

# Help with the cost of cancer

**in England, Scotland,  
Wales and Northern Ireland**



# About this booklet

This booklet is about getting benefits and other financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland. It is for anyone living with cancer and their family, friends and carers.

This booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan's money advisers.

## How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the [contents list](#) to help you. It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

On [pages 218 to 231](#), there are details of other organisations that can help. There is also [space to write down questions and notes](#).

If you find this booklet helpful, you could pass it on to your family and friends. They may also want information to help them support you.

This booklet is also available as an audiobook. Visit [macmillan.org.uk/audiobooks](https://macmillan.org.uk/audiobooks) or call **0808 808 00 00**.

## Using the attached leaflet

Attached to this booklet is our [Finding the right benefits and help](#) leaflet. You can use it as a quick guide to help you find the information you need.

## Using the glossary

Some of the words used to talk about benefits can be confusing. In this booklet, these words are in bold once in each section where they are used. We explain these words in the [glossary](#).

## Quotes

In this booklet, we have included quotes from people living with cancer. These are from people who have chosen to share their story with us. To share your experience, visit [macmillan.org.uk/shareyourstory](https://macmillan.org.uk/shareyourstory)

## For more information

If you have questions or are worried about money, call our money advisers free on the Macmillan Support Line on **0808 808 00 00**. They can give you information, help you deal with money worries, and recommend other useful organisations that can help.

If you are deaf or hard of hearing, call us using Relay UK on **18001 0808 808 00 00**, or use the Relay UK app.

If you would prefer to speak to us in another language, interpreters are available. We have some information in different languages and formats, including audio, easy read, Braille, large print, interactive PDFs and translations. To order these, visit [macmillan.org.uk/otherformats](https://macmillan.org.uk/otherformats) or call **0808 808 00 00**.

## Our online financial support

Our online financial support includes a quick benefits calculator. You can find out which benefits you may be entitled to. Visit [finance.macmillan.org.uk](https://finance.macmillan.org.uk)

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# Understanding benefits

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# What are benefits?

**Benefits** are payments from the government to people who need financial help. When you are affected by cancer, you may be able to get benefits to:

- help with extra costs
- support you if you need to stop working.

The benefits system can be hard to understand. Sometimes the rules are complicated, and some benefits overlap in ways that affect what you get. The following can help you get the support you need:

- Call us free on **0808 808 00 00** to talk to a Macmillan money adviser, Monday to Friday, 8am to 6pm.
- Use the [Finding the right benefits and help](#) leaflet to find out about the benefits you might be able to get. You can use this leaflet as your quick guide to help you find what you need more easily.
- Use our online benefits calculator to get estimates of which benefits you may be entitled to. Visit [finance.macmillan.org.uk](https://finance.macmillan.org.uk)

## Who manages benefits?

These are the main organisations that manage most benefits in the UK:

- The [Department for Work and Pensions \(DWP\)](#) manages benefits for people who live in England, Scotland or Wales. This includes different services, such as local Jobcentre Plus offices.
- [Social Security Scotland](#) manages some benefits for people who live in Scotland. This includes Carer Support Payment, Adult Disability Payment, Child Disability Payment and Pension Age Disability Payment.
- The [Department for Communities \(DfC\)](#) manages benefits for people who live in Northern Ireland. This includes different services, such as Jobs and Benefits offices, Social Security offices and the Northern Ireland Pension Centre.

The NHS provides some benefits, such as help with health costs. Local councils provide other benefits, such as Council Tax Reduction. HM Revenue and Customs (HMRC) provides Child Benefit.

There are some differences in the benefits systems depending on where you live in the UK. We explain these in this information.

Call the Macmillan money advisers free on  
**0808 808 00 00**, Monday to Friday, 8am to 6pm.





## Who can claim benefits?

Each benefit has rules about who can claim. You can find out more about the rules for each benefit in the sections that follow.

You might only be able to claim a benefit for certain reasons. These reasons include:

- If you have a health problem, such as cancer or cancer treatment, that makes it difficult to look after yourself.
- If your **income** or savings are less than a certain amount. These are called income-related or **means-tested benefits**.
- If you have paid enough **National Insurance** contributions. These are called contribution-based benefits or contributory benefits.

### If you are self-employed

If you are self-employed, the rules about benefits are often the same. But it can be more complicated to work out how the rules apply to you. Our Macmillan money advisers can help you understand what support you may be eligible for. Call **0808 808 00 00**, Monday to Friday, 8am to 6pm. We have more information in our booklet [Self-employment and cancer](#).

## National Insurance and benefits

National Insurance is money collected by the government. It is normally collected from your earnings (wages). The government uses the money to pay for benefits and public services, such as the NHS.

For some benefits, you need to have paid a certain amount of National Insurance to be able to claim. This includes the [State Pension](#).

If you are not earning, or not earning a high enough amount, you do not pay National Insurance. You may be able to get

National Insurance credits instead. These credits may mean you can still get contribution-based benefits and qualify for a State Pension in the future.

You can check how much National Insurance you have paid in the following ways:

- visit [gov.uk/check-national-insurance-record](https://www.gov.uk/check-national-insurance-record)
- request a statement online at [tax.service.gov.uk/shortforms/form/NIStatement](https://tax.service.gov.uk/shortforms/form/NIStatement)
- call the National Insurance helpline on **0300 200 3500** or textphone **0300 200 3519** to ask for a statement.

## Changes to benefits in Scotland

In Scotland, some benefits are changing. These include:

- Adult Disability Payment has replaced Personal Independence Payment (PIP) and Disability Living Allowance (DLA) for adults.
- Carer Support Payment has replaced Carer's Allowance.
- Child Disability Payment has replaced DLA for children.
- Pension Age Disability Payment has replaced Attendance Allowance.

If you live in Scotland and currently get 1 of the old benefits, you do not need to apply for the new benefit. The [DWP](#) and [Social Security Scotland](#) will move you to the new benefit without you having to do anything.

The DWP will continue to pay your benefit until you start getting the new benefit. You do not need to contact the DWP to stop your payments. To learn more, visit [mygov.scot/browse/benefits](https://mygov.scot/browse/benefits)

## The benefit cap

There may be a limit on the total amount of benefits you can get. This is called the **benefit cap**. It applies to most people aged 16 or over who have not reached [State Pension](#) age.

There are some exceptions to this. For example, your benefits may not be capped because of health issues or low income.

You can get a full list of the exceptions in the following ways:

- visit [gov.uk/benefit-cap/when-youre-not-affected](https://gov.uk/benefit-cap/when-youre-not-affected)
- call **0808 808 00 00** to speak to a Macmillan money adviser.

### Benefit cap limits

If the cap applies to you, the limit on your benefits depends on whether:

- you live in London
- you are single
- your children live with you if you are single.

For more information on the amounts you can claim, visit [gov.uk/benefit-cap/benefit-cap-amounts](https://gov.uk/benefit-cap/benefit-cap-amounts)

### If you live in Northern Ireland

In Northern Ireland, some people affected by the benefit cap may get a Welfare Supplementary Payment. This payment is the same as the amount of money they have lost under the benefit cap.

To learn more about Welfare Supplementary Payments:

- visit [nidirect.gov.uk](https://nidirect.gov.uk)
- call the Welfare Supplementary Payments team on **0800 587 0971** or textphone **0800 587 0973**.

# Terminal illness (special rules)

If you are terminally ill, you can apply for some benefits using a process called **special rules**. The process can help people nearing the end of life get easier access to some benefits.

The rules are different depending on:

- where you live in the UK
- which benefit you are applying for.

You can apply with special rules if your GP, doctor or specialist nurse completes a form saying you have a terminal illness.

## What does terminal illness mean?

A person is terminally ill if their illness is likely to end their life.

In England, Wales and Northern Ireland the special rules apply to people who are likely to have less than 12 months to live.

The rules in Scotland do not use this timeframe.

## Applying under special rules

Special rules can be used for:

- [Employment and Support Allowance \(ESA\)](#)
- [Personal Independence Payment](#)
- [Disability Living Allowance \(DLA\) for children](#)
- [Attendance Allowance](#)
- [Universal Credit](#)
- [Adult Disability Payment](#)
- [Child Disability Payment](#)
- [Pension Age Disability Payment](#).

If you apply for benefits under special rules, you can avoid extra assessments. You are automatically paid the higher rate, except for the mobility part of PIP and DLA. You must still apply for those parts, but the process may be shorter.

When you apply for the benefit, you must explain that you are claiming under special rules. Your doctor or nurse must also complete:

- an SR1 form – if you are claiming ESA, PIP, DLA, AA or Universal Credit
- a BASRiS form – if you live in Scotland and are claiming Adult Disability Payment, Child Disability Payment or Pension Age Disability Payment.

They send the form to the organisation that manages the benefit you are applying for. These include:

- the [Department for Work and Pensions \(DWP\)](#)
- [Social Security Scotland](#)
- the [Department for Communities \(DfC\)](#).

If you get benefits under special rules, you usually have them for a period of 3 years. They will be reviewed again after this time if you live longer than originally expected.

In Scotland, there is no time limit for getting Adult Disability Payment, Child Disability Payment or Pension Age Disability Payment under special rules.



# Keeping a diary

Recording the problems you have every day in a diary can help show:

- how your condition affects you
- how often you are affected
- that you have problems looking after yourself.

This may help you if you are trying to claim benefits for a disability or illness. You can send your diary as supporting evidence along with your claim form.

Other evidence could include reports or care plans from your GP, doctor, nurse or other healthcare professionals.

If you cannot do an activity, such as washing or getting dressed, think about the following things:

- Do you need help to do a task?
- What help do you need?
- How long does the activity or task take?
- Does it cause you pain or discomfort?

We have included an example in the diary for you to use on [pages 16 and 17](#).

We have more information if you have mobility problems. Visit [macmillan.org.uk/mobility](https://www.macmillan.org.uk/mobility) You may also find our booklet [Going home from hospital](#) useful.



# Task diary

Day	Task	What problems I had or what help I needed	How long it took	How many times in the day I needed that help
Sunday	Dressing and undressing	I need help dressing my upper body because I wear a support sleeve on my right hand. I am right-handed and due to movement restriction in my arm and fingers, I cannot fasten my bra, cardigans and blouses.	It took 25 minutes today – it takes me at least 20 minutes every time I get dressed or change my clothes.	I did not get dressed today because my arm has been very swollen and painful, and the medication I have taken for this has made me tired.

# Questions you may have about benefits

You may find it hard to understand the [benefits you can get](#) or how to make a claim. We have tried to answer some common questions. But if you are still unsure, you can contact our money advisers.

## What happens if my situation changes?

If you are getting benefits, these may be affected if there are changes to:

- your income, savings or property
- your partner's income, savings or property
- the people who live with you and their financial situations
- where you live
- your health.

Some benefits may also be affected if you have a long stay in hospital or go abroad. This normally applies if either lasts for 4 weeks or more.

If you are aged under 18 on the day you go into hospital, disability benefits can be paid regardless of how long your stay is.

Not every change will affect your benefits. But if you are not sure, you should tell the service that pays your benefits about the change. Not telling them could mean you are missing out on extra money. Or you may be paid money you have to pay back.

## Can I challenge a benefits decision?

If you disagree with a decision about your benefits, you may be able to ask for it to be reviewed again. For example, you might ask for this if you are refused a benefit or paid less than you think you should get.

The process varies depending on the organisation providing the benefit. Find out more about how this works from:

- the Department for Work and Pensions – [gov.uk/mandatory-reconsideration](https://gov.uk/mandatory-reconsideration)
- Social Security Scotland – [mygov.scot/disagree-decision/how-to-challenge-a-decision](https://mygov.scot/disagree-decision/how-to-challenge-a-decision)
- the Department for Communities – [nidirect.gov.uk/appeal-benefits-decision](https://nidirect.gov.uk/appeal-benefits-decision)

Challenging a benefits decision can be complicated. You can speak to our money advisers.

You may also be able to meet a welfare rights adviser in person through a local service. This depends on where you live. Visit [macmillan.org.uk/inyourarea](https://macmillan.org.uk/inyourarea) to find out if this is possible.

Call our Macmillan money advisers free on  
**0808 808 00 00**, Monday to Friday, 8am to 6pm.



## Can I get benefits if I was 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 seeking asylum.

If you have lived abroad, you may not be able to get some benefits when you first make a claim, even if you were born in the UK.

The rules are complicated. They may depend on which country you and your family are from.

You can get advice from [Law Centres](#), [Advice NI](#) and [Citizens Advice](#). Or you could speak to our money advisers. Our Support Line has an interpretation service in over 200 languages. Call **0808 808 00 00** and say, in English, the language you want to use.

We have a factsheet about claiming benefits, which we have translated into different languages. You can find this at [macmillan.org.uk/translations](https://macmillan.org.uk/translations)



## Can benefits be backdated?

Some benefits can be backdated. This means you can be paid the benefit for a period before you made your claim. You need to ask for this on your application.

Not all benefits can be backdated. You should try to apply for any benefits as soon as possible or you may miss payments. You can speak to our money advisers to find out more.

## Who can help me apply for benefits?

You can speak to a Macmillan money adviser by calling our Support Line on **0808 808 00 00**, Monday to Friday, 8am to 6pm. They are trained to help you get any benefits you may be entitled to.

You may also be able to meet a welfare rights adviser in person through a local service. This depends on where you live. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if this is possible.

Other organisations can also help you get the financial support you need. These include:

- your local [Citizens Advice](#) in England, Scotland and Wales
- [Advice NI](#) in Northern Ireland.

## What information is helpful when I speak to an adviser?

It is helpful to have as much information as possible ready if you are contacting an adviser about benefits. Try to have the following information:

- any forms you need help with
- details of your income – for example, recent payslips
- if you have a partner, details of their income
- details of any savings or investments – for example, recent bank statements
- details of expenses such as rent, mortgage payments and council tax
- your National Insurance number.

