


For people affected by cancer

Benefits rates apply April 2010 – April 2011



**A QUICK GUIDE TO
BENEFITS AND
FINANCIAL
HELP**

**WE ARE
MACMILLAN.
CANCER SUPPORT**



Contents

About A quick guide to benefits and financial help	2
Statutory Sick Pay	2
Occupational or company sick pay	3
Incapacity Benefit	3
Employment and Support Allowance	4
Income Support	5
Jobseeker's Allowance	5
Pension Credit	6
Housing Benefit	7
Local Housing Allowance	8
Council Tax Benefit	8
Help with housing costs	9
Disability Living Allowance	9
Attendance Allowance	10
Carer's Allowance	11
Macmillan Grants	13
Tax credits	14
Getting help from a benefits adviser	15
How we can help you	16

About *A quick guide to benefits and financial help*

When you or someone close to you has been diagnosed with cancer, money might not be one of the first things you think about. But having cancer can be expensive in ways you may never have expected: you may have to pay for child care, special dietary needs or travel to hospital. If you are struggling to cope with the financial effect of cancer, remember that there is help available.

The aim of this guide is to explain what benefits are available to you and to show you how you can get this help. To make things even clearer, it may be useful to speak to an experienced benefits adviser.

We hope that with the right advice and information, you will be able to get the help you need with your money worries – allowing you to focus on what really matters.

We also have a booklet called *Help with the cost of cancer*, which contains detailed information about the wide range of financial help available to people affected by cancer. To order a copy please call **0808 808 00 00** or go to **be.macmillan.org.uk**

Statutory Sick Pay

Statutory Sick Pay is paid by your employer for up to 28 weeks of sickness. The standard rate of Statutory Sick Pay is currently **£79.15** a week. When your Statutory Sick Pay is due to end, you should check your entitlement to Employment and Support Allowance (see page 4).

How can I claim?

Ask your employer, as they are responsible for making these payments. Statutory Sick Pay is a legal minimum and if you qualify for it, your employer cannot pay you less.

Occupational or company sick pay

You may be entitled to this on top of Statutory Sick Pay – check your employment contract.

If you are self-employed you can still apply for benefits. Your entitlement to any benefit will depend on your personal circumstances, income, savings, care and/or mobility needs. Please contact a benefits adviser for advice. We also have a booklet called *Self-employment and cancer*, which you may find useful.

Incapacity Benefit

Incapacity Benefit has been replaced by Employment and Support Allowance for new claimants applying after October 2008. Incapacity Benefit was paid to people of working age who had paid the relevant national insurance contributions in the relevant tax years.

Incapacity Benefit is paid at three rates:

- short-term lower rate of **£68.95**, for the first 28 weeks
- short-term higher rate of **£81.60**, for 29–52 weeks
- long-term rate of **£91.40**, for one year and over (people who are terminally ill, or receiving the care component of Disability Living Allowance at the higher rate, can get the long-term rate of Incapacity Benefit after 28 weeks of sickness).

Existing claimants on Incapacity Benefit will remain on the benefit for the time being. Continued eligibility for Incapacity Benefit will be assessed under the Personal Capability Assessment (PCA).

Most claimants will be transferred to Employment and Support Allowance between February 2011 and the end of March 2014 (a few will be transferred from October 2010). All new claims on or after 31 January 2011 will be treated as new Employment and Support Allowance claims, with no linking back to previous claims for Incapacity Benefit.

Employment and Support Allowance

This new benefit was introduced in October 2008. It replaces Incapacity Benefit and Income Support paid on the grounds of incapacity for work.

Employment and Support Allowance has both a contributory part and a means-tested part. People may get either or both depending on their contribution record and their income and capital.

Employment and Support Allowance is paid at a basic rate for the first 13 weeks of the claim. During this time, unless you are terminally ill, you will have to undergo a 'work capability assessment' and attend a work-focused interview.

During the assessment period, you will be paid at a rate comparable to Jobseeker's Allowance. As part of the assessment you may be asked to attend a medical appointment. If you have any concerns or questions about this, please speak to a benefits adviser.

After the 13-week period you will be assessed and placed into one of two groups: the support group or the work-related activity group.

If you are found to have limited capability for work-related activity, you will be placed in the support group and will not have to undertake work-related activities. An additional payment of **£31.40** will be paid to anyone in the support group.

