

Financial Distress, Welfare and Entitlements at the End of Life

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Welfare Benefits Lead – Association of Palliative Care Social Workers

Senior Welfare Advisor – Heart of Kent Hospice



Overview of the talk today

- Background to why this work was done
- Nicola will talk about the project
- Sandra will talk about her experiences of supporting people who are experiencing financial distress

The team



Joel Barnett



Isabelle Santana



Nuriye Kupeli

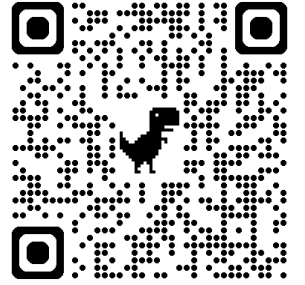
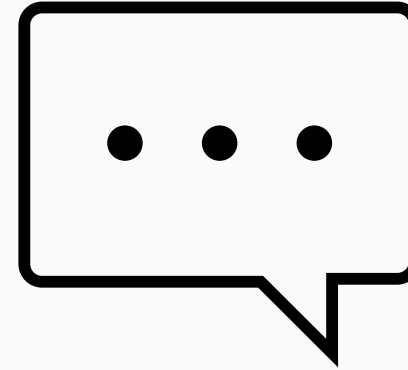
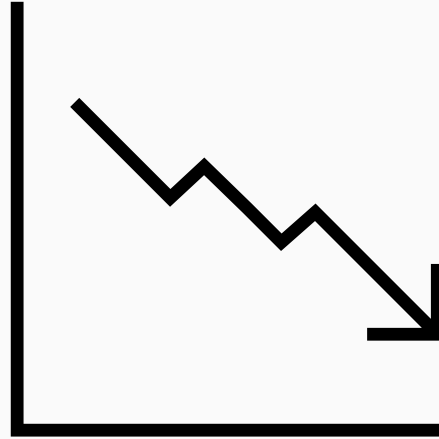
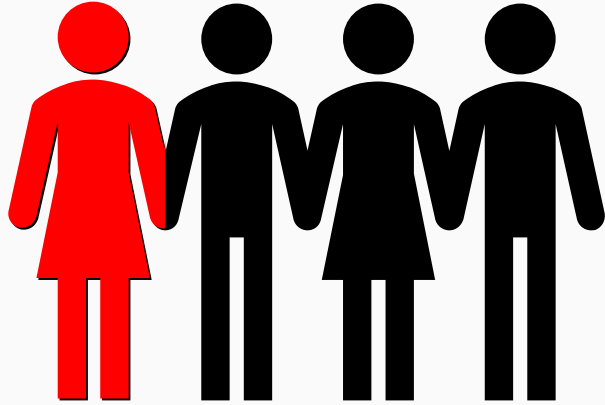


Emily Harrop

Noreen Hopewell-Kelly

- Association of Palliative Care Social Workers
- Trussell Trust
- Bevan Foundation
- Friends of the Elderly
- Turn2us
- MacMillian

Background



Up to £16,000 a year¹

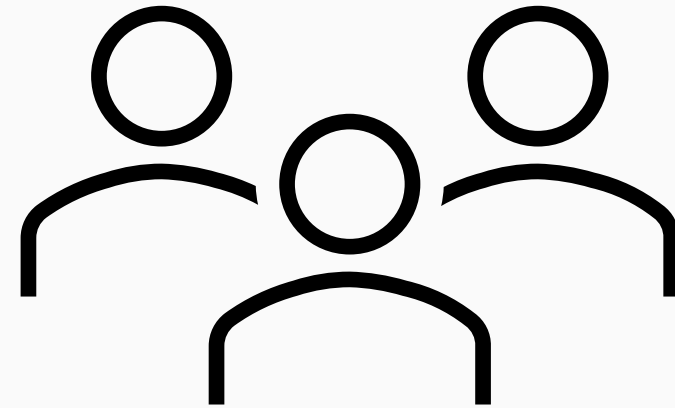
1. Marie Curie. 2019. "The cost of dying. The financial impact of terminal illness"