For health related benefits, also try to have:

- a record of your diagnosis
- details of your medical condition and treatments, including the names of any medicines you are taking
- contact details for your GP, your cancer doctor and any other health or social care professionals you regularly meet with.

If you already get benefits, you should also have:

- details of any benefit payments – for example, bank or Post Office account statements, or recent award letters
- letters about your existing benefits, including letters about any benefit applications that were not successful.







# If you cannot work or have a low income

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# Support from your work

There are different ways your employer can support you during a cancer diagnosis and treatment. There are laws in place to stop discrimination and schemes to help both you and your employer during this time.

## Sick pay

If you work for an employer and take time off sick, you may be able to get sick pay. This could be 1 of the following:

- Statutory Sick Pay (SSP) – this is money most workers can get if they are too sick to work.
- Occupational or company sick pay – this is a company's own sick pay scheme. If your employer has one, it will be written into your contract. The scheme may give you more money by adding an extra amount to SSP. Some employers pay staff in full for a certain number of sick days. Speak to your manager or HR department, if you have one, to learn what sick pay they offer and how to claim.

Your employer will pay SSP for up to 28 weeks. You can claim if you meet any of the following criteria:

- If you are off work sick for 4 days in a row or more, including non-working days.
- If you earn at least the Lower Earnings Limit (LEL) a week on average. The government sets the LEL each tax year. To check the current amount, visit [gov.uk](https://www.gov.uk)
- If you tell your employer you are sick before their deadline, or within 7 days if they do not have one.

If you do not get SSP or your SSP payments are going to end soon, your employer should give you a form called SSP1. If you are still getting SSP, it tells you when your last payment will be.

The form can help you apply for other **benefits**. You need it if you want to apply for a benefit called [Employment and Support Allowance \(ESA\)](#). You cannot get ESA at the same time as getting SSP from an employer. But you can apply for ESA up to 3 months before your SSP ends.

The SSP1 form can also support an application for Universal Credit. Depending on your **income**, you may be able to claim Universal Credit at the same time as getting SSP.

## **If you are self-employed**

If you are self-employed, you will not get sick pay. But you can still apply for other benefits if you cannot work or your income decreases. For example, if you lose some of your income, you may be able to get:

- [Employment and Support Allowance \(ESA\)](#)
- [Universal Credit](#).

If you already get other benefits, such as [Housing Benefit](#), get advice before applying for Universal Credit. These benefits will stop, and you may get less money if you apply. You can speak to our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm.

We have more information in our booklet [Self-employment and cancer](#), which you may find helpful.

## Employment rights

Your employer should try to support you at work. They should make **reasonable adjustments** to help you do your job during and after cancer treatment. Reasonable adjustments are changes to the workplace or your job that allow you to keep working or return to work.

There are laws that protect you from being treated unfairly at work because of cancer. These are:

- the Equality Act 2010 in England, Scotland and Wales
- the Disability Discrimination Act 1995 in Northern Ireland.

These laws protect employees and people who are applying for jobs. They can also sometimes help people who are self-employed. Carers are also protected from some types of discrimination.

We have more information you may find useful in our booklet [Your rights at work when you are affected by cancer](#).

## Access to Work

You may need help at work even after your employer has made reasonable adjustments. If you do, you can contact a government programme called [Access to Work](#). It offers advice and practical support if you have a long term health condition that affects how you do your job.

You will be offered support based on your needs. This may include a **grant** to help cover the costs of practical support in the workplace. An Access to Work grant may pay for:

- special aids, equipment or adaptations needed in the workplace
- travel to and from work if you cannot use public transport
- a support worker to help you at work.

You may not get a grant if you already receive certain benefits.

In England, Scotland and Wales, you can contact Access to Work:

- online at [gov.uk/access-to-work](https://www.gov.uk/access-to-work)
- on the phone – call **0800 121 7479** or use textphone **0800 121 7579**.

In Northern Ireland, you can contact Access to Work:

- by email – **healthandworksupportco-ordination@communities-ni.gov.uk**
- if you use British Sign Language (BSL) or Irish Sign Language (ISL), by video relay – find out more at [nidirect.gov.uk/articles/access-work-practical-help-work](https://nidirect.gov.uk/articles/access-work-practical-help-work)

You can also ask to speak to a work coach or Disability Employment Advisor (DEA) at your local [Jobcentre Plus](#) or Jobs and Benefits office or Jobcentre.

## Income tax refund

You may be able to get a tax refund if you stop work or your income decreases. You should also check you are paying the correct amount of tax if your situation changes. Your employer may be able to organise this.

You can apply for a tax refund online at [gov.uk/claim-tax-refund](https://www.gov.uk/claim-tax-refund) or contact HM Revenue and Customs (HMRC) on **0300 200 3300**.

# Employment and Support Allowance

Employment and Support Allowance (ESA) is a benefit for people under **State Pension** age who have an illness or disability that affects how much they can work. It is a good idea to speak to a welfare rights adviser to understand whether you can make a claim.

ESA can provide:

- money to help with living costs if you cannot work
- support to return to work if you can.

There are different types of ESA:

- Old style ESA includes both contribution-based ESA and income-related ESA.
- New style ESA includes only contribution-based ESA. Income-related ESA has been replaced by [Universal Credit](#).

You may be able to claim new style ESA if you have paid enough National Insurance within the last 2 to 3 years. You can check your National Insurance record on [gov.uk](#)

You can only make a new claim for new style ESA. You can continue claiming contribution-based ESA and income-related ESA if you have an existing claim.

If your income and savings are low, you could get Universal Credit at the same time or instead of new style ESA. If you get both benefits, your Universal Credit payment will be reduced by the amount you get for new style ESA.

Get advice before claiming [Universal Credit](#) if you are already receiving old style ESA or [Housing Benefit](#).

## Who can claim ESA?

You can apply for ESA if you are:

- employed
- self-employed
- unemployed
- a student.

In most cases, you cannot claim ESA if you are working. But you may be allowed to do some hours of work. This is called permitted work.

## How much you could get

You will be paid the assessment rate while a decision is made about your ESA claim. The assessment period is 13 weeks.

After you have been assessed, you will learn whether you qualify for an extra amount of ESA. If you do, you will be put into 1 of these groups:

- **Work-related activity group** – for people who have limited capability for work (LCW) but can do some activities that may help them work in the future.
- **Support group** – for people with an illness or disability that means they have limited capability for work and work-related activity (LCWRA).

The amount you get is different in each group. Find out more at [gov.uk/employment-support-allowance/what-youll-get](https://www.gov.uk/employment-support-allowance/what-youll-get)

The payments you get may change. For example, you may be in the Support group while you have cancer treatment. But when treatment has finished, you may be put in the Work-related activity group to help you prepare for a return to work. This would depend on many things, including your treatment plan and expected outcome (prognosis).



## Applying for ESA

If you live in England, Scotland or Wales, you can:

- apply online at [gov.uk/employment-support-allowance/how-to-claim](https://www.gov.uk/employment-support-allowance/how-to-claim)
- call the Jobcentre Plus new claims helpline on **0800 055 6688** or use textphone **0800 328 1344**
- use Relay UK on **18001** then **0800 055 6688** if you cannot hear or speak on the phone
- use the video relay service if you use British Sign Language.

If you live in Northern Ireland, you can:

- apply online at [nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance](https://nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance)
- call the ESA Centre on **0800 085 6318** or use textphone **0800 328 3419**
- use the video relay service if you use British Sign Language.

After you have applied, you will get a call or a letter to tell you what happens next. This might include a:

- new claim appointment with a work coach – this can be in person or over the phone
- [work capability assessment](#).

## ESA decision letter

You will get a letter explaining whether your claim has been successful, and the result of your assessment.

### Work-related activity group

If the assessment suggests there is some work-related activity you could still do, you will be placed in the Work-related activity group.

You need to have regular work-focused interviews with an adviser. They can help with things like job goals and improving your skills.

After an interview, you may have to do work-related activity. This does not mean you have to apply for a job. It could mean writing a CV, going on a training course or doing a work placement.

You will get the lower rate of ESA payment. If you claimed ESA before 3 April 2017, you may get an extra amount.

You can only get new style ESA for 1 year. After 1 year, the benefit will stop unless you either:

- ask to be put in the Support group and get accepted
- are on contribution-based ESA and qualify for the old style income-related ESA.

If you are worried that this time limit might affect you, speak to a welfare rights adviser as soon as possible. Or you can call our money advisers.

Call the Macmillan money advisers free on  
**0808 808 00 00**, Monday to Friday, 8am to 6pm.



## Support group

You will be placed in the Support group if your illness or disability makes it very difficult for you to work or do work-related activities. This includes if you are waiting for, having or recovering from certain cancer treatments, such as cancer drug treatments or radiotherapy.

You will not have work-focused interviews with an adviser or need to do any work-related activities. But you can ask to talk to a personal adviser.

There is no time limit on how long you can get ESA. You will get the higher rate of ESA payment.

## Permitted work

You may be allowed to do a certain amount of work while claiming ESA. This is called permitted work.

You can also do supported permitted work. This must be 1 of the following:

- Work as part of a hospital treatment programme. The work is done under medical supervision while you are in hospital.
- Work that is supervised by someone whose job is to help arrange work for Disabled people.

You can also do unpaid voluntary work, or unpaid work experience. This must be approved by:

- the [Department for Work and Pensions \(DWP\)](#) in England, Scotland and Wales
- the [Department for Communities \(DfC\)](#) in Northern Ireland.

If you are going to start doing permitted, supported permitted or voluntary work, you must tell the service that provides your benefit. You should speak to a welfare rights adviser about permitted work before you start. They can talk to you about how it affects your benefits.

For more information on permitted work, visit [gov.uk/government/publications/employment-and-support-allowance-permitted-work-form/permited-work-factsheet](https://www.gov.uk/government/publications/employment-and-support-allowance-permitted-work-form/permited-work-factsheet)



# Universal Credit

Universal Credit is a benefit for people under State Pension age who are either:

- out of work – for example, because of an illness or caring responsibilities
- on a low income.

Universal Credit can include money for basic living costs, looking after children and housing. It has replaced these benefits:

- Income Support
- [Housing Benefit](#)
- Child Tax Credit
- Working Tax Credit
- income-based [Jobseeker's Allowance](#)
- income-related [Employment and Support Allowance \(ESA\)](#).

If you currently get any of these benefits and your circumstances change, you may have to claim Universal Credit instead. You can speak to a welfare rights adviser to find out more.

You may be able to get Universal Credit at the same time as other benefits, such as [Statutory Sick Pay](#) or new style [ESA](#). But some of these benefits may be treated as income and lower the amount of Universal Credit you get.

For more information, call our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if you can visit a Macmillan money adviser in person.

If you have a terminal illness, you can claim Universal Credit under

**special rules.** This means you will get the limited capability for work and work-related activity (LCWRA) part of Universal Credit. We have [more information about special rules](#).

## Who can claim Universal Credit?

You may be able to get Universal Credit if you:

- are on a low income or out of work
- are aged 18 or over (or aged 16 or over in certain cases)
- are not in full-time education or training – unless exceptions apply, for example – if you get Personal Independence Payment and cannot work because of ill health
- and your partner have £16,000 or less in savings between you
- live in the UK.

You can find more information about who can claim at [gov.uk/universal-credit/eligibility](https://www.gov.uk/universal-credit/eligibility)

If you live with a partner, you must make a joint claim as a couple. Both of your incomes and savings will be considered, and you will get a single monthly payment for your household. Your claims will be linked.

A 'couple' means 2 people living in the same household who are:

- married to each other
- civil partners
- living together as if they are married.

A mixed age couple means 1 person is over State Pension age and the other person is under. If you are a mixed age couple, you can claim Universal Credit until you have both reached State Pension age.

## How much you could get

The amount of Universal Credit you get depends on your income, savings and circumstances. It may also depend on the income, savings and circumstances of people living with you.

Universal Credit is paid monthly in arrears. You usually need to wait about 5 weeks for your first payment. You can apply for an advance payment to help you budget. This advance payment is a loan that you have to pay back within 24 months. This is done by reducing your future Universal Credit payments. These repayments can be delayed for up to 3 months, depending on your circumstances.

To learn how much money you may be able to get, visit [gov.uk/universal-credit/what-youll-get](https://www.gov.uk/universal-credit/what-youll-get)

### Extra payments (elements)

You may also get extra Universal Credit payments in certain situations. These extra payments are called elements. These include the following:

- You may get the **child element** if you are responsible for a child who lives with you. This means a child aged under 16. But in some cases, it could mean a young person aged under 20 who is in full-time education or doing certain training. If you have children who were born on or after 6 April 2017, you can usually only get this element for up to 2 children. There are some exceptions, so check with an adviser if you have 3 or more children. Extra money is added if the child or young person has a disability, no matter how many children you have.
- You may get the **childcare element** if you pay for childcare while working. You may be able to claim back up to 85% of your childcare costs.



- You may get the **limited capability for work and work-related activity (LCWRA) element** if you have a limited ability to work and cannot do work-related activities because of a disability or health condition.
- You may get the **carer element** if you provide at least 35 hours of care a week for someone who is severely disabled. You can either get the carer element or the LCWRA element, but not both. You get whichever is more. If you are part of a couple, 1 of you can get LCWRA and the other can get the carer element.
- You may get the **housing element** if you meet certain criteria. This helps with rent or service charges.

You can find out more about extra payments at [gov.uk/universal-credit/what-youll-get](https://www.gov.uk/universal-credit/what-youll-get)

Getting Universal Credit may make you eligible for other help, such as:

- [free prescriptions](#)
- [free school meals](#).

## Applying for Universal Credit

You can apply for Universal Credit online at [gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)

You will need to create an online account. Once you have set up your Universal Credit account, you can log in at any time to check or update your claim.

You will need access to a computer and the internet, an email address and a phone number. If you do not own a computer, we recommend you visit your local library to access a computer. You could also ask a friend or family member to help.

