

Claiming benefits when you have cancer: English

This information is about claiming benefits when you have cancer.

If you have any questions about this information, ask your doctor or nurse at the hospital where you are having treatment.

You can also call Macmillan Cancer Support on freephone **0808 808 00 00**, 7 days a week, 8am to 8pm. We have interpreters, so you can speak to us in your own language. When you call us, please tell us in English which language you need.

There is more cancer information in this language and other languages at macmillan.org.uk/translations

This information is about:

- What are benefits?
- If you were not born in the UK
- If you have care or mobility needs
- If you cannot work or have a low income
- If you look after someone with cancer
- Help with housing costs
- If you are of pension age
- What to do next
- Getting the right care and support for you
- How Macmillan can help you
- More information in your language
- References and thanks

What are benefits?

Benefits are payments from the government to people who need help with the cost of living. When you have cancer, you might be able to get benefits if you:

- are ill
- have a disability
- have a low income
- are looking after someone.

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There are many different benefits. In this factsheet we explain some common ones.

If you were not born in the UK

You may not be able to get some benefits if you:

- have come from another country to live or work in the UK
- are a person seeking asylum.

The rules can be hard to understand and can depend on which country you and your family are from. You can call Macmillan on **0808 808 00 00** and speak to one of our advisers for advice.

If you have care or mobility needs

The benefits you can claim are different depending on where you live and if you are above or below the State Pension age. This age depends on when you were born. You can find out your State Pension age at gov.uk/state-pension-age

For people living in England, Wales or Northern Ireland:

- **Personal Independence Payment** is for people under State Pension age who have problems with everyday tasks, getting around, or both. The problems are because of long-term health conditions or disability.
- Attendance Allowance is for people who are State Pension age or over who have personal care needs because of an illness or disability.

For people living in Scotland:

- Adult Disability Payment is for people under State Pension age who have problems with everyday tasks, getting around, or both. The problems are because of long-term health conditions or disability.
- **Pension Age Disability Payment** is for people who are State Pension age or over who have personal care needs because of an illness or disability.

If the cancer cannot be cured, you may be able to apply for these benefits under special rules. These rules mean you will get the benefit quickly and at the highest amount. Your doctor or nurse can help you with this.

If you cannot work or have a low income

• **Statutory Sick Pay** is for people who need to take time off from their job because they are ill. If you qualify for this, your employer must pay it to you each week. They will pay it for up to 28 weeks of illness.

- **Employment and Support Allowance** is for people under State Pension age who have an illness or disability that affects how much they can work. You may be able to get this benefit if you cannot work or can only do a small amount of work.
- If you do not earn much money or cannot work, you may be able to get
 Universal Credit. This will depend on where you live. The way to make a
 claim will depend on where you live. If you live in England, Scotland and
 Wales, visit gov.uk/universal-credit
 If you live in Northern Ireland, visit
 nidirect.gov.uk/universal-credit

If you look after someone with cancer

If you look after someone with a lot of care needs, you may get:

- Carer's Allowance if you live in England, Wales or Northern Ireland
- Carer Support Payment if you live in Scotland.

You must be aged 16 or over. You must be caring for the person for at least 35 hours a week. You do not need to be related to them or living together. You may get this benefit even if you do some paid work.

• Carer's Credit. This does not give you any money. But it helps protect your right to a State Pension later in life. You must look after at least one person for 20 hours or more a week to get it.

Help with housing costs

- If you can get **Universal Credit**, you may be able to get a payment to help with your rent or other housing costs.
- Housing Benefit can help you pay your rent if you have a low income and are State Pension age. It may also help if you are living in supported, sheltered or temporary housing.

If you are of pension age

- **State Pension** is a regular payment you can get from the government when you reach a certain age. This age depends on when you were born. You can find out your State Pension age at qov.uk/state-pension-age
- **Pension Credit** is for people who have reached State Pension age and have a low income. It gives you an extra amount on top of your State Pension.

What to do next

In this information, we have only talked about some of the benefits that are available. It is a good idea to talk to one of our advisers to find out more about benefits. You can call us free on **0808 808 00 00**.

You can find more information and apply for benefits online. Visit:

- gov.uk if you live in England, Scotland or Wales
- socialsecurity.gov.scot if you live in Scotland
- <u>nidirect.gov.uk</u> if you live in **Northern Ireland.**

Getting the right care and support for you

If you have cancer and do not speak English, you may be worried that this will affect your cancer treatment and care. But your healthcare team should offer you care, support and information that meets your needs.

We know that sometimes people may face extra challenges in getting the right support. For example, if you work or have a family you might also have worries about money and transport costs. All of this can be stressful and hard to cope with.

How Macmillan can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are here to support you.

Macmillan Support Line

We have interpreters, so you can speak to us in your language. Just tell us, in English, the language you want to use.

Our expert advisers on the Macmillan Support Line can talk to you about your money worries and recommend other useful organisations that can help. We can also help with medical questions or be there to listen if you need someone to talk to. The free, confidential phone line is open 7 days a week, 8am to 8pm. Call us on **0808 808 00 00**.

Macmillan website

Our website has lots of information in English about cancer. There is also more information in other languages at macmillan.org.uk/translations

We may also be able to arrange translations just for you. Email informationproductionteam@macmillan.org.uk to tell us what you need.

Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. Visit one to get the information you need and speak with someone face to face. Find your nearest centre at macmillan.org.uk/informationcentres or call us on **0808 808 00 00**.

Local support groups

At a support group, you can talk to other people affected by cancer. Find out about support groups in your area at macmillan.org.uk/supportgroups or call us on **0808 808 00 00**.

Macmillan Online Community

You can also talk to other people affected by cancer online at macmillan.org.uk/community

You can access it at any time of day or night. You can share your experiences, ask questions, or just read through people's posts.

More information in your language

We have information in your language about these topics:

Signs and symptoms of cancer

• Signs and symptoms cards

If you are diagnosed with cancer

- Cancer care in the UK
- Healthcare for refugees and people seeking asylum
- If you are diagnosed with cancer

Types of cancer

- Bowel cancer
- Breast cancer
- Cervical cancer
- Lung cancer
- Prostate cancer

Treatment for cancer

- Chemotherapy
- Radiotherapy
- Sepsis and cancer
- Side effects of cancer treatment
- Surgery

Living with cancer

- Claiming benefits when you have cancer
- Eating problems and cancer

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- Healthy eating
- Help with costs when you have cancer
- LGBTQ+ people and cancer
- Tiredness (fatigue) and cancer

End of life

• End of life

To see this information, go to macmillan.org.uk/translations

For more support to understand information, go to macmillan.org.uk/understandinginformation

References and thanks

This information has been written and edited by Macmillan Cancer Support's Cancer Information Development team. It has been translated into this language by a translation company.

The information included is based on our benefits content available in English on our website.

This information has been reviewed by relevant experts and approved by members of Macmillan's Centre of Clinical Expertise or other senior clinicians or experts.

Thanks also to the people affected by cancer who reviewed this information.

All our information is based on the best evidence available. For more information about the sources we use, please contact us at informationproductionteam@macmillan.org.uk

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