What this study did



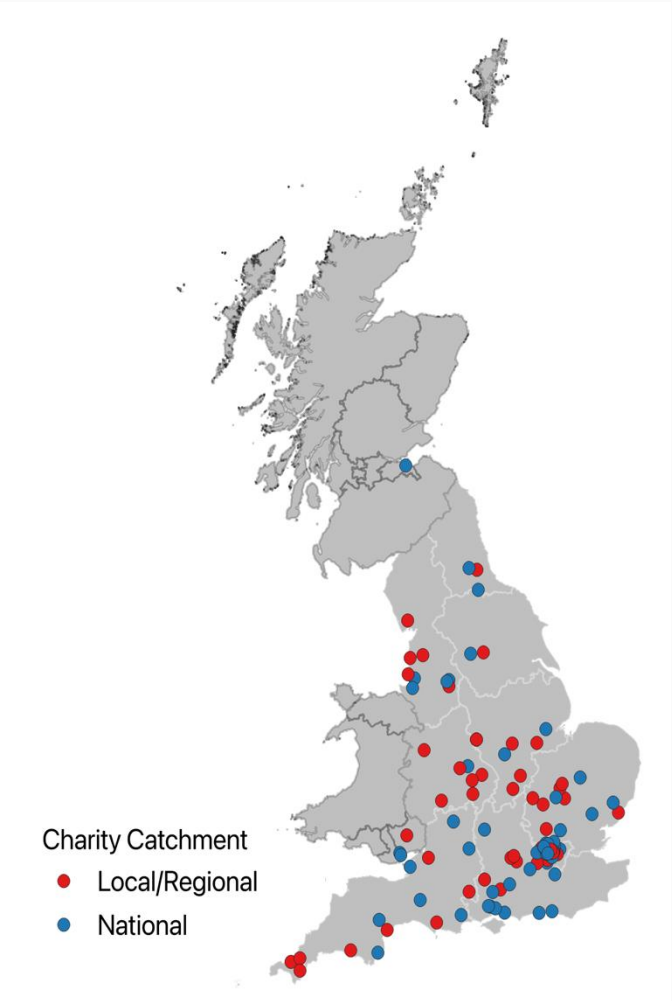
Individual

Charity

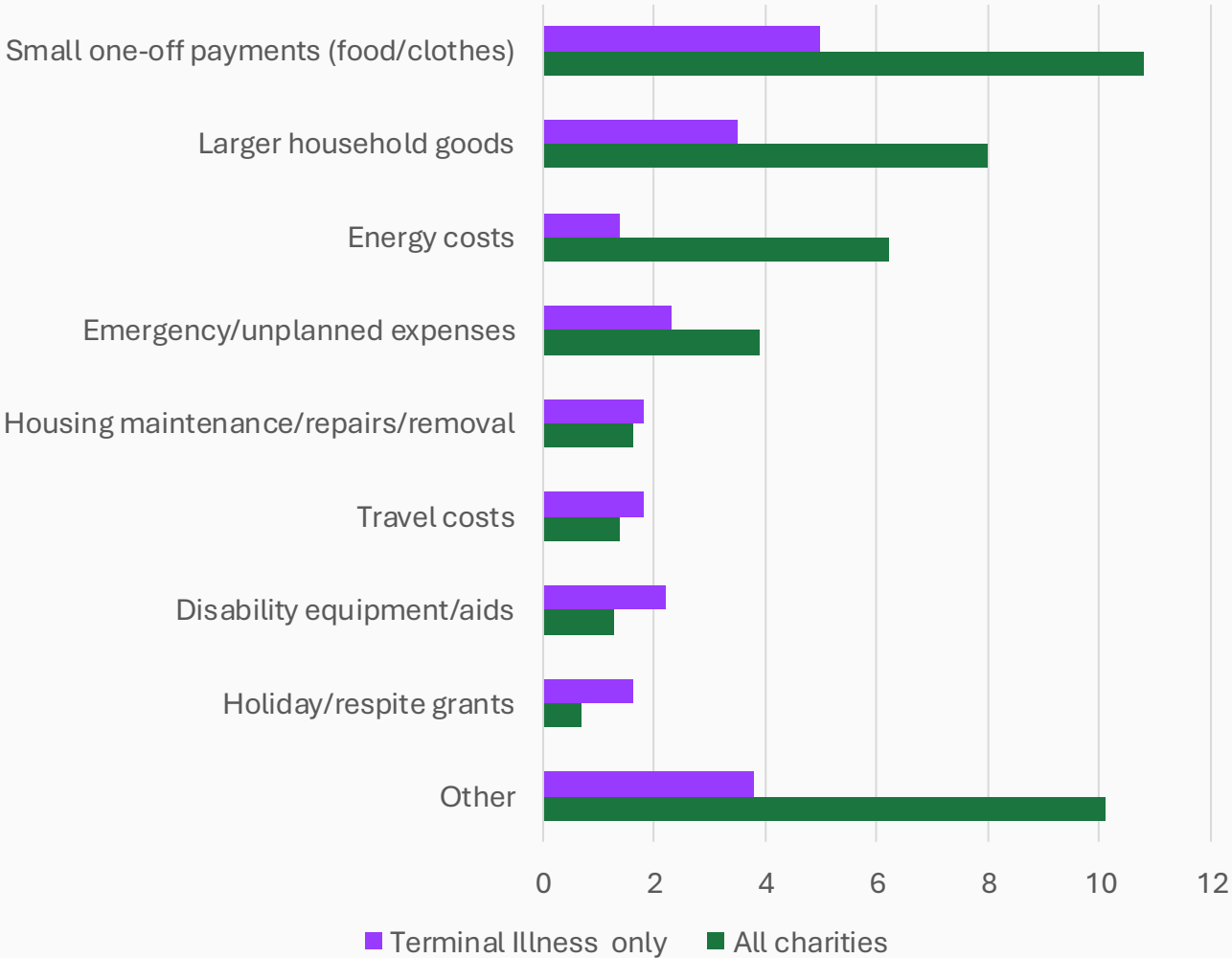


Social worker

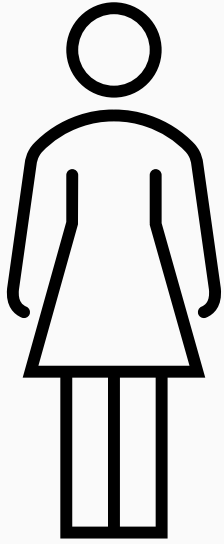
What this study did



Mean Weekly Applications by Grant Type

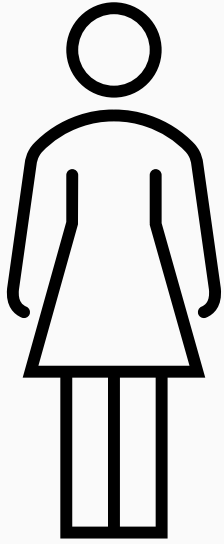


What we found



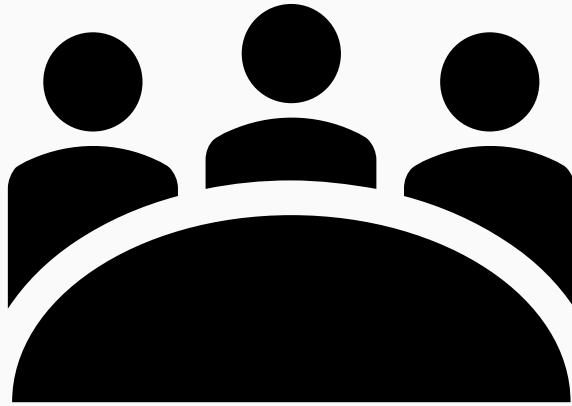
- Invaluable resource
- Sense of ineligibility/worth

What we found



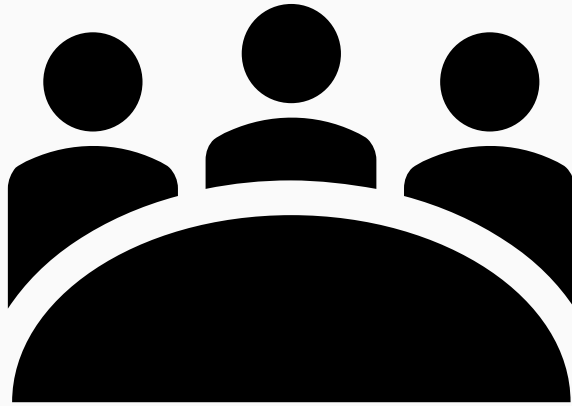
- Shock of diagnosis
- Dealing with Government red tape
- Where to seek help
- Often in need of urgent help
- Use savings to make up shortfall in income
- Stigma of claiming benefits
- Scared of claiming the wrong benefit

What we found



- Too few applications
- Financial regulations
- Their internal structures
- Different criteria and processes

What we found



- Charity changes or folded
- No route for urgent applications
- No retrospective claims
- Often have to register or be a qualified social worker to apply
- Proof of income / savings /terminal illness
- Who the grant giver pays makes a difference

What we found



- Really difficult to find
- Time consuming
- Timelines didn't match up
- Different criteria and processes

What we found



- Advisors are losing their roles
- Referrals for help are escalating year on year
- Focus on maximizing income
- Worry about needs further down the line / reapplying
- Local Authority hardship funds / UC advances

Why does it matter?

- “Plugging the gap”
- Macmillian ceased their grants
- Hesitance to discuss
- Cost of living crisis continues



The Take Up study



Thank you

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