If you cannot make an online application, you can apply by calling the Universal Credit helpline.

In England, Scotland and Wales:

- call **0800 328 5644** or **0800 328 1744** for Welsh language or use textphone **0800 328 1344**
- if you cannot hear or speak on the phone, use Relay UK on **18001** then **0800 328 5644**
- if you use British Sign Language, use the video relay service.

In Northern Ireland:

- call **0800 012 1331** or use textphone **0800 012 1441**
- if you use British Sign Language or Irish Sign Language, use the video relay service.

It helps to provide as much information as you can, such as:

- your bank, building society or credit union account details
- an email address
- details of your income, savings, investments, housing and any childcare costs
- details of your health condition.

## Providing information about your health condition

You will be asked whether you have a health condition that affects your ability to work as part of your to-do list. If you have cancer, you should answer 'yes' here. You will be automatically referred for a [Work Capability Assessment \(WCA\)](#). This is used to assess how much your health condition affects your ability to work.

You should upload any copies of medical evidence to your online account, if possible.

Once you have finished all the questions in a section, you will not be able to edit your answers until all other sections are completed. You will then need to sign a declaration to confirm that all the information is correct.

## Meeting and assessment

Once you have applied, you will have a meeting, usually at your local Jobcentre. This must be arranged within 10 working days. If you cannot attend the appointment because of your condition or treatment, it is important to let them know. Your claim may be cancelled if you do not do this.

You do not have to have a meeting or assessment if you are claiming under [special rules](#).

At the meeting you talk about your [claimant commitment](#) and any assessments you need. You also need to provide proof of identity. You can do this through the online application process or at your meeting. For example, you can confirm your identity by showing your passport or driving licence.

## Claimant commitment

Your claimant commitment is a written record of what you agree to do to if you get Universal Credit. You must accept the agreement unless you are terminally ill and applying under [special rules](#). You can refuse to enter into the agreement, but this means you will not be able to claim Universal Credit.

The agreement is based on your individual situation. For example, you may currently have a limited ability to work, but are expected to get better. Your claimant commitment might say you should prepare for work as much as you can.

If you do not keep to your claimant commitment, your benefit could be stopped or reduced. It is important to make sure the agreement reflects what you can and cannot do.

You can ask for your claimant commitment to be reviewed if:

- your circumstances change
- you do not think it fairly reflects your circumstances.

## **Work capability assessment**

A work capability assessment checks how an illness or disability affects your ability to work. It can help decide what your responsibilities are in your claimant commitment. If it shows you have a limited ability to work and do work-related activities, it may help you claim an extra amount of Universal Credit.

In England, Scotland and Wales, before the assessment you complete a questionnaire. This is called a UC50 form if you are only applying for Universal Credit. It is an ESA50 form if you are also applying for new style ESA.

We have more information about the [work capability assessment](#).

# Work capability assessments

If you are applying for ESA or Universal Credit and you cannot work due to illness or treatment, you may need to have a work capability assessment. This helps show how your illness or disability affects your ability to work.

As part of the assessment, you complete a Capability for Work questionnaire. The form is called:

- ESA50 – if you are applying for ESA
- UC50 – if you are applying for Universal Credit in England, Scotland or Wales.

You will be sent the form in the post. You can also download it online. Visit [gov.uk/government/publications/capability-for-work-questionnaire](https://www.gov.uk/government/publications/capability-for-work-questionnaire) You need a printed copy because it must be signed by a healthcare professional.

The questionnaire asks about:

- health conditions, including cancer
- your treatment
- how your health affects your daily tasks and mental health.

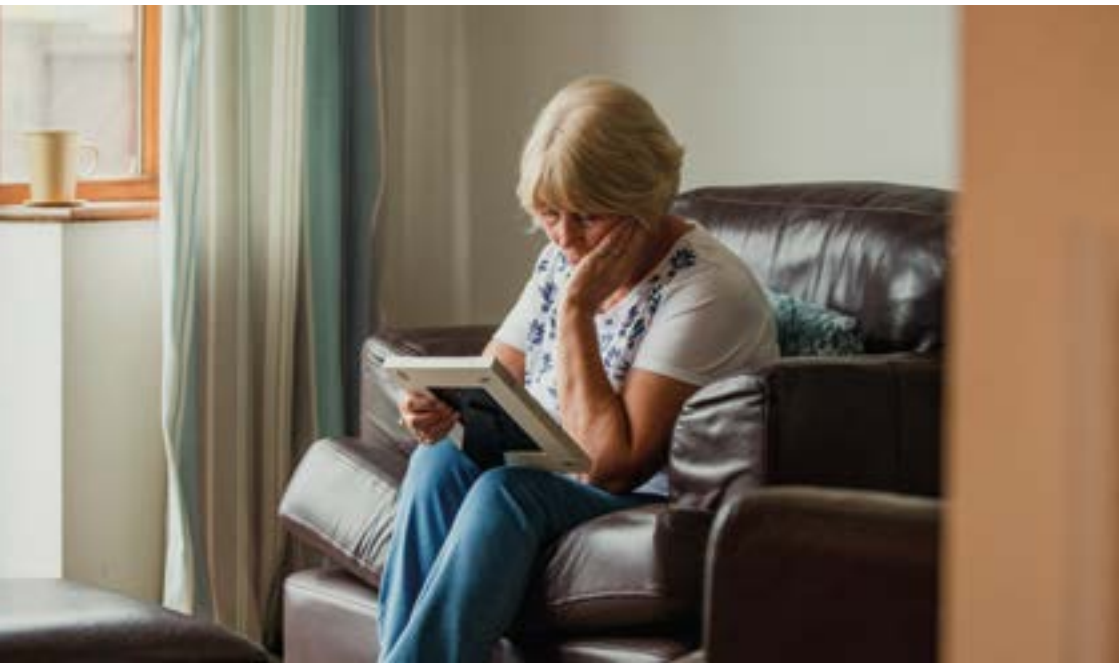
Recording the problems you have every day in a diary can help to show:

- how your condition affects you
- that you have problems looking after yourself.

You can send your diary as supporting evidence along with your claim form. Other evidence could include reports or care plans from your GP, cancer doctor, specialist nurse or other healthcare professionals. Our [benefits diary](#) includes an example entry you may find helpful.

It is important you complete and return the questionnaire by the date given to you – this is usually within 4 weeks of receiving it. This is to make sure you get your full payment as quickly as possible. You can find the exact date on the letter included with the form.

You can access the form in different formats, such as Braille, large print, or audio. Contact the [Department for Work and Pensions \(DWP\)](#) or [NI Direct](#) to request this.



## Having the assessment

In England, Scotland and Wales, the work capability assessment is done by a provider on behalf of the Department for Work and Pensions.

In Northern Ireland, it is done by the Medical Support Services.

They will contact you to tell you whether you need an assessment. Assessments can be in person, by video call or on the phone. They will tell you how your assessment will take place.

You can find more information about assessments in:

- England, Scotland and Wales  
at [gov.uk/guidance/find-your-health-assessment-provider](https://www.gov.uk/guidance/find-your-health-assessment-provider)
- Northern Ireland  
at [nidirect.gov.uk/articles/employment-and-support-allowance](https://nidirect.gov.uk/articles/employment-and-support-allowance)

Some people may not have any assessments. For example, this could be if you are:

- waiting for, having, or recovering from cancer drug treatment or radiotherapy
- terminally ill and claiming under [special rules](#) – you will be placed in the Support group.

If these apply, you will be placed in the [Support group](#).



# Jobseeker's Allowance

Jobseeker's Allowance (JSA) is a benefit for people under State Pension age who are unemployed, but able to work. It gives you a weekly income while you search for work.

There are different types of JSA.

- Old style JSA included income-based JSA and contribution-based JSA.
- New style JSA includes contribution-based JSA.

Income-based JSA has been replaced by [Universal Credit](#).

You can only make a new claim for new style JSA. New style JSA is for people who have paid enough **National Insurance**, usually in the last 2 to 3 years.

## Who can claim?

You can claim JSA if you are:

- living in the UK
- aged 18 or over
- under State Pension age
- not in full-time education
- not working, or working less than 16 hours a week on average
- fit for work
- available for work and actively looking for work.

In Northern Ireland, you cannot claim JSA if you are in certain types of education or getting certain other benefits. For more information, call our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if you can visit a Macmillan money adviser in person.

## New style Jobseeker's Allowance and other benefits

Depending on your situation, you may also be entitled to other benefits, such as:

- [help with council tax or rates](#)
- [Universal Credit](#).

If you qualify for both new style JSA and Universal Credit, your new style JSA payments will:

- count as income when claiming Universal Credit
- lower your Universal Credit payment by the same amount.

New style JSA lasts for 6 months. After this, you may qualify for Universal Credit if your income and savings are below a certain level. If you get Housing Benefit, this will stop when you apply for Universal Credit.

It may be helpful to speak to a welfare rights adviser about what is best for you. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if you can visit a Macmillan money adviser in person. For more information, call our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm.

You can backdate your claim by up to 3 months in certain circumstances.

## Applying for Jobseeker's Allowance

If you live in England, Scotland or Wales, you can apply:

- online at [gov.uk/jobseekers-allowance](https://www.gov.uk/jobseekers-allowance)
- through your local [Jobcentre Plus](#).

You must attend an interview with an adviser at your local Jobcentre Plus.

If you live in Northern Ireland, you can apply through the Jobseeker's Allowance Processing Centre. Call **0800 022 4250** or use textphone **0800 587 1297**. You must attend an interview with a work coach at your local Jobs and Benefits office. You can learn more at [nidirect.gov.uk/articles/jobseekers-allowance](https://nidirect.gov.uk/articles/jobseekers-allowance)

Advisers at your local [Jobcentre Plus](#) or Northern Ireland Social Security or [Jobs and Benefits office](#) will help you with your job search.



# If you have care or mobility needs

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**“ I was suffering financial worries. I was in a job with basic sick pay but had a house I was renting and bills to be paid. My Macmillan nurse helped me with Universal Credit and filling out the Personal Independence Payment form. This really helped me. ”**

James, diagnosed with brain tumour

# Personal Independence Payment (England, Wales and Northern Ireland)

Personal Independence Payment (PIP) is a benefit for people aged 16 to [State Pension](#) age who live in England, Wales or Northern Ireland.

If you live in Scotland, apply for [Adult Disability Payment](#).

PIP has 2 parts:

- a daily living part – if you have problems with everyday tasks
- a mobility part – if you have problems with moving around.

You may get 1 or both parts. You must have had these problems for 3 months and expect them to last for at least 9 months. This is unless you are [terminally ill](#).

It can take several months to assess a claim for PIP, unless the **special rules** for terminal illness apply. If you are not sure how long into the future your difficulties will last, you can make a claim and withdraw when the assessment date approaches if you do not feel it is still relevant to you.

PIP is not awarded on the basis of a cancer diagnosis. It is given based on how you manage daily living tasks such as washing, dressing, cooking and eating. These tasks can be affected by physical difficulties, but also by issues such as memory and concentration, or mental health issues such as anxiety and depression.

If you have reached State Pension age and are making a new claim, you should claim Attendance Allowance instead of PIP. If you have received PIP before reaching State Pension age, you can continue to get it.

## **DLA for adults in England, Wales and Northern Ireland**

In England, Wales and Northern Ireland, PIP has replaced an older benefit called Disability Living Allowance (DLA) for adults.

You cannot apply for DLA for adults now. If you have not reached State Pension age and are making a new claim, you must apply for PIP instead.

If you live in England or Wales and already get DLA for adults, the following will happen:

- If you were born before 9 April 1948, you will not be asked to move to PIP.
- If you were born after 9 April 1948, the DWP will write to you to tell you when your DLA will end. They will invite you to apply for PIP. You must apply within 4 weeks from the date on the letter.
- If you are getting DLA and tell the DWP that your circumstances have changed, you will have to apply for PIP. PIP will replace your DLA, even if it means you will get a lower amount.



If you live in Northern Ireland and already get DLA for adults, the following will happen:

- If you were born before 20 June 1951, you will not be asked to move to PIP.
- If you are already getting DLA and are over State Pension age with a lifetime award, your DLA will continue. You will not be reassessed for PIP.
- If the above do not apply, the DfC will write to you to tell you when your DLA will end. They will invite you to apply for PIP. You must apply within 4 weeks from the date on the letter. If you move from DLA to PIP but get less money, you may be able to get extra payments. This is called a supplementary payment. You can find out more about this at [nidirect.gov.uk/articles/personal-independence-payment-pip](https://nidirect.gov.uk/articles/personal-independence-payment-pip)

## Who can claim PIP?

To get PIP, you must:

- have problems with daily living tasks, moving around (mobility) or both
- have had these problems for 3 months and expect them to last for at least another 9 months – this timeframe does not apply if you are terminally ill
- have lived in England, Wales or Northern Ireland for at least 2 of the last 3 years – there are exceptions if you are terminally ill
- be in 1 of these countries when you apply – there are more rules if you live abroad or are not a British or Irish citizen.

It is also important to know that:

- you can claim PIP whether you are working or not
- you do not need to have paid **National Insurance** to claim PIP
- your **income** and savings do not affect your claim
- if you are awarded PIP, your other **benefits** are not reduced – they may even increase
- PIP payments are tax-free
- PIP is based on how your condition affects you, not on the condition you have
- you can still get PIP if you do not have a carer.

## **Terminal illness (special rules)**

If you are terminally ill, you can apply using a process called [special rules](#).

Claiming PIP under special rules means:

- you should get your first payment within 2 weeks of applying
- you do not need to have had daily living or mobility problems for the last 3 months
- you do not need to have an assessment meeting
- you will get the highest rate of daily living payment
- if you are eligible, you will get the highest rate of the mobility payment
- the money is paid weekly
- someone can make the claim on your behalf.

## Changes to PIP rules from 2026

In March 2025, the government said they will make changes to the rules for claiming PIP. The changes will not happen before November 2026, but they will mean fewer people can get PIP.