If you are found not to have limited capability for work-related activity, you will be placed in the work-related activity group and will have to attend five more work-focused interviews. A smaller additional payment of **£25.95** will be paid to anyone in this group.

If you are self-employed, you are entitled to claim Employment and Support Allowance as long as you have paid the correct level of national insurance contributions.

People who have not paid the relevant national insurance contributions may qualify for Employment and Support Allowance under the means-tested route.

Income Support

This is a means-tested benefit for people on a low income, aged between 16 and the age at which they can claim Pension Credit. It is intended to cover your basic living expenses. Income Support is for people who do not have to sign on for work, such as carers and lone parents. If you are unemployed and need to sign on for work, you can claim Jobseeker's Allowance instead. You can claim Income Support if your savings and capital are worth £16,000 or less.

You cannot usually get Income Support if you work more than 16 hours a week (or if your partner works more than 24 hours a week).

If you receive Income Support, the amount will not be reduced if you or your partner claim Disability Living Allowance or Attendance Allowance – in fact, you may become eligible for more.

Jobseeker's Allowance

If you are under pension age and capable of working, Jobseeker's Allowance can give you a weekly income while you look for work. Advisers at your local Jobcentre or Jobcentre Plus office will give you ongoing help with your job search. If you need specialist advice due to an illness or disability, ask to see a disability employment adviser.

The Access to Work programme provides support to people with a disability, and their employers, to help overcome work-related obstacles resulting from a disability. Ask to speak to an Access to Work adviser for more information.

How can I claim Employment and Support Allowance, Income Support and Jobseeker's Allowance?

Contact Jobcentre or Jobcentre Plus on **0800 055 6688** or go to **direct.gov.uk** If you claim Jobseeker's Allowance, you will need to attend an interview at the Jobcentre. You will be sent a claim form to fill in and take with you.

Pension Credit

Pension Credit is a means-tested benefit for people over 60. Between 6 April 2010 and 5 April 2020, the age from which you may get Pension Credit will change. It will gradually rise in line with the increase in the State Pension age for women, which is changing from 60 to 65. For further details, and the exact date on which you can claim your State Pension and Pension Credit, please speak to a benefits adviser or go to **pensions.direct.gov.uk**

Pension Credit guarantees a weekly income of at least:

- **£132.60** if you are single
- **£202.40** if you have a partner.

Extra amounts can be paid if you have special circumstances, such as if you are a carer or have a severe disability. This part of Pension Credit is called guarantee credit. Pension Credit is means-tested but there is no upper savings limit. You can claim Pension Credit if you are working, although your earnings will affect how much benefit you receive.

If you are 65 and over and have savings or income above the basic state pension level, you may also be eligible for Pension Credit.

This part of Pension Credit is called savings credit and can increase your weekly income by up to:

- **£20.52** if you are single
- **£27.09** if you have a partner.

Many pensioners are entitled to this extra financial help, so do check with a benefits adviser.

If you receive Pension Credit, you can also apply for help from the Social Fund. The Social Fund is a government fund that makes payments to people in need. These include Funeral Payments and Community Grants or Budgeting Loans, which cover a range of other needs, including clothing, household items and travel expenses.

If you receive the guarantee credit element of Pension Credit, you will be entitled to other help such as full Housing Benefit and Council Tax Benefit, free dental treatment and free prescriptions.

How can I apply?

You can apply by calling the Pension Credit application line on freephone **0800 99 1234** or textphone **0800 169 0133**. You can also visit [direct.gov.uk/en/pensionsandretirementplanning](https://www.direct.gov.uk/en/pensionsandretirementplanning) for a copy of the application form, which you print out, fill in by hand, and post to your pension centre free of charge. It's a good idea to get help filling in the claim form from an experienced benefits adviser.

Housing Benefit

If you are on a low income, and living in rented accommodation, this benefit helps with your rent. You can claim Housing Benefit if your savings and capital are worth £16,000 or less. Housing Benefit is handled by your local authority (council). You do not have to be a council tenant to qualify for this benefit. In certain cases, students can be eligible for Housing Benefit.

