less active have long-term health implications. These, in turn, are likely to result in the need for treatment, care or long-term support, putting extra pressure on the NHS and social services. By being aware of the impact that welfare reform is having on people in Wales, and supporting them by signposting them to organisations that can help, we hope that the impact of welfare reform will be alleviated.

References

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2016 Challenge Policy Forum

'2016 Challenge Policy Forum' bring's together key organisations working with the NHS, local government and patient organisations. The Forum includes Association of Directors for Social Services Cymru, Age Cymru, Bevan Foundation, Children in Wales, Citizens Advice Cymru, Community Housing Cymru, Disability Wales, Learning Disability Wales, Macmillan Cancer Support, Marie Curie, The Welsh NHS Confederation, Wales Alliance for Mental Health, Wales Carers Alliance, Wales Council for Voluntary Action and Welsh Local Government Association.

The Welsh NHS Confederation

The Welsh NHS Confederation is a membership body representing all the organisations making up the NHS in Wales: seven Local Health Boards and three NHS Trusts.

We support our members to improve health and well-being by working with them to deliver high standards of care for patients and best value for taxpayers' money. We act as a driving force for positive change through strong representation and our policy, influencing and engagement work.

THE WELSH NHS CONFEDERATION
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