## How much you could get

How much PIP you get depends on the result of an [assessment of your needs](#). The assessment gives you a score for the daily living part and a score for the mobility part of PIP.

If you get under 8 points in either the daily living or the mobility part, you cannot claim that part of PIP.

If you get 8 to 11 points, you will get the standard rate for that part.

If you get 12 points or more, you will get a higher enhanced rate for that part.

PIP is paid into your bank account every 4 weeks or weekly if you are terminally ill. To find out the current rates, visit [gov.uk/pip/how-much-youll-get](https://gov.uk/pip/how-much-youll-get)

## Applying for PIP

If you live in England or Wales, you can:

- call the PIP new claims phone line on **0800 917 2222** or use textphone **0800 917 7777**
- use Relay UK on **18001** then **0800 917 2222** if you cannot hear or speak on the phone
- use the video relay service if you use British Sign Language (BSL)
- check if you can apply online – visit [apply-for-pip.dwp.gov.uk/eligibility](https://apply-for-pip.dwp.gov.uk/eligibility)

If you live in Northern Ireland, you can:

- call the PIP Centre on **0800 012 1573** or use textphone **0800 587 0937**
- use the video relay service if you use British Sign Language (BSL) or Irish Sign Language (ISL).

Someone else can call on your behalf to apply, but you need to be with them when they call. You must give your permission for the DWP or DfC to speak to that person about your claim. You do not need to do this if you are terminally ill and claiming under [special rules](#).

There are 3 stages to apply:

- Stage 1 – collects your personal details.
- Stage 2 – asks questions about how your disability affects you. You must complete this stage within 4 weeks, either online or using the paper application form you are sent. If you cannot complete the form within this time, you can ask for longer.
- Stage 3 – if needed, an assessment meeting.

We have information on our website about managing PIP delays.

Visit [macmillan.org.uk/pip](https://macmillan.org.uk/pip)

## **Stage 1 – personal details**

It is important to have the following information with you when applying:

- your full name, address and telephone number
- your date of birth
- your National Insurance number – you can find this on letters about tax, pensions and benefits
- your bank or building society account number and sort code
- your GP's details, or details of other healthcare professionals
- details of any time you have spent abroad in the past 3 years
- details of any recent time you have spent in a care home or hospital.

You do not have to answer any detailed questions about your health for stage 1 of the application.

## Stage 2 – questions about your health

Stage 2 of the PIP application checks how your health problems affect your daily life. The form asks you questions about everyday activities, such as preparing food.

Here are some tips for completing the form:

- Make sure you have plenty of time. You may find it helpful to read it through first. Then you can get all the information you need before you start.
- Try to include as much detail as possible about how your condition affects your daily life. For each activity, try to explain how you manage on good days and on bad days. And explain how often you have good and bad days.
- You may want to record any problems you have in a diary to show how your condition affects your daily life. We have a [diary](#) you can use to do this. You can send it as supporting evidence along with your form.

It may also be helpful to get evidence about your illness from the people involved in your care. Send this with your form, or soon afterwards. You could ask for evidence from your:

- GP
- cancer doctor or specialist nurse
- support worker
- carer – this is anyone who gives you help and support that you could not manage without, such as help with daily tasks
- consultant.

## Understanding the stage 2 questions

The form asks you questions about everyday activities, such as preparing food. Your answers will be assessed against a list of statements that describe:

- how much support you need
- what type of help you need to do the activity.

These statements are called descriptors. An example is 'Cannot cook a simple meal using a conventional cooker, but is able to do so using a microwave'.

Each descriptor has a point score. The number of points you get depends on how much help you need. Your scores for the activities are added together and the total affects the PIP payment you get.

You are considered able to do an activity if you can do it:

- safely
- to an acceptable standard
- as often as you need to
- within a reasonable period of time
- without any help.

It is helpful to give lots of detail about how you manage each activity. If your condition is sometimes better and sometimes worse, you can include information about that too.

We have more information and some examples on our website. Visit [macmillan.org.uk/pip](https://www.macmillan.org.uk/pip)



## Stage 3 – assessment meeting

If needed, you will have an assessment meeting to get more information about how you do different activities and how your condition affects your daily life. This can be by phone, video call or in person.

Most people have a face to face assessment. This may be at a PIP assessment centre. You can take a family member or friend with you for support if you want to.

If you need to travel to an assessment centre, you can claim help with your travel costs. You can find out more about this from the assessment centre.

If you are too unwell to travel, you can ask for a home visit for the assessment. You may need a letter from your GP or cancer doctor for your request.

The face to face assessment takes about 1 hour. You will be asked questions about how you do different activities and how your condition affects your daily life.

If you miss your face to face assessment, or you cannot make your appointment, contact the assessment centre straight away to ask whether they can reschedule it. The number to call is on your appointment letter. Missing an appointment could mean your PIP claim is rejected and you will have to start the application process again.

You do not need to have a face to face assessment if you are terminally ill and claiming under [special rules](#).



## PIP decision letter

You will get a letter that explains whether you will get PIP, which parts and how much you will get for each part. The letter will tell you how long you will get PIP for and if the decision will be reviewed in the future.

It will include information about [the score you were given](#) for each activity and why you were given each score.

### Daily living

You may get the daily living part of PIP if you need help more than half of the time with activities like:

- preparing or eating food
- eating and drinking
- taking medicines and managing treatments
- monitoring a health condition
- washing and bathing
- using the toilet or managing incontinence
- dressing and undressing
- communicating with other people
- reading and understanding signs, symbols and words
- engaging with other people face to face
- making decisions about money.

## Mobility

You may get the mobility part of PIP if you need help:

- going out – for example, planning and following a route to another place
- moving around – for example, walking.

You do not have to have a physical disability to get the mobility part. For example, you may also be eligible if you have difficulty moving around because of memory or concentration problems, or a mental health condition such as anxiety.



# Adult Disability Payment (Scotland)

Adult Disability Payment (ADP) is a benefit for people aged 16 to State Pension age who live in Scotland.

If you live in England, Wales or Northern Ireland, apply for [Personal Independence Payment \(PIP\)](#) instead.

ADP has 2 parts:

- a daily living part – if you have problems with everyday tasks
- a mobility part – if you have problems with moving around.

You may get 1 or both parts.

ADP is not awarded on the basis of a cancer diagnosis. It is given based on how you manage daily living tasks such as washing, dressing, cooking and eating. These tasks can be affected by physical difficulties, but also by issues such as memory and concentration, or mental health issues such as anxiety and depression.

If you have reached State Pension age and are making a new claim, you should claim [Pension Age Disability Payment](#) instead of ADP.

## PIP and DLA for adults in Scotland

In Scotland, Adult Disability Payment has replaced 2 other benefits:

- [Personal Independence Payment \(PIP\)](#)
- [Disability Living Allowance \(DLA\) for adults](#).

You cannot apply for these benefits now. If you live in Scotland and already get PIP or DLA for adults, you do not need to apply for Adult Disability Payment. DWP and Social Security Scotland will move you to:

- Adult Disability Payment if you currently get PIP
- Scottish Adult DLA if you currently get DLA for adults.

The DWP will continue to pay you PIP or DLA for adults until you start getting your new benefit. You do not need to contact the DWP to stop your PIP or DLA for adult payments. To learn more about this change, visit [mygov.scot/browse/benefits/disability-benefits/benefit-transfer](https://mygov.scot/browse/benefits/disability-benefits/benefit-transfer)

## Who can claim ADP?

To get ADP, you must:

- have problems with daily living, moving around (mobility) or both
- have had these problems for 3 months and expect them to last for at least another 9 months – this timeframe does not apply if you are [terminally ill](#)
- have lived in Scotland for at least 26 weeks of the last year – there are exceptions if you are terminally ill
- be in Scotland when you apply – there are more rules if you live abroad or are not a British or Irish citizen.

It is also important to know that:

- you can claim ADP whether you are working or not
- you do not need to have paid National Insurance to claim ADP
- your income and savings do not affect your claim
- if you are awarded ADP, your other benefits are not reduced – they may even increase
- ADP payments are tax-free
- ADP is based on how your condition affects you, not on the condition you have
- you can still get ADP if you do not have a carer.

## **Terminal illness (special rules)**

If you are terminally ill, you can apply using a process called [special rules](#).

Claiming ADP under special rules means:

- you may get a decision faster
- you will not need a consultation meeting
- you will get the highest rate of daily living payment and mobility payment
- you will not need to have a review unless your circumstances change
- you will get ADP no matter how long you have been ill.

## How much you could get

How much ADP you get depends on the result of an assessment of your needs. The assessment gives you a score for the daily living part and a score for the mobility part of ADP.

If you get under 8 points in either the daily living or the mobility part, you cannot claim that part of ADP.

If you get 8 to 11 points, you will get a standard rate for the part.

If you get 12 points or more, you will get a higher enhanced rate for the part.

ADP is paid into your bank account every 4 weeks or weekly if you are terminally ill. To find out the current rates, visit [mygov.scot/adult-disability-payment](https://mygov.scot/adult-disability-payment)

## Applying for ADP

You can apply online, or by phone or paper. If you use British Sign Language, you can use the Contact Scotland service to contact [Social Security Scotland](#).

There are 2 parts to the application:

- Part 1 – you must either complete online within 14 days or by calling **0800 182 2222**.
- Part 2 – you must complete within 8 weeks, either online or using the paper application form you are sent. If you cannot complete the form within this time, you can ask for longer.

If you are terminally ill, you or someone you give permission to can complete the whole application over the phone.

## Part 1 – personal details

Part 1 asks for your personal details including:

- your date of birth
- your main address
- your National Insurance number – you can find this on letters about tax, pensions and benefits
- bank, building society or credit union account details, if you have these.

## Part 2 – questions about your health

Part 2 checks how your health problems affect your daily life. The form asks you questions about everyday activities, such as preparing food.

Here are some tips for completing the form:

- Make sure you have plenty of time to complete the form. You may find it helpful to read it through first. Then you can get all the information you need before you start.
- Try to include as much detail as possible about how your condition affects your daily life. For each activity, try to explain how you manage on good days and on bad days. And explain how often you have good and bad days.
- You may want to record any problems you have every day in a diary to show how your condition affects your daily life. We have a [diary](#) you can use to do this. You can send it as supporting evidence along with your form.

It may also be helpful to get evidence about your illness from the people involved in your care. Send this with your form, or soon afterwards. You could ask for evidence from your:

- GP
- cancer doctor or specialist nurse
- support worker
- carer – this is anyone who gives you help and support that you could not manage without, such as help with daily tasks
- consultant.

## Assessing your application

You will be assessed for ADP based on your application form. The assessment gives [points](#) depending on how difficult it is for you to do a range of activities.

If needed, you may be asked for some more information that supports your application. For example, reports or care plans from your GP, doctor, nurse or other healthcare professionals.

Sometimes you will need to have a consultation meeting to give more information.



## Consultation meeting

A consultation meeting gathers more information about how you do different activities and how your condition affects your daily life. This can be by phone, video call or in person.

If you miss your meeting, or you cannot go to your appointment, call **0800 182 2222** straight away to arrange a new one. Missing an appointment could mean your ADP claim is rejected, and you will have to start the application process again.

You do not need to have a consultation meeting if you are terminally ill and claiming under [special rules](#).

## ADP decision letter

You will get a letter that explains whether you will get ADP, which parts you will get, and how much you will get for each part.

It will include information about the [score you were given for each activity](#) and why you were given each score.

### Daily living

You may get the daily living part of ADP if you need help more than half of the time with activities like:

- preparing or eating food
- eating and drinking
- taking medicines and managing treatments
- monitoring a health condition
- washing and bathing
- using the toilet or managing incontinence
- dressing and undressing
- communicating with other people
- reading and understanding signs, symbols and words
- engaging with other people face to face
- making decisions about money.

## **Mobility**

You may get the mobility part of ADP if you need help:

- going out – for example, planning and following a route to another place
- moving around – for example, walking.

You do not have to have a physical disability to get the mobility part. For example, you may also be eligible if you have difficulty moving around because of memory or concentration problems, or a mental health condition such as anxiety.

# Attendance Allowance (England, Wales and Northern Ireland)

Attendance Allowance (AA) is a benefit for people who are State Pension age or over and live in England, Wales or Northern Ireland.

If you live in Scotland, apply for [Pension Age Disability Payment \(PADP\)](#) instead.

AA is for people who have problems looking after themselves (personal care needs) because of an illness or disability.

If you are under State Pension age, apply for [Personal Independence Payment \(PIP\)](#) instead.

**“ In helping me apply for Attendance Allowance (AA) for Dave, my Macmillan adviser spared me the additional stress of having to navigate the benefits system and secured the money that would help us to cover the additional costs of cancer. ”**

Jennie, carer for husband Dave

## Who can claim AA?

To get AA, you must have problems with looking after yourself. You must need at least 1 of the following:

- help with your personal care
- someone to be with you to keep you safe during the day or night (supervision).

You must have needed this help for at least 6 months, unless you are terminally ill and claiming under [special rules](#).

Help with personal care means help with things like:

- getting in and out of bed
- using the toilet or managing incontinence
- washing yourself – including getting in and out of the bath or shower
- looking after your appearance
- dressing and undressing
- moving around indoors
- eating and drinking
- taking medicines and managing treatments
- communicating with other people
- having dialysis, which is a type of treatment for kidney problems
- avoiding any danger to yourself or others.

You may need help with personal care because you are having problems with physical things, such as washing yourself. Or you may need help because of how you are feeling. For example, you may find it very stressful trying to do daily personal tasks.

If you often have problems looking after yourself or need someone with you to make sure you are safe, you should consider applying for AA.

It is also important to know that:

- you can claim AA whether you are working or not
- you do not need to have paid National Insurance to claim AA
- you do not need to have a carer or someone helping you to claim
- your income and savings do not affect your claim
- if you get AA, your other benefits will not be reduced – they may even increase
- AA payments are tax-free.