Local Housing Allowance

If you are a private tenant on a low income, renting property or a room from a private landlord, then you can claim and receive Local Housing Allowance. The amount of Local Housing Allowance you may get depends on the area you live in, who lives with you, and you and your partner's income and savings. It doesn't depend on how much rent you pay. If your rent is higher than the Local Housing Allowance, you'll need to make up the difference. If your rent is lower than Local Housing Allowance you can keep the difference up to a maximum of £15 per week – this won't affect other social security you may be getting. However, from April 2011 claimants will not receive more Local Housing Allowance than they have to pay in rent.

Local Housing Allowance rates are based on local rents, so may be different for each area. Contact your local authority (council) for further information.

Tenants in private, rented accommodation, currently receiving Housing Benefit, will continue to do so until there is a break in their claim.

Council Tax Benefit

If you are on a low income, this benefit can help with your council tax payments. You can claim Council Tax Benefit if your savings and capital are worth £16,000 or less, or if you are in receipt of the guarantee credit of Pension Credit.

How can I claim Housing Benefit, Council Tax Benefit and Local Housing Allowance?

Contact your local authority (council) to ask for a form. If you are claiming Income Support, Pension Credit or Jobseeker's Allowance, your application pack will include a claim form.

Help with housing costs

If you claim Income Support, Pension Credit, income-based Jobseeker's Allowance or Employment and Support Allowance, your award can include help with your mortgage interest payments and certain other housing costs, for example, service charges and ground rent. It's a good idea to get advice on what help you are entitled to from an experienced benefits adviser.

Disability Living Allowance

This benefit is for people under 65 who have difficulty walking or looking after themselves (or both). For example, if you need help to cook a meal, walk outdoors or dress yourself, you could be eligible for Disability Living Allowance. You may also be eligible if you need someone to monitor you, for example, because you have a mental health condition.

To qualify, you need to have had difficulty walking or looking after yourself for at least three months. These difficulties should be expected to last for at least the next six months.

Disability Living Allowance is awarded for a set time, or indefinitely.

Disability Living Allowance is made up of a:

- care component (for difficulties with looking after yourself)
- mobility component (for difficulties with walking or getting around).

The amount of Disability Living Allowance you receive depends on how much help or supervision you need to walk or take care of yourself (or both). You do not have to be getting help to qualify. You should also know the following:

- When you claim Disability Living Allowance, your income and savings are not taken into account.

- If you are receiving other benefits, they will not be reduced if you are awarded Disability Living Allowance, and may in fact increase.
- You may also become eligible for an extra benefit, such as Income Support, income-related Employment and Support Allowance, Housing Benefit or Council Tax Benefit if you are awarded Disability Living Allowance.
- People who are working can claim Disability Living Allowance.

Attendance Allowance

This benefit is for people aged 65 or over who have difficulty looking after themselves. You may qualify if, for example, you need help getting out of bed, having a bath or dressing yourself. Attendance Allowance is based on the amount of care you need, not the care you receive. You do not need to have a carer to be eligible for this benefit. You must have needed care for at least six months to qualify for Attendance Allowance. The benefit is paid at two rates:

- lower rate of **£47.80** a week – for people who need help during the day or at night
- higher rate of **£71.40** a week – for people who need help during the day and at night.

There is no help available for mobility problems. If you are aged under 65, you should claim Disability Living Allowance instead of Attendance Allowance. You should also know the following:

- Your income and savings are not taken into account for Attendance Allowance.
- You can claim Attendance Allowance if you are working.
- You do not need to pay national insurance contributions to claim Attendance Allowance.
- If you are awarded Attendance Allowance your other benefits will not be reduced. They may actually increase or you may become eligible for another benefit, such as Pension Credit.

Terminal illness

If you are terminally ill, you can apply for Disability Living Allowance or Attendance Allowance under the Special Rules. Under these rules, you do not need to meet the three and six-month qualifying conditions. Your claim will be dealt with quickly and you will receive the Disability Living Allowance care component at the highest rate, or Attendance Allowance at the highest rate. You may also be eligible for the mobility component of Disability Living Allowance if you have difficulty walking. All Special Rules claims for Disability Living Allowance or Attendance Allowance will be reviewed after three years.

How can I claim?

