

## Claiming benefits when you have cancer

This information is about claiming benefits when you have cancer.

If you have any questions about this information you can call Macmillan Cancer Support on **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 other languages at [macmillan.org.uk/translations](https://www.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
- How Macmillan can help
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### 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.

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 an asylum seeker.

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 welfare rights advisers for advice.

## If you have care or mobility needs

The benefits you can claim are different 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](https://www.gov.uk/state-pension-age)

- **Personal Independence Payment** is for people aged 16 to State Pension age who have problems with daily living or moving around. You must have had these problems for at least 3 months. You must expect them to last for at least 9 months. If you are an adult living in Scotland, Personal Independence Payment has been replaced by Adult Disability Payment.
- **Attendance Allowance** is for people who are at or above State Pension age. It is for people who have problems looking after themselves. This can be because of an illness or disability. For example, you might need help with things like getting out of bed, having a bath or dressing yourself. You must have needed this help for at least 6 months.

If your cancer cannot be cured, you may be able to get Personal Independence Payment or Attendance Allowance 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](https://www.gov.uk/universal-credit) If you live in Northern Ireland, visit [nidirect.gov.uk/universal-credit](https://nidirect.gov.uk/universal-credit)

## If you look after someone with cancer

- **Carer's Allowance** is for people looking after someone with a lot of care needs. 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 can get this benefit even if you do some paid work.
- **Carer's Credit** 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

- **Housing Benefit** helps you to pay your rent if you have a low income. The amount you can get depends on where you live, your age and the number of bedrooms you have. Universal Credit (UC) has replaced Housing Benefit in most cases.
- If you are able to get **Universal Credit**, you might be able to get a payment to help with your rent or other housing costs.

## If you are of pension age

- **State Pension** is a weekly 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 [gov.uk/state-pension-age](https://www.gov.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 welfare rights advisers to see if you can claim any other benefits. You can call us free on **0808 808 00 00**. We can tell you more about which benefits you may be able to claim. We can also help you apply.

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

- [gov.uk](https://www.gov.uk) if you live in England, Scotland or Wales
- [nidirect.gov.uk](https://www.nidirect.gov.uk) 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 it can be hard to find time to go to hospital appointments. You might also have worries about money and transport costs. All of this can be stressful and hard to cope with.

We also offer Macmillan Grants to people with cancer. These are one-off payments that can be used for things like hospital parking, travel costs, childcare or heating bills.

Our free support line 0808 808 00 00 can offer advice, in your language, about your situation. You can speak to nurses, financial guides, welfare rights advisers and work support advisers.

## **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. We can help with medical questions, give you information about financial support, 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](https://www.macmillan.org.uk/translations)

We can also arrange translations just for you. Email us at [cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk) to tell us what you need.

### **Information centres**

Our information and support centres are based in hospitals, libraries and community 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](https://www.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](https://www.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](https://www.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:

- Coping with cancer
- Cancer and coronavirus
- Cancer care in the UK
- Claiming benefits when you have cancer
- Eating problems and cancer
- End of life
- Healthcare for refugees and people seeking asylum
- Healthy eating
- Help with costs when you have cancer
- If you are diagnosed with cancer
- LGBTQ+ people and cancer
- Sepsis and cancer
- Side effects of cancer treatment
- Tiredness (fatigue) and cancer

### Types of cancer

- Breast cancer
- Cervical cancer
- Large bowel cancer
- Lung cancer
- Prostate cancer

### Treatments

- Chemotherapy
- Radiotherapy
- Surgery

To see this information, go to [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

## References and thanks

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

This information is based on the Macmillan booklet Help with the cost of cancer.

This information has been reviewed by relevant experts and approved by Macmillan's Welfare Rights and Team.

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

All our information is based on the best evidence available. For more information about the sources we use, please contact us at [cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)

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