We have more information if you have mobility problems or are having problems managing tasks at home. Visit [macmillan.org.uk/mobility](http://macmillan.org.uk/mobility)  
We also have information in our booklet [Going home from hospital](#) you may also find useful.

## **Terminal illness (special rules)**

If you are terminally ill, you can apply using a process called [special rules](#).

Claiming AA under special rules means:

- you do not need to have had problems looking after yourself for 6 months
- you may get a decision faster
- you get the benefit at the highest rate
- the money is paid weekly
- someone can make the claim on your behalf.

## How much you could get

AA is paid at 2 different rates. The rate you get depends on how much care you need:

AA has 2 rates:

- lower rate – if you need help or supervision either during the day or night
- higher rate – if you need help or supervision both during the day and night or if you are terminally ill.

You can find out the current rates of payment at [gov.uk/attendance-allowance/what-youll-get](https://www.gov.uk/attendance-allowance/what-youll-get)

The money is paid directly into your bank, building society or credit union account. It can also be paid to someone on your behalf if you cannot make a claim yourself.

There are no rules around how you can spend AA. You do not need to spend the money you get paying for care. Some people have support from family or friends and use the money for other things, such as equipment or transport.

## Applying for AA

If you live in England or Wales, you can:

- download and print an application form at [gov.uk/attendance-allowance/how-to-claim](https://www.gov.uk/attendance-allowance/how-to-claim)
- call the AA helpline on **0800 731 0122** or use textphone **0800 731 0317** and ask for a form.

If you live in Northern Ireland, you can:

- download and print an application form at [nidirect.gov.uk/articles/attendance-allowance](https://nidirect.gov.uk/articles/attendance-allowance)
- call the Disability and Carers Service helpline on **0800 587 0912** or use textphone **0800 012 1574** and ask them to send you a form
- visit your local Social Security or [Jobs and Benefits office](#).

If you ask for a form to be sent to you by post, try to return it within 6 weeks. If you return the form within this time, the benefit can be backdated to the date you requested the form.



## Filling in the form

The claim form asks personal questions about how your health problems affect your daily life.

Here are some tips for completing the form:

- The form is long. Make sure you have plenty of time. You may find it helpful to read the form first. Then you can get all the information you need before you start. The form also comes with notes to explain the questions and help you answer them.
- Try to include as much detail as possible.
- You may want to record any problems you have to show how your condition affects your daily life. We have a [diary](#) you can use to do this. You can send it as supporting evidence along with your form.

Someone else can complete the form for you, if you can sign it. If you cannot sign the form, the person completing the form needs legal permission to sign it on your behalf. This is called power of attorney. You can find out more information about this at [gov.uk/become-appointee-for-someone-claiming-benefits](https://gov.uk/become-appointee-for-someone-claiming-benefits)

If you are [terminally ill](#), you do not need to sign the form.

## AA decision letter

You will get a letter that explains whether you will get AA, and how much you will get. AA has [2 rates](#).

If your claim is approved, the letter will tell you how much you will get and for how long.

# Pension Age Disability Payment (Scotland)

Pension Age Disability Payment (PADP) is a benefit for people who are State Pension age or over and live in Scotland.

If you live in England, Wales or Northern Ireland, apply for [Attendance Allowance](#) instead.

PADP is for people who have problems looking after themselves (personal care needs) because of an illness or disability.

If you are under State Pension age, apply for [Adult Disability Payment](#) instead.

## Attendance Allowance in Scotland

In Scotland, [Pension Age Disability Payment](#) has replaced Attendance Allowance (AA).

If you live in Scotland and currently get AA, you do not need to apply for Pension Age Disability Payment. DWP and Social Security Scotland will move you to the new benefit without you having to do anything.

The DWP will continue to pay you AA until you start getting Pension Age Disability Payment. You do not need to contact the DWP to stop your AA payments. To learn more about this change, visit [mygov.scot/browse/benefits/disability-benefits/benefit-transfer](https://mygov.scot/browse/benefits/disability-benefits/benefit-transfer)

## Who can claim PADP?

You can get PADP if you have had care needs during the day or night for 6 months or more because of a disability or health condition.

It is also important to know that:

- you do not need to have someone caring for you to get PADP
- you do not need a diagnosed health condition to start a claim
- you can start a claim even if you have not had care needs for 6 months – you may be able to start getting PADP when you get to 6 months if your application is successful.

If you have a terminal illness you can claim under [special rules](#). The 6 months rule does not apply.

### Terminal illness (special rules)

If you are terminally ill, you can apply using a process called [special rules](#).

Claiming PADP under special rules means:

- you may get a decision faster
- you will get the highest rate of PADP payment
- you will not need to have a review unless your circumstances change
- you will get PADP no matter how long you have been ill
- you may be able to get backdated payments.

## How much you could get

PADP is paid at 2 different rates. The rate you get depends on how much care you need. You can find out the current rates of payment at [mygov.scot/pension-age-disability-payment](https://mygov.scot/pension-age-disability-payment)

PADP has 2 rates:

- lower rate – if you need help or supervision either during the day or night
- higher rate – if you need help or supervision both during the day and night or if you are terminally ill.

PADP is not means-tested. Your income and savings are not taken into account. They will not affect any award you might get.

Normally you get PADP as a weekly rate that is paid at the end of a 4-week period. It is paid into the account on your application. If you are terminally ill and claiming under [special rules](#), PADP is paid weekly in advance.



## Applying for PADP

You can apply online, or by phone and paper. If you use British Sign Language, you can use the Contact Scotland service to contact [Social Security Scotland](#).

There are 2 parts to the application:

- Part 1 – you must either complete online within 14 days or by calling **0800 182 2222**.
- Part 2 – you must complete within 8 weeks, either online or using the paper application form you are sent. If you cannot complete the form within this time, you can ask for longer.

If you are terminally ill and claiming under special rules you, or someone you give permission to, only have to complete part 1.

### Part 1 – personal details

Part 1 asks for your personal details including:

- your date of birth
- your main address
- your National Insurance number – you can find this on letters about tax, pensions and benefits
- bank, building society or credit union account details, if you have these.

## Part 2 – questions about your needs

Part 2 checks what help and support you need. The form asks questions about any disability or health conditions and how these affect your daily needs. It also asks for contact details for people who are involved in your care or who understand your care needs.

Here are some tips for completing the form:

- Make sure you have plenty of time to complete the form. You may find it helpful to read it through first. Then you can get all the information you need before you start.
- Try to include as much detail as possible. You can record any problems you have every day in a diary to show how your condition affects your daily life. We have a [diary](#) you can use to do this. You can send it as supporting evidence along with your form.

It may also be helpful to get evidence about your illness from the people looking after you. Send this with your form, or soon afterwards. You could ask for evidence from your:

- GP
- cancer doctor or clinical nurse specialist (CNS)
- support worker
- carer – this is anyone who gives you help and support that you could not manage without, such as help with daily tasks
- consultant.

You can also include a statement of support from someone who knows you and understands your needs.

## Assessing your application

You will be assessed for PADP based on your application form. If needed, you may be asked for some more information that supports your application. For example, you may be asked to provide reports or care plans from your GP, cancer doctor, specialist nurse or other healthcare professionals.

## PADP decision letter

You will get a letter that explains whether you will get PADP, and how much you will get. There are [2 rates](#) for PADP.



# Industrial Injuries Disablement Benefit

You can claim Industrial Injuries Disablement Benefit (IIDB) if a job, training scheme or training course caused you to have 1 of the following:

- a disease, including cancer
- an accident.

Exposure to certain chemicals at work may cause lung cancer or mesothelioma (a type of cancer caused by the material asbestos).

You cannot usually claim for IIDB if you were self-employed when you were exposed to asbestos. There may be some rare cases where it may be possible. For example, some agency workers may be able to claim, depending on their contract when they were self-employed. Speak to a solicitor for advice.

To learn more about IIDB, visit:

- [gov.uk/industrial-injuries-disablement-benefit](https://www.gov.uk/industrial-injuries-disablement-benefit) if you live in England, Scotland or Wales
- [nidirect.gov.uk/articles/industrial-injuries-disablement-benefit](https://nidirect.gov.uk/articles/industrial-injuries-disablement-benefit) if you live in Northern Ireland.

There are also 3 **lump sum** payment schemes for people who have certain dust-related injuries, such as mesothelioma. These are:

- the Pneumoconiosis etc. (Workers' Compensation) Act 1979 (PWCA) – this is called the 1979 Act scheme
- Diffuse Mesothelioma Payments – this is called the 2008 scheme
- the Diffuse Mesothelioma Payment Scheme (DMPS).

If the mesothelioma was not caused through employment, you may still be able to get a payment. For example, this may have happened because you washed the clothing of someone who worked with asbestos. The DMPS scheme applies if you have not been able to claim compensation because, for example, you cannot find an employer that exposed you to asbestos, or their insurers.

There are time limits for making a claim:

- Under the 1979 Act scheme, you must claim within 12 months of being awarded IIDB.
- Under the 2008 scheme, you must claim within 12 months of diagnosis.
- Under the DMPS, you must claim within 3 years of diagnosis.

You may find our booklets [Understanding lung cancer](#) and [Understanding mesothelioma](#) useful.

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call **0808 808 00 00**.



## How to claim

If you live in England, Scotland or Wales, you can download an application form at [gov.uk/industrial-injuries-disablement-benefit/how-to-claim](https://www.gov.uk/industrial-injuries-disablement-benefit/how-to-claim) You can also contact the Barnsley Industrial Injuries Disablement Benefit Centre and ask them to send you a form. Call **0800 121 8379** or use textphone **0800 169 0314**.

If you live in Northern Ireland, you can download an application form at [nidirect.gov.uk/articles/industrial-injuries-disablement-benefit](https://nidirect.gov.uk/articles/industrial-injuries-disablement-benefit) You can also ask your local Social Security or [Jobs and Benefits office](#) for a form.

To learn more about mesothelioma, call our support line on **0808 808 00 00**, 7 days a week, 8am to 8pm. We also have our [Understanding mesothelioma](#) booklet you may find useful.

Or visit the [Mesothelioma UK](#) website for details of local support groups.

For more information about mesothelioma payments, visit [gov.uk/diffuse-mesothelioma-payment](https://www.gov.uk/diffuse-mesothelioma-payment)



# If you look after someone with cancer

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# Support for carers

Carer's Allowance and Carer Support Payment are the main **benefits** for carers. But being a carer may also mean you can get other help or payments as part of another type of benefit.

If you are getting Universal Credit, you might be able to get the carer element, even if you do not qualify for Carer's Allowance or Carer Support Payment. And you may be able to apply for [Carer's Credit](#).

For more information, call our money advisers. Visit [macmillan.org.uk/inyourarea](https://macmillan.org.uk/inyourarea) to find out if you can visit a Macmillan money adviser in person.

Call the Macmillan money advisers free on  
**0808 808 00 00**, Monday to Friday, 8am to 6pm.



# Carer's Allowance and Carer Support Payment

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

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

## Carer's Allowance in Scotland

In Scotland, Carer Support Payment has replaced Carer's Allowance. Carer Support Payment is paid by [Social Security Scotland](#).

If you live in Scotland and currently get Carer's Allowance, you do not need to apply for Carer Support Payment. Social Security Scotland will move you to the new benefit without you having to do anything. The amount of benefit you get will stay the same.

To find out more about this change, visit [mygov.scot/carers-allowance-changes-in-scotland](https://mygov.scot/carers-allowance-changes-in-scotland)

## Who can claim?

You may be able to get Carer's Allowance or Carer Support Payment if you are:

- aged 16 or over
- caring for someone for at least 35 hours a week.

The person you care for must be getting certain benefits (qualifying benefits). These are usually 1 of the following:

- the daily living part of [Personal Independence Payment \(PIP\)](#) or the [Adult Disability Payment \(ADP\)](#) at either rate
- the care part of Disability Living Allowance (DLA) at the middle or higher rate – this includes [DLA for adults](#) and [DLA for children](#)
- the care part of the [Child Disability Payment](#) at the middle or higher rate
- [Attendance Allowance](#) or [Pension Age Disability Payment](#).

We have more information about [benefits for people with care or mobility needs](#).



It is important to know the following about Carer's Allowance and Carer Support Payment:

- You do not need to be related to, or living with, the person you care for to claim.
- You can be working, but there is a weekly earnings limit – after certain deductions.
- **State Pension** overlaps with these benefits. You will get whichever one pays the highest. If your State Pension is less than Carer's Allowance or Carer Support Payment, you will get a payment to make up the difference.
- You cannot usually claim if you are studying for 21 hours a week or more.
- If you receive Carer's Allowance or Carer Support Payment, or the carer element in Universal Credit, the person you care for will stop getting a severe disability premium included in their benefits. This is an extra amount for severe disability paid with [Pension Credit](#), [Housing Benefit](#) or [reduced council tax](#). It is also paid with certain other benefits.
- You can usually backdate your claim by up to 3 months. But this can be longer if the person you care for has a delayed decision about their qualifying benefit. For example, this could be due to a long processing time or an appeal.
- If there is more than 1 carer looking after the person you care for, the main carer should apply. Only 1 carer can get Carer's Allowance or Carer Support Payment.

## How much you could get

You can find out the current rates of payment:

- in England and Wales at [gov.uk/carers-allowance](https://www.gov.uk/carers-allowance)
- in Scotland at [mygov.scot/carer-support-payment](https://mygov.scot/carer-support-payment)
- in Northern Ireland at [nidirect.gov.uk/articles/carers-allowance](https://nidirect.gov.uk/articles/carers-allowance)

You can be paid into your account weekly in advance, or every 4 weeks.

## Effects on other benefits you can claim

Carer's Allowance or Carer Support Payment can affect other benefits that you get.