It's a good idea to get help filling in the claim form from an experienced benefits adviser. For an application pack, ring the free Benefits Enquiry Line on **0800 882 200** or textphone **0800 243 355**. You can also get a pack from your local Jobcentre Plus or social security office, or see [direct.gov.uk/disability](https://www.direct.gov.uk/disability)

Carer's Allowance

Are you caring for someone who is receiving the care component of Disability Living Allowance at the middle or higher rate, or Attendance Allowance? If so, you may be eligible for Carer's Allowance. You need to be aged 16 or over and caring for someone for at least 35 hours a week to qualify for this benefit. You don't need to be related to, or living with, the person you care for.

You can be working, but there is a weekly earnings limit of £100 a week after certain deductions. You cannot claim Carer's Allowance if you are studying full-time (21 hours a week or more).

Carer's Allowance is **£53.90** a week, with extra amounts for dependant adults. If you are awarded Carer's Allowance you may also be entitled to the carers premium. This is an extra amount of money that can be

added to Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Council Tax Benefit and Pension Credit.

Carer's Allowance overlaps with certain benefits, including:

- State Retirement Pension
- Maternity Allowance
- Widow's and Bereavement benefits
- Severe Disablement Allowance
- contribution-based Jobseeker's Allowance
- contribution-based Employment and Support Allowance.

You cannot be paid Carer's Allowance if you receive the same amount or more from these overlapping benefits. However, it may still be worth claiming Carer's Allowance because you might become eligible for a means-tested benefit such as Pension Credit or Council Tax Benefit. If you are already receiving means-tested benefits, you could receive the carers premium. You may also receive a Christmas bonus and national insurance contribution credits towards other benefits.

Claiming Carer's Allowance can affect the benefits claimed by the person you care for. It is a good idea to speak to a benefits adviser who will be able to advise you on the best course of action for you and the person you care for.

How can I claim?

For an application pack, ring the free Benefits Enquiry Line on **0800 882 200** or textphone **0800 243 355**. You can also get a pack from your local Jobcentre Plus, social security office or Pension Centre or see [direct.gov.uk/carers](https://www.direct.gov.uk/carers)

You may be entitled to other financial help such as Income Support, Pension Credit, disability benefits or help with health costs. Please see the other sections in this guide which are relevant to your situation. For more information, speak to a benefits adviser who can advise you on your entitlements and help you with claims.

Macmillan Grants

These are one-off payments for adults, young people or children with cancer, to cover a wide range of practical needs. This includes things such as higher heating bills, extra clothing, or a much needed break.

Who can apply?

You can apply for a Macmillan Grant if you have cancer or are still affected by your illness or treatment and:

- your savings amount to no more than £6,000 if you are single, or £8,000 as a couple; or family
- your household disposable income is under £100 a week for each person.*

* This means that once you have paid your mortgage or rent, council tax, insurance, child maintenance and water rates, the total amount left – from the combined income of everyone living in the house – is under £100 per person, when divided by the number of people living in the house.

Please note that Disability Living Allowance and Attendance Allowance do not count as disposable income.

Applying for a Macmillan Grant

If you are living with cancer and experiencing financial difficulty, you can ask a health or social care professional, such as a Macmillan nurse, a district or community nurse, benefits adviser, hospice or hospital social worker to complete a Macmillan Grant application for you.

The application includes a medical report which should be completed before the form is sent to the Macmillan Grants department.

The Macmillan Grants team process the application on the day it is received, and if an application is approved, a payment is sent within three working days.

Tax credits

Child Tax Credit

This is a payment made to parents and carers of children, or young people still in education. You do not have to be working to claim. Child Tax Credit is means-tested and the person claiming must be at least 16. To qualify for Child Tax Credit, you or your partner must be responsible for a child or young person who normally lives with you. A child is someone aged under 16. A young person is someone aged between 16 and 19, who is in full-time education.

The amount of Child Tax Credit you can get is made up of several elements. These include the family element and the child element for each child in the family. There are extra amounts for children with disabilities.

Working Tax Credit

This is a payment made to working people on a low income to top up their earnings. It can be claimed by single people, couples, parents and people without children. It is also paid to working people with a physical or mental disability that puts them at a disadvantage in getting a job. Working Tax Credit also includes payments towards the cost of childcare. Working Tax Credit is means-tested and you must be aged 16 or over when you make a claim. You must also be working at least 16 hours a week. Working Tax Credit is made up of different elements to suit people's different circumstances. These include a lone parent element, a disability element, a childcare element and a 50-plus element. You may still be able to claim Working Tax Credit for up to 28 weeks if you are off work due to illness.

