

## Financial support - benefits

This information is about benefits. This information covers:

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

We hope this fact sheet answers your questions.

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 (say “xxxx”).

There is more cancer information in [language] at [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

## What are benefits?

Benefits are payments from the government to people who need financial help. When you have cancer, you might be able to get benefits because you:

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

There are many different benefits. Here 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
- you are an asylum seeker.

The rules can be hard to understand. You can call Macmillan for free on 0808 808 00 00 and speak to one of our welfare rights advisers for advice.

## 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 who cannot work because they are ill or have a disability. You may also be able to get this benefit if you can only do a small amount of work.
- **Universal Credit** is for people under retirement age who do not earn much money or cannot work. It can include money for basic living costs, looking after children and housing.

## If you have care or mobility needs

- **Personal Independence Payment** is for people aged 16 to State Pension age who have problems moving around or looking after themselves. You must have had these problems for at least 3 months. You must expect to have them for at least 9 more months.
- **Attendance Allowance** is for people at or above State Pension age who have problems looking after themselves. This can be because they are ill or have a disability. For example, you might need help with things like getting out of bed, having a bath or getting dressed. You must have needed this help for at least 6 months.
- If your cancer cannot be cured, and your doctor thinks you may live for less than 6 months, you may be able to get Personal Independence Payment or Attendance Allowance under special rules. These rules mean you can get the benefit quickly and at the highest amount. Your doctor or nurse can help you with this.

## If you look after someone with cancer

- **Carer's Allowance** is for people looking after someone who needs a lot of help. 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 if you have to stop working, or work less, 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 Carer's Credit.

## 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](http://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.

## Help with housing costs

- **Universal Credit** has replaced Housing Benefit for most people. You may be able to get a payment to help with your rent or other housing costs.
- If you are still eligible for **Housing Benefit**, the amount you can get depends on where you live, your age and the number of bedrooms you have.

## 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** if you live in England, Scotland or Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

## How Macmillan can help you

Macmillan is here to help you and your family. You can get support from:

- **The Macmillan Support Line (0808 808 00 00)**. 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 answer medical questions, give you information about financial support, or talk to you about your feelings. The phone line is open 7 days a week, 8am to 8pm.
- **The Macmillan website (macmillan.org.uk)**. Our site has lots of English information about cancer and living with cancer. There is more information in other languages at **macmillan.org.uk/translations**
- **Information and support services**. At an information and support service, you can talk to a cancer support specialist and get written information. Find your nearest centre at **macmillan.org.uk/informationcentres** or call us. Your hospital might have a centre.
- **Local support groups** – At a support group you can talk to other people affected by cancer. Find a group near you at **macmillan.org.uk/supportgroups** or call us.
- **Macmillan Online Community** – You can also talk to other people affected by cancer online at **macmillan.org.uk/community**

## More information in [language]

We have information in [language] about these topics:

<p><b>Types of cancer</b></p> <ul style="list-style-type: none"><li>• Breast cancer</li><li>• Large bowel cancer</li><li>• Lung cancer</li><li>• Prostate cancer</li></ul> <p><b>Treatments</b></p> <ul style="list-style-type: none"><li>• Chemotherapy</li><li>• Radiotherapy</li><li>• Surgery</li></ul>	<p><b>Coping with cancer</b></p> <ul style="list-style-type: none"><li>• If you're diagnosed with cancer – A quick guide</li><li>• Claiming benefits</li><li>• Eating problems and cancer</li><li>• End of life</li><li>• Financial support – benefits</li><li>• Financial support – help with costs</li><li>• Healthy eating</li><li>• Tiredness (fatigue) and cancer</li><li>• Side effects of cancer treatment</li><li>• What you can do to help yourself</li></ul>
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To see this information, go to [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

### Speak to us in [language]

You can call Macmillan free on **0808 808 00 00** and speak to us in [language] through an interpreter. You can talk to us about your worries and medical questions. Just say [language] in English when you call (say “xxxxx”).

We are open 7 days a week, 8am to 8pm.

## References and thanks

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

This information is based on the Macmillan booklet **Help with the cost of cancer**. We can send you a copy, but the full booklet is only available in English.

This information has been reviewed by relevant experts and approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Roy Beeson, Advice Service Manager, Disability Solutions West Midlands; Justine Burton, Macmillan Welfare Rights Team Technical Lead; Denise Forde, Macmillan Welfare Rights Adviser, Anthony Martin, Macmillan Benefit Service Partnerships Manager; Andrew Montgomery, Macmillan Benefit Service Partnerships Manager; Kathryn Phillips, Macmillan Welfare Rights Technical Lead; and Tina Smith, Macmillan Welfare Benefits Manager, Neath Port Talbot Council.

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 **bookletfeedback@macmillan.org.uk**

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We make every effort to ensure that the information we provide is accurate but it should not be relied upon to reflect the current state of medical research, which is constantly changing. If you are concerned about your health, you should consult your doctor. 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.

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