They overlap with certain other benefits, including:

- [State Pension](#)
- Severe Disablement Allowance
- new style or contribution-based [Employment and Support Allowance](#)
- Incapacity Benefit
- bereavement benefits – but not [Bereavement Support Payment](#)
- new style (or contribution-based) [Jobseeker's Allowance](#).

The rule for overlapping benefits is that you cannot get both benefits at the same time. Instead, you are paid the one that gives the highest amount.

Even if this rule means you cannot get Carer's Allowance or Carer Support, it may still be worth applying for because:

- you could get an additional Carer Premium payment added to other benefits you get
- if the other overlapping benefit stops for any reason, you can be paid Carer's Allowance or Carer Support Payment straight away, without having to make a new claim.

## Effects on benefits for the person you care for

If you get Carer's Allowance or Carer Support Payment, it can affect the benefits of the person you care for.

They may stop getting:

- a severe disability premium paid with their benefits
- an extra amount for severe disability paid with [Pension Credit](#).

You can speak to a [welfare rights adviser](#) about this. They can talk to you about which benefit would be best to claim for you and the person you care for. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if you can visit a Macmillan money adviser in person.

Call the Macmillan Support Line free on  
**0808 808 00 00**, 7 days a week, 8am to 8pm.



## Applying for Carer's Allowance or Carer Support Payment

If you live in England or Wales, you can apply online at [gov.uk/carers-allowance/how-to-claim](https://gov.uk/carers-allowance/how-to-claim) or by post. For information on how to make a claim, you can call the Carer's Allowance Unit on **0800 731 0297**, or use textphone **0800 731 0317**.

If you live in Scotland, visit [mygov.scot/carers-support-payment/how-to-apply](https://mygov.scot/carers-support-payment/how-to-apply) to apply for Carer Support Payment online or to download the form. You can also call [Social Security Scotland](#) on **0800 182 2222** to apply by phone or ask to meet with a client support adviser. They can help you with applying in person.

If you live in Northern Ireland, you can apply online at [nidirect.gov.uk/services/apply-carers-allowance-online](https://nidirect.gov.uk/services/apply-carers-allowance-online) or download a form from [nidirect.gov.uk/articles/carers-allowance](https://nidirect.gov.uk/articles/carers-allowance). You can also call the Disability and Carers Service on **0800 587 0912** or use textphone **0800 012 1574** and ask them to send you a claim form. Or you can collect a claim form from your local Social Security or [Jobs and Benefits office](#).

# Carer Premium

If you are entitled to, or get Carer's Allowance and certain other benefits, you may also be able to get the Carer Premium. This extra payment can be added to:

- Income Support
- income-based [Jobseeker's Allowance](#)
- income-related [Employment and Support Allowance](#)
- [Housing Benefit](#)
- [Council Tax Reduction](#).

Extra payments for being a carer can also be added to:

- [Pension Credit](#) – the extra payment is called the carer addition
- [Universal Credit](#) – the extra payment is called the carer element.

To claim any of these extra payments for carers, contact the service that pays you the benefit. You should tell them you are getting or are entitled to Carer's Allowance. The payment should then be added to any benefit you are getting.

# Carer's Credit

Carer's Credit protects your right to a State Pension later in life. You need to pay a certain amount of **National Insurance** to get a State Pension. Carer's Credit helps stop gaps in your National Insurance record if you must give up working while you are caring for someone else. It can also help if you are not paying National Insurance because you need to reduce your hours.

Carer's Credit is not a payment or extra money. It may help you build up your entitlement to a State Pension if you care for someone with cancer.

## Who can claim Carer's Credit?

To get Carer's Credit, you must look after at least 1 person for 20 hours or more a week.

Normally, each person you look after must be getting 1 of these disability benefits:

- the daily living part of [Personal Independence Payment \(PIP\)](#) or the [Adult Disability Payment \(ADP\)](#) at either rate
- the care part of Disability Living Allowance at the middle or higher rate – this includes [DLA for adults](#) and [DLA for children](#)
- the care part of the [Child Disability Payment](#) at the middle or higher rate
- [Attendance Allowance](#)
- [Pension Age Disability Payment](#)
- Constant Attendance Allowance
- Armed Forces Independence Payment.

If the person you look after does not get any of these benefits,

you may still be able to get Carer's Credit. You must fill in the care certificate part of the application form. It is important to get a health or social care professional to sign it.

## Is it right for you?

You do not need to apply for Carer's Credit if you are already getting benefits such as:

- [Carer's Allowance or Carer Support Payment](#)
- [Universal Credit](#)
- [Jobseeker's Allowance](#)
- [Employment and Support Allowance \(ESA\)](#)
- Income Support as a carer, or based on incapacity
- [Child Benefit](#) for a child under the age of 12.

These benefits automatically help protect your right to a [State Pension](#).

You may benefit from claiming Carer's Credit if you:

- care for someone for 20 to 35 hours a week
- help care for an ill or Disabled person, but the main carer claims Carer's Allowance for looking after them
- care for several people, but do not care for any 1 person for 35 hours or more a week
- care for someone as well as doing paid work, but do not earn enough to pay National Insurance for the whole year
- care for someone and are self-employed
- care for someone and are a full-time student.

## Applying for Carer's Credit

If you live in England, Scotland or Wales, call the Carer's Allowance Unit on **0800 731 0297** or use textphone **0800 731 0317** to request a claim form. You can also visit [gov.uk/carers-credit/how-to-claim](https://gov.uk/carers-credit/how-to-claim) to download the form and apply by post.

If you live in Northern Ireland, call the Disability and Carers Service on **0800 587 0912** or use textphone **0800 012 1574** to request a claim form. Or contact your local Social Security or [Jobs and Benefits office](#). You can also download a form from [nidirect.gov.uk/articles/carers-credit](https://nidirect.gov.uk/articles/carers-credit)





# Carer's Allowance Supplement

In Scotland, the Carer's Allowance (CA) Supplement is a benefit that is paid 2 times a year to people who are:

- resident in Scotland or have a 'genuine and sufficient link to Scotland'
- already getting [Carer's Allowance or Carer Support Payment](#).

There are 2 qualifying dates every year for the CA Supplement. You do not have to apply for it. You will get 2 payments a year if you are eligible. You can learn more at [mygov.scot/carers-allowance-supplement](https://mygov.scot/carers-allowance-supplement)

# Bereavement Support Payment

If your partner has died, you may be able to claim Bereavement Support Payment. You cannot claim this for other family members who have died.

## Other bereavement benefits

If your partner died on or before 5 April 2017, you may already have had or be getting:

- Bereavement Payment – a tax-free bereavement payment
- Bereavement Allowance (was called Widow's Pension) – a weekly payment for people who were aged 45 and over, but under the State Pension age, when their partner died
- [Widowed Parent's Allowance](#) – a weekly payment for people who have children or young adults and are receiving Child Benefit.

Bereavement Support Payment has replaced these benefits. If you are making a new claim and your partner died on or after 6 April 2017, apply for Bereavement Support Payment instead.

If you are already getting Widowed Parent's Allowance, you will continue to get that benefit in the same way as before. You can find out more about these older benefits at [gov.uk/bereavement-payment](http://gov.uk/bereavement-payment)

## Who can claim Bereavement Support Payment?

You can only get Bereavement Support Payment if you were under the State Pension age when your partner died.

You may get it if you were married or in a civil partnership when your partner died.

Or you may get it if you were living together as if married and you were:

- getting Child Benefit
- told by the Child Benefit Office that you were entitled to Child Benefit for a child who lived with you, even if you chose not to get it
- pregnant.

To claim, your partner must either have:

- paid a certain amount of National Insurance contributions
- died because of an accident at work or a disease caused by work
- never been able to work due to a disability.

You cannot claim if you were divorced, or your civil partnership ended before they died.

If you claim Bereavement Support Payment, it is important to know the following:

- You must apply within 3 months of the death of your partner to get the full amount. You can apply up to 21 months after the death, but your payments will be less.
- You first get a **lump sum** payment and then up to 18 monthly payments. The lump sum payment is to help pay for extra costs resulting from the death of your partner.
- There are 2 different rates. If you are entitled to Child Benefit, you get the higher rate. Otherwise, you get the lower rate unless you were pregnant when your partner died.
- Bereavement Support Payment is not counted when working out the **benefit cap**. This is a limit on the total amount of benefit you can get. But getting Bereavement Support Payment does not mean that the benefit cap does not apply to you.
- The lump sum Bereavement Support Payment does not affect your benefits for 1 year after your first payment. After 1 year, any payment you have left over could affect the amount of benefit you get. You must tell your local [Jobcentre Plus](#) when you start getting Bereavement Support Payment.
- The 18 monthly payments are not treated as **income** for means tested benefits. But if you have not spent the money, it may count as savings when you apply for other benefits.

## How to claim

If you live in England, Scotland or Wales, you can download a Bereavement Support Payment form (BSP1) at [gov.uk/bereavement-support-payment](https://gov.uk/bereavement-support-payment) Or you can order the form over the phone from your local [Jobcentre Plus](#) .

For more information, call the Bereavement Service helpline on **0800 151 2012** or **0800 731 0453** for Welsh language. Or use textphone **0800 731 0464**.

If you live in Northern Ireland, you can apply online or download a claim form at [nidirect.gov.uk/articles/bereavement-support-payment](https://nidirect.gov.uk/articles/bereavement-support-payment) Or call the Bereavement Service on **0800 085 2463** or use textphone **0808 100 2198**.

## Other support

You may also be able to get help towards funeral costs if you get certain benefits. We have more information about planning a funeral for someone at [macmillan.org.uk/plan-a-funeral](https://www.macmillan.org.uk/plan-a-funeral)

For more information, call our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to find out if you can visit a Macmillan money adviser in person.

For help with loss and bereavement, we have more information in our booklet [After someone dies: coping with bereavement](#) and on our website at [macmillan.org.uk/bereavement](https://www.macmillan.org.uk/bereavement)

You may also find it helpful to connect with people who have been through a similar experience. We have different forums on our Online Community, such as:

- bereaved spouses and partners forum
- bereaved family and friends forum.

You can read or join these forums at [macmillan.org.uk/community](https://www.macmillan.org.uk/community)

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call **0808 808 00 00**.







# If you are State Pension age

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# State Pension

**State Pension** is a regular payment you can get from the government when you reach a certain age.

The age you get State Pension depends on when you were born. The State Pension age is increasing in stages.

As of October 2020, the State Pension age is 66. It is expected to rise to 67 between 2026 and 2028.

You can check when you will reach State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) or by calling the Future Pension Centre. Call **0800 731 0175** or use textphone **0800 731 0176**. Or call **0800 731 0175** for Welsh language.

If you go into hospital, your State Pension will not be affected. It does not matter how long you stay in hospital for.

If you go into a care home, you will still get your State Pension. But if your care home fees are paid partly or fully by public funds, you may have to use your pension to contribute towards them. You should always be left with a small personal expenses allowance.

## The new State Pension

A new State Pension was introduced for people who reach State Pension age after 6 April 2016.

You must have paid **National Insurance**, or have National Insurance credits, for at least 10 years to get any State Pension. They do not need to be 10 years in a row.

To get the full rate of the new State Pension, you must have paid National Insurance or have National Insurance credits for at least 35 years.

The amount you get depends on how many years of National Insurance you have paid. If you received more money under the old State Pension, you may get an extra amount. This is called a protected payment.

You do not have to claim the new State Pension as soon as you reach State Pension age. By choosing to claim later, you could get more money when you do claim. But this may affect any **benefits** you get, such as [Pension Credit](#).

For more information about the new State Pension, visit [gov.uk/new-state-pension](https://gov.uk/new-state-pension)

## The basic State Pension

If you reached State Pension age before 6 April 2016, there are 2 parts to the State Pension:

- basic State Pension – this is also called the old State Pension
- Additional State Pension.

To get the full amount of basic State Pension, you must have paid National Insurance or have National Insurance credits for at least 30 years. If you have paid less National Insurance than this, you may still be able to get some State Pension. But the amount will be lower.

Depending on how much National Insurance you have paid, you may be able to get more pension. This is called Additional State Pension.

For more information about the basic State Pension, visit [gov.uk/state-pension](https://www.gov.uk/state-pension)

We have more information about pensions, including private pensions, on our website. Visit [macmillan.org.uk/pensions](https://www.macmillan.org.uk/pensions)



# Pension Credit

Pension Credit is a benefit for people who have reached State Pension age and have a low **income**. Pension Credit is separate from your [State Pension](#). You can claim it even if you are still working. Pension Credit is not taxed.

Pension Credit is made up of 2 different parts:

- Guarantee Credit is a payment to top up your weekly income if it is assessed as being low.
- Savings Credit is a weekly payment for people who saved some money towards their retirement other than State Pension. For example, if you have savings or a pension scheme.

Savings Credit is only for people who reached State Pension age before 6 April 2016. If you reached State Pension age on or after 6 April 2016, you will not be able to get the Savings Credit part of Pension Credit.

## Who can claim?

When you apply for Pension Credit, your income and any savings and investments you have will be assessed. Income includes money from your [State Pension](#), other pensions and earnings through employment.

Some benefits are not counted as income, including:

- [Disability Living Allowance \(DLA\)](#)
- the daily living part of [Personal Independence Payment \(PIP\)](#) or [Adult Disability Payment \(ADP\)](#)
- [Attendance Allowance \(AA\)](#) or [Pension Age Disability Payment](#).

If you have a partner, you must include them in your application. A partner is either:

- your husband, wife or civil partner – if you live with them
- someone you live with as a couple, without being married or in a civil partnership.

To claim, either:

- you and your partner both need to have reached State Pension age
- 1 of you must have reached pension age on or before 14 September 2019 and have been claiming Housing Benefit for both of you continuously since that date.

You can find out what counts as income and whether you are eligible for Pension Credit at [gov.uk](https://www.gov.uk)

For more information, or to find out the exact date when you can get State Pension and Pension Credit, visit [gov.uk/pension-credit](https://www.gov.uk/pension-credit) Or call **0808 808 00 00** to speak to a Macmillan money adviser.