How can I claim tax credits?

You can ring the Tax Credit Helpline on **0845 300 3900** or textphone **0845 300 3909**. You can also get application packs for Working Tax Credit from your local HM Revenue & Customs (HMRC) Enquiry Centre, your local Jobcentre Plus or social security office. For more information, see [hmrc.gov.uk/taxcredits](https://www.hmrc.gov.uk/taxcredits)

Getting help from a benefits adviser

Benefit advisers can look at your individual situation and find the best solutions for you. They can also help you to fill in claim forms, which is not always an easy task to do on your own. The more information you can give to your benefits adviser, the more they will be able to help you. Whether you are meeting face-to-face, or talking over the phone, try to have the following items with you:

- your national insurance number
- any forms you need help to fill in
- proof of benefits payments, such as bank or Post Office account statements or award letters about existing benefits
- details of any savings or investments, for example, recent statements
- proof of expenses such as mortgage payments, rent; proof of earnings such as recent payslips and details of any other income, such as maintenance payments.

For health-related benefits, please have ready:

- a diary of your care needs
- a record of your diagnosis, details of your medical condition, treatment and the medication you are currently taking
- contact details for your GP and any other health or social care professionals you see.

Citizens Advice Bureau offers free, independent confidential and impartial advice. See your phonebook for details of your nearest centre or visit citizensadvice.org.uk

To find out whether you have a local Macmillan benefits service, or for help from one of our cancer support specialists, call **0808 808 00 00**, or visit macmillan.org.uk/financialsupport

How we can help you

Macmillan Cancer Support

89 Albert Embankment,
London SE1 7UQ

General enquiries **020 7840 7840**. Questions about living with cancer?
Call free on **0808 808 00 00** (Mon–Fri, 9am–8pm). Alternatively, visit
macmillan.org.uk

Hard of hearing? Use textphone **0808 808 0121**, or Text Relay.
Non English speaker? Interpreters are available.

Macmillan Cancer Support improves the lives of people affected by cancer. We are a source of support: providing practical, medical, emotional and financial help. We are a force for change: listening to people affected by cancer and working together to improve cancer care locally and nationally.

We have a wide range of services and activities that might be of help and interest.

Clear, reliable information

We provide expert, up-to-date information about cancer – the different types, tests and treatments, and living with the condition.

We can help you by phone, email, via our website and publications, or in person. And our information is free to all – people with cancer, families and friends, as well as professionals.

Just call and speak to one of our cancer support specialists. Or visit one of our information and support centres – based in hospitals, libraries and mobile centres – and speak with someone face-to-face.

Disclaimer

We make every effort to ensure that the information we provide is accurate and up-to-date. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third party information such as information on websites to which we link.

We feature real life stories in all our articles.

Some photographs are of models.

Thanks

This booklet has been written and revised by a welfare rights adviser and edited by Macmillan Cancer Support's Information Development team. It has been approved by the financial support programme manager.

With thanks to the people affected by cancer who helped review this edition.

Sources

Advisernet. www.citizensadvice.org.uk/index/adviser_resources/advisernet (accessed February 2010).

www.direct.gov.uk (accessed March 2010).

www.dwp.gov.uk (accessed March 2010).

www.rightsnet.org.uk (accessed March 2010).

Disability Rights Handbook (34th edition). April 2009. Disability Alliance.

Welfare benefits and tax credits handbook. 2009/10. Child Poverty Action Group.

Macmillan Cancer Support improves the lives of people affected by cancer. We provide practical, medical, emotional and financial support and push for better cancer care.

One in three of us will get cancer.
Two million of us are living with it.
We are all affected by cancer.
We can all help. We are Macmillan.

General enquiries 020 7840 7840
Questions about living with cancer?
Call free on 0808 808 00 00
(Mon–Fri 9am–8pm)

Alternatively, visit macmillan.org.uk
Hard of hearing? Use textphone
0808 808 0121, or Text Relay.
Non English speaker? Interpreters available.

© Macmillan Cancer Support, April 2010, 2nd edition,
MAC12731_10
Macmillan Cancer Support, registered charity in England and Wales
(261017), Scotland (SC039907) and the Isle of Man (604).

Next planned review: 2011

 This paper is 100% recycled – please recycle



**WE ARE
MACMILLAN.
CANCER SUPPORT**