## How much you could get

You can find out the current level of Pension Credit at [gov.uk/pension-credit-calculator](https://www.gov.uk/pension-credit-calculator) There is also a Pension Credit calculator you can use. You may be able to get more Pension Credit if any of the following apply:

- You are a carer.
- You are severely Disabled.
- You are responsible for a child or young person. This means a child aged under 16. But in some cases, it could mean a young person aged under 20 who is in full-time education or doing certain training.
- You have certain housing costs, such as service charges.

These extra payments may be affected if you go into hospital or care home. But this depends on how long you stay. It is important to tell the Pension Service about any changes in your situation.

If you get Pension Credit, you may also be eligible for:

- [council tax reduction](#)
- [Housing Benefit](#)
- [Support for Mortgage Interest](#).

## If you need to travel

You can continue to get Pension Credit in England, Scotland and Wales if you leave the country for less than 4 weeks – for example, if you go on holiday. You must contact the Pension Service helpline to let them know you are travelling. Call them on **0800 731 0469** or use textphone **0800 169 0133**. Or you can send them a letter – the address is on the letters you get about your Pension Credit.



You can continue to get Pension Credit in England, Scotland and Wales for up to 26 weeks if:

- you have left the country for medical treatment
- you have left the country for a period of recovery that has been approved by a medical professional – this is called approved convalescence
- your partner or child is leaving the country for medical treatment or approved convalescence, and you are going with them.

For more information, visit [gov.uk/pension-credit/eligibility](https://www.gov.uk/pension-credit/eligibility)

We have more information about travelling with cancer in our booklet [Travel and cancer](#) and on our website. Visit [macmillan.org.uk/travel-and-cancer](https://www.macmillan.org.uk/travel-and-cancer)

## How to apply

If you live in England, Scotland or Wales, you can call the Pension Credit claim line on **0800 99 1234** or use textphone **0800 169 0133**. You can also claim online at [gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim) or get a claim form from your local [Citizens Advice](#).

If you live in Northern Ireland, call **0808 100 6165** or use textphone **0808 100 2198**. You can also apply online or download a claim form from [nidirect.gov.uk/articles/applying-pension-credit](https://nidirect.gov.uk/articles/applying-pension-credit)



# Housing costs

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# Help with housing costs

You may be able to get help to pay the following housing costs:

- rent
- mortgage interest payments
- some service charges
- council tax in England, Scotland or Wales
- rates in Northern Ireland
- energy costs.

# Universal Credit for housing costs

If you are eligible for Universal Credit, you may be able to get an extra amount of money to help pay your rent or some service charges, such as:

- shared facilities – for example, rubbish collection or lifts
- rental of some essential items – for example, domestic appliances
- window cleaning of upper floors.

The extra money is called a housing element or payment.

**“ I get the housing benefit and Universal Credit which help pay rent. Anything left over is for the food and drink essentials. Each month I will treat myself to flowers, just because it makes me happy. ”**

Komal, diagnosed with lymphoma

## Who can claim?

You may be able to get the housing payment as part of your Universal Credit if:

- you are responsible for paying rent, or service charges if you pay these
- you, or your partner, own your home and need to pay service charges.

You do not usually qualify for a housing payment if you:

- live in the home of a close family member
- are a full-time student, unless exceptions apply.

You cannot get Universal Credit to pay for temporary, emergency, supported or sheltered housing. You should apply for [Housing Benefit](#) instead.

## How much you could get

The amount you can get depends on your situation.

### If you rent from a private landlord

If you rent from a private landlord, your housing payment is worked out using the following Local Housing Allowance (LHA) rates.

- If you live in England, Scotland or Wales, you can find out the rate in your area.
- If you live in Northern Ireland, contact the [Housing Executive](#).

LHA rates are based on the cost of renting in your area and how many rooms you need. If your home has more than 1 bedroom, the amount you can claim depends on:

- where you live
- your **income**
- how many people live in your house.

Your rent might be higher than the amount you can claim. If so, you must pay the difference yourself. You may be able to get extra help through a [Discretionary Housing Payment](#).

If your rent is lower than the LHA rate, you can only get the amount you need to pay your rent. You cannot get more than this amount. The amount must not be higher than the **benefit cap**, if the cap applies to you.

### **If you do not live with a partner or children**

If you do not live with a partner or dependent children, your housing payment depends on your age.

If you are under 35, you can usually only get housing payment for 1 bedroom in shared accommodation. This is called the Local Housing Allowance shared accommodation rate. This limit does not apply in some situations. For example, it does not apply if you get a disability benefit.

If you are 35 or older, you may be able to get housing payment for a 1 bedroom property.

## If you rent from a housing authority

Your housing payment usually covers your full rent and some service charges if you rent from:

- a [local council](#)
- the [Northern Ireland Housing Executive](#)
- a housing association.

Your payment may be less than your rent if you have more bedrooms than you need in your house. You may get housing payment for an extra bedroom if you:

- need an overnight carer
- are a couple who cannot share a room because of a disability
- have children who cannot share a room because of a disability.

You may be able to get help through a [Discretionary Housing Payment](#). For more information about this, call our money advisers free on **0808 808 00 00**, Monday to Friday, 8am to 6pm.

If you are claiming for services charges, remember that not all service charges qualify. Check if you can get support. You should also make sure you get bills from your landlord or property management company showing any service charges you pay.



## If you rent and have another adult in your household

Your housing payment is usually less if you live with someone who is aged 21 or older and is not your partner. They are expected to help with housing costs. This rule applies if you rent from:

- a private landlord
- local authority
- the Housing Executive
- a housing association.

Your housing payment is not reduced if you:

- get the daily living component of [Personal Independence Payment \(PIP\)](#) or [Adult Disability Payment \(ADP\)](#)
- get the care component of [Disability Living Allowance \(DLA\)](#) at the middle or highest rate
- get [Attendance Allowance \(AA\)](#) or [Pension Age Disability Payment \(PADP\)](#).

Also, your housing payment is not reduced if the person aged 21 or older:

- gets [Pension Credit](#)
- gets the daily living component of [PIP](#) or [ADP](#)
- gets the care component of [DLA](#) at the middle or highest rate
- gets [AA](#) or [PADP](#)
- gets [Carer's Allowance](#)
- is responsible for a child under the age of 5
- is your sub-tenant, lodger or boarder.

## If you pay rent on 2 homes

Your housing payment can cover rent on 2 homes at the same time if:

- you rent from a housing authority and they have housed your family in 2 properties because your family is large
- you have moved out because of fear of violence or abuse, are paying rent somewhere else, and intend to come back
- you have started renting a new home with a disabled family member, but it has not been adapted to their needs yet.

## If you own your home

You may get a housing payment to help with some service charges if:

- you or your partner own the home you live in – this includes if you own a leasehold property
- you live in a shared ownership property.

Not all service charges qualify, so it is important to check if you can get support. You should also make sure you get bills showing any service charges you pay.

If you live in a home that you own, you may also be able to get [Support for Mortgage Interest](#).

If you live in a shared ownership property, you may be paying rent and mortgage payments. You may be able to get both a Universal Credit housing payment for rent and service charges and Support for Mortgage Interest. You must pay the money you get to your housing association and mortgage company.

## How your housing payment is paid

Your housing payment is usually paid as part of your Universal Credit payment. You then use the money to pay your rent, service charges or both.

There may be other options if you are using the money to pay rent. The rules depend on where you live.

### England and Wales

If you live in England or Wales, and you are not behind on your rent, your housing payment is paid to you. You then pay your landlord.

If you are struggling with your rent, you can choose to have your housing payment sent to your landlord instead. This is called an alternative payment arrangement. You can apply for this through your local [Jobcentre Plus](#). Your landlord can also apply.

Universal Credit, including housing payment, is paid once a month. It is important to think about this when organising your budget if your rent is due every week.

### Scotland

If you live in Scotland, you can choose whether to have your housing payment paid to you or to your landlord. You can also choose to be paid every 2 weeks or monthly.

## Northern Ireland

If you live in Northern Ireland, your housing payment is paid to your landlord. You can ask for the housing payment to be paid to you instead, if you are not behind with your rent or in debt. Universal Credit, including housing payment, is usually paid every 2 weeks. But you can choose to get monthly payments instead.

## Special circumstances

The amount you get in your housing payment may change if the number of people in your household changes. There are special rules if your household changes because a family member who was living with you dies. You are paid the same amount of housing payment for the rest of that month, and for the next 2 months.

## How to claim

If you already get Universal Credit, you can apply for a housing payment through your online account. If not, you can apply online at [gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)

You can also apply by calling the Universal Credit helpline:

- In England, Scotland and Wales, call **0800 328 5644** or **0800 328 1744** for Welsh language. Or use textphone **0800 328 1344**. If you cannot hear or speak on the phone, use Relay UK on **18001** then **0800 328 5644**. If you use British Sign Language, use the video relay service.
- In Northern Ireland, call **0800 012 1331** or use textphone **0800 012 1441**. If you use British Sign Language or Irish Sign Language, use the video relay service.

It helps to have as much information as you can. This includes:

- your tenancy agreement if you have one
- information about your landlord, rent, service charges or mortgage.

You usually have an interview at your local [Jobcentre Plus](#) or [Jobs and Benefits office](#) within 7 days of making your claim.

If you cannot go because of your condition or treatment, you should tell them straight away.

You may need to bring:

- your current tenancy agreement, rent statement or rent book
- a signed letter from your landlord that says you live at the property, pay rent and live there legally
- details of service charges you pay
- a current mortgage agreement, mortgage statement or bank statement showing mortgage payments
- details of any loan agreements secured on your property.

At the interview, you will complete a claimant commitment with your work coach. This is a record of the responsibilities you will have if you get [Universal Credit](#).

If you rent from a housing authority, your landlord will complete a form to confirm your housing costs. This is called a housing costs verification form. The completed form is added to your online account.

You should be told within 3 weeks of making a claim when to expect your payment. You can check your online account for this information.



# Housing Benefit

Housing Benefit may help pay your rent and some service charges if you are unemployed, have a low income or are claiming **benefits**.

For most people who are under **State Pension** age, Universal Credit has replaced Housing Benefit. If you currently get Housing Benefit, your claim may eventually move to [Universal Credit](#). You do not need to do anything or change your claim to Universal Credit unless:

- you are told to by the [Department for Work and Pensions \(DWP\)](#) in England, Scotland and Wales or the [Department for Communities \(DfC\)](#) in Northern Ireland
- you are making a new claim
- there is a change in your circumstances.

## Who can claim?

You can claim Housing Benefit if you are State Pension age or you live in supported, sheltered or temporary housing.

If you are State Pension age and live with a partner, you can only start getting Housing Benefit if either of the following applies:

- you and your partner have both reached [State Pension](#) age
- 1 of you started claiming [Pension Credit](#) for you as a couple before 15 May 2019.

You will not usually get Housing Benefit if:

- you have over £16,000 in savings – unless you get the Guarantee Credit part of [Pension Credit](#)
- you live in the home of a close relative
- you are already claiming Universal Credit – unless you live in supported, sheltered or temporary housing
- you or your partner are not responsible for paying the rent
- you are a full-time student.



## How much you could get

The amount of Housing Benefit you get is worked out in a similar way to the housing payment of [Universal Credit](#). It cannot be higher than the benefit cap, if this applies to you.

Your rent might be higher than the amount you get. If so, you must pay the difference yourself. You may be able to get extra help through a [Discretionary Housing Payment](#).

To find out the full rules:

- if you live in England, Scotland or Wales, visit [gov.uk/housing-benefit/what-youll-get](https://www.gov.uk/housing-benefit/what-youll-get)
- if you live in Northern Ireland, visit [nihe.gov.uk/Housing-Help/Housing-Benefit](https://nihe.gov.uk/Housing-Help/Housing-Benefit)

You can also call our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm.

## How to claim

To apply for Housing Benefit in England, Scotland or Wales, contact your local council. You can find details of your local council at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

To apply for Housing Benefit in Northern Ireland contact the [Housing Executive](#). Call **0344 8920 902** or visit **nihe.gov.uk**

# Discretionary Housing Payments

A Universal Credit housing payment or Housing Benefit may not cover all your rent. If you are having problems paying the rest of your rent, you may be able to get a Discretionary Housing Payment. This is extra help from your local council or, in Northern Ireland, from the [Housing Executive](#).

You should be told:

- how much you can get
- how long you can get it for
- what to do if you need to ask for help again.

# Council Tax Reduction in England, Scotland and Wales

You may be able to get council tax reduction if you are on a low income or claim benefits. You can apply for this if you own your home or if you rent.

The amount you get depends on:

- your income and benefits
- who else is in your household.

It also depends on where you live. In England, each local council has its own council tax reduction scheme. The support available depends on your council area. In Scotland and Wales, the support is usually the same in each council area.

Some councils choose to offer extra support with council tax. Sometimes this is called Discretionary Funds for council tax. But this can vary. You may be able to get an extra payment to help with your council tax. This is in addition to the normal council tax reduction scheme.

You may also be able to get a council tax discount. This does not always depend on your income or benefits. For example, you may get a discount if you:

- live alone
- live with someone else who is on a low income
- are the only person over the age of 18 in your home
- have adapted your home due to a disability.

## How to claim

Contact your local council to find out what support it offers. You can find your local council's contact details in your phone book, or by visiting [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

# Help with rates in Northern Ireland

You may be able to get help to pay your rates bill whether you own your home or if you rent. Help includes the following benefits:

- Rate Rebate if you are claiming [Universal Credit](#).
- Rate Relief if you are claiming [Housing Benefit](#).

You may also be able to get a discount on your rates bill. This does not always depend on your income or benefits. For example, you may apply for the following:

- Lone Pensioner Allowance if you are aged over 70 and live alone. This gives a 20% discount on your rates.
- Disabled Person's Allowance if certain adaptations have been made to your home for health reasons. This gives a 25% discount on your rates.

If you are a tenant, or a co-ownership tenant with a share in the property, call the Housing Executive on **03448 920 902**, or use textphone **18001 03448 920 902**.

If you are a homeowner, call the Land and Property Services on **0300 200 7801**, or use textphone **18001 0300 200 7801**.

Before calling, make a list of all the money you have coming in (your income). This should include any benefit payments. You should also make a list for anyone living with you.

Visit [nidirect.gov.uk/information-and-services/guide-rates/help-paying-your-rates](https://nidirect.gov.uk/information-and-services/guide-rates/help-paying-your-rates) to find out more.

# Support for Mortgage Interest

If you own your home or have shared ownership, you may be able to apply for Support for Mortgage Interest. This is a loan from the government to help towards interest payments on:

- your mortgage
- loans that you have taken out for certain repairs and improvements to your home.

To apply, you need to be getting one of the following benefits:

- income-related [Employment and Support Allowance \(ESA\)](#)
- Income Support
- income-based [Jobseeker's Allowance \(JSA\)](#)
- [Pension Credit](#)
- [Universal Credit](#).

Support for Mortgage Interest is normally paid directly to your lender.

If you get Pension Credit, the loan will help pay the interest on up to £100,000 of your loan or mortgage. If you are below State Pension age, the loan will help you pay the interest on up to £200,000 of your loan or mortgage.

Your payments can start:

- from the date you start getting [Pension Credit](#)
- after you have received 3 Universal Credit payments in a row
- after you have received any other qualifying benefit for 39 weeks in a row – this is around 9 months.

Support for Mortgage Interest is a loan. You must repay the loan with interest when you sell or transfer ownership of your home. You can choose to start repaying the loan sooner. The minimum voluntary repayment is £100.

You can speak to our money advisers for more information. You can also visit [gov.uk/support-for-mortgage-interest](https://www.gov.uk/support-for-mortgage-interest)

Call the Macmillan money advisers free on  
**0808 808 00 00**, Monday to Friday, 8am to 6pm.



# Help with service charges

If you are a leaseholder, you may pay service charges on your property. These can include bills for repairs and maintenance. You may get help with these charges if you claim:

- income-related [Employment and Support Allowance \(ESA\)](#)
- Income Support
- income-based [Jobseeker's Allowance \(JSA\)](#)
- [Pension Credit](#)
- [Universal Credit](#).

Help with service charges is claimed through your application for 1 of the above benefits. To apply for help, contact your local benefits office. They will ask to see details of your service charges, such as your invoices. You may also need to provide information about your lease.

The help available does not cover all types of service charges.

If you live in Northern Ireland, contact the [Northern Ireland Housing Executive](#) for information about help with service charges.

To find out if you qualify for help with paying your services charges, speak to a Macmillan money adviser. They will also tell you if you can apply for any other grants to help with the cost. Call us free on **0808 808 00 00**, Monday to Friday, 8am to 6pm.



# Grants for your home

If you need to repair, improve or adapt your home for health reasons, you may be able to get financial help from your [local council](#) or, in Northern Ireland, from the [Housing Executive](#). For example, this could help you to:

- widen doors and install ramps
- improve access to rooms – for example, you may need to put in a stairlift or downstairs bathroom
- provide a heating system suitable for your needs
- adapt heating or lighting controls to make them easier to use.

In England, Wales and Northern Ireland, these grants are called Disabled Facilities Grants. In Scotland, local councils may offer a grant to help cover the cost of adapting your home.

The amount you can get depends on your household income and savings. It also depends on the cost of the work to your property. Depending on your situation, you may be asked to contribute towards this cost.

A **grant** for home adaptations does not affect any benefits you get.

There are also other grants to help you improve the heating and insulation in your home. They are mainly for people who are disabled, on a low income or aged over 60. We have more information in our booklet [Managing your energy costs](#).

## How to claim

There is more information about grants for home adaptations and how to apply:

- In England or Wales, contact your local council or visit [gov.uk/disabled-facilities-grants](https://www.gov.uk/disabled-facilities-grants)
- In Scotland, contact your local council, call [Care and Repair Scotland](#) on **0141 221 9879** or visit [mygov.scot/care-equipment-adaptations](https://mygov.scot/care-equipment-adaptations)
- In Northern Ireland, contact your local Health and Social Care Trust or visit the Housing Executive (Touch) website at [nihe.gov.uk/Housing-Help/Grants/Types-of-grants-available/Disabled-Facilities-Grant](https://nihe.gov.uk/Housing-Help/Grants/Types-of-grants-available/Disabled-Facilities-Grant)

The council or Housing Executive usually sends a professional called an occupational therapist to visit you at home. They look at your situation and recommend what changes you need. You will also be sent an application form.

The waiting list for a home assessment, and for help, can be long in some areas. You may not get a grant if you start work on the property before your application has been approved.

# Help with winter energy costs

There are several government payments that may help with higher bills during the winter months. These are different in each country of the UK. Our booklet [Managing your energy costs](#) has more information about the following benefits, who can claim and other help with energy costs:

- Winter Fuel Payment
- Cold Weather Payment
- Winter Heating Payment
- Warm Home Discount
- Affordable Warmth Scheme.

You can also find information about these benefits at:

- [gov.uk](http://gov.uk) if you live in England, Scotland or Wales
- [nidirect.gov.uk](http://nidirect.gov.uk) if you live in Northern Ireland.

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](http://orders.macmillan.org.uk) or call **0808 808 00 00**.





# Health costs

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# Help with health costs

You may be able to get financial help with health costs when you have cancer. This can include help with prescriptions, wigs and fabric supports, dental treatment and eye treatment.

If you need special equipment or aids to help you live at home, you may be able to get what you need for free. Your doctor or nurse may arrange for this to be provided, or they can refer you to a social worker.

If you pay for your own nursing home charges, you may be entitled to financial help. You should speak to your healthcare professional or call the Macmillan Support Line.

Call the Macmillan Support Line free on  
**0808 808 00 00**, 7 days a week, 8am to 8pm.



# Prescriptions

The help you can get for prescriptions is different across the UK.

In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

In England, prescriptions are free for anything related to cancer or its effects. You need to apply for a medical exemption certificate.

## Medical exemption certificates in England

To apply for a medical exemption certificate, your GP must complete an FP92A form for you.

An exemption certificate lasts for 5 years and can be renewed if you are still eligible. Once you have the exemption certificate, you do not need to pay for any prescriptions. This includes prescriptions for medicines that are not related to your cancer treatment. You will need to show the exemption certificate to the pharmacist when you collect your medicines.

In England, if you are a carer, or someone who is not having cancer-related treatment, you can get help to pay for prescriptions in some situations. To find out more, visit [nhs.uk/nhs-services/help-with-health-costs](https://nhs.uk/nhs-services/help-with-health-costs)

## Prescription pre-payment certificates in England

If you live in England and do not qualify for free prescriptions, you can buy a prescription pre-payment certificate. You pay once for the certificate and then all your prescriptions are free for 3 or 12 months, no matter how many you need. This will save you money if you need:

- more than 3 prescriptions in 3 months
- more than 11 prescriptions in a year.

You can buy the certificate:

- online from [gov.uk/get-a-ppc](https://www.gov.uk/get-a-ppc)
- by phone using a credit or debit card – call the NHS Business Services Authority on **0300 330 1341** or use textphone **18001 0300 330 1431**
- in person at some pharmacies.

The NHS Business Services Authority sends your certificate details by email, or you can print them at the end of the online process. You must show the pharmacist your certificate when you collect your prescription.



# Wigs and fabric supports

The NHS can provide:

- some different types of wig, including synthetic (artificial) hair wigs and human hair wigs
- fabric supports, including abdominal supports or surgical bras.

If you live in Scotland or Wales, these are free on the NHS. There are special arrangements if you are registered with a GP in Wales but have cancer treatment in England.

If you live in Northern Ireland, wigs and fabric supports are free through the Health and Social Care services.

If you live in England, you may qualify for free wigs or fabric supports on the NHS if you:

- are aged under 16
- are aged 16 to 18 and in full-time education
- are a hospital inpatient when the wig or fabric support is given to you
- have a valid war pension and need the items for your war injury
- are entitled to, or named on, a valid NHS certificate for full help with health costs – this is called an HC2 certificate.

If you are named on an NHS HC3 certificate, you may get some help. We have more about this in our information about the [NHS Low Income Scheme](#).

You also qualify for free wigs or fabric supports if you or your partner get:

- Income Support
- income-based [Jobseeker's Allowance \(JSA\)](#)
- income-related [Employment and Support Allowance \(ESA\)](#)
- the Guarantee Credit part of [Pension Credit](#)
- [Universal Credit](#) if you meet certain criteria.

You are also eligible if you are under the age of 20 and the dependant of someone getting one of the **benefits** listed above.

## When you order a wig or fabric support

If you are entitled to a free wig or fabric support, tell the person who fits it. You need to show proof that you qualify. For example, this could be the letter showing which benefits you get.

If you do not qualify for free wigs or fabric supports, you can find a list of costs at [nhs.uk/using-the-nhs/help-with-health-costs/wigs-and-fabric-supports-on-the-nhs](https://nhs.uk/using-the-nhs/help-with-health-costs/wigs-and-fabric-supports-on-the-nhs)

You may be able to reclaim the VAT on these items. Contact the HMRC VAT helpline on **0300 200 3700**. You can also visit [gov.uk/financial-help-disabled/vat-relief](https://gov.uk/financial-help-disabled/vat-relief)

# Dental costs

Help with the cost of dental care is different across the UK.

## Dental examinations

In Scotland, NHS dental examinations are free for everyone.

In England, Wales and Northern Ireland, there is a cost for NHS or Health Service dental examinations. But if you qualify for free dental treatment, you will not have to pay for examinations either.

In Wales, you also get free NHS dental examinations if you are aged:

- under 25
- 60 or over.

## Dental treatment

NHS dental treatment is free if you are:

- under 18 (or 18 and in full-time education) in England, Wales or Northern Ireland
- under 26 in Scotland.

If you are not in 1 of these groups, you may still get free NHS or Health Service dental treatment or free dentures. You need to meet 1 or more of the criteria listed here when the dental treatment starts:

- You are pregnant or have had a baby in the last 12 months. You need a maternity exemption certificate called a MatEx. Speak to your doctor, midwife or health visitor.
- You are being treated in an NHS or Health Service hospital and a hospital dentist does the treatment. You may have to pay for any dentures or bridges.
- You have a valid war pension and need treatment for your war injury.
- You are entitled to, or named on, a valid NHS certificate for full help with health costs – this is called an HC2 certificate.

If you are named on an NHS certificate for partial help with health costs, called an HC3 certificate, you may get some help. We have more about this in our information about the [NHS Low Income Scheme](#).

You also qualify for free dental treatment if you or your partner get:

- Income Support
- income-based [Jobseeker's Allowance \(JSA\)](#)
- income-related [Employment and Support Allowance \(ESA\)](#)
- the Guarantee Credit part of [Pension Credit](#)
- [Universal Credit \(UC\)](#), if you meet certain criteria.

You are also eligible if you are under the age of 20 and are the dependant of someone getting 1 of the benefits listed above.

## When you go to the dentist

You must show your dentist that you are entitled to help with dental costs. For example, you could give them a letter showing which benefits you get. You must also sign a form to confirm that you do not have to pay.

# Eyesight tests and care

Help with the cost of eye care is different across the UK.

## Eyesight tests

In Scotland, eyesight tests are free for everyone.

In England, Wales and Northern Ireland, you can get free NHS or Health Service eyesight tests if you meet 1 of the following criteria:

- You are aged under 16.
- You are aged under 19 and are in full-time education.
- You are aged 60 or over.
- You are registered as blind or are partially sighted.
- You have been diagnosed with diabetes or glaucoma.
- You are aged 40 or over and your parent, brother, sister or child has been diagnosed with glaucoma.
- You have been advised by an eye doctor you are at risk of glaucoma.
- You have a valid war pension and have eyesight issues due to your war injury.
- You are a prisoner on leave from prison.
- You need complex or powerful lenses.
- You get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA) or the Guarantee Credit part of Pension Credit.
- You get Universal Credit (UC) and meet certain criteria.
- You have a low **income** and are named on a valid NHS HC2 certificate for full help with health costs.

You may get a reduced cost eyesight test if you are named on a valid NHS certificate for partial help with health costs – this is called an HC3 certificate. We have more information about the [NHS Low Income Scheme](#).

## Cost of glasses or contact lenses

In all areas of the UK, vouchers can help with the cost of glasses or contact lenses. You can use the vouchers with any optician. You must show the optician proof that you qualify. For example, you could show them a letter showing which benefits you get.

You can get a voucher if you meet 1 of the following criteria:

- You are aged under 16.
- You are aged under 19 and are in full-time education.
- You are a prisoner on leave from prison.
- You need complex or powerful lenses.
- You get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA) or the Guarantee Credit part of Pension Credit.
- You get Universal Credit (UC) and meet certain criteria.
- You have a low income and are named on a valid NHS HC2 certificate for full help with health costs.

You may get a voucher if you are named on a valid NHS certificate for partial help with health costs – this is called an HC3 certificate.

If you have a valid war pension and have eyesight issues due to your war injury, you may be able to claim money back for the cost of glasses or contact lenses.





# NHS Low Income Scheme

This scheme helps people on a low income pay for health costs. You do not have to be getting benefits to access this scheme. It is run by the NHS in England, Scotland and Wales and by the Health Service in Northern Ireland.

The scheme can help you pay for:

- prescriptions
- wigs and fabric supports
- dental treatment
- eyesight tests, glasses and contact lenses
- travel to receive treatment.

You cannot qualify if you or your partner (or both) have more than £16,000 in savings. This does not include the place where you live. If you live permanently in a care home, the savings limit may be different.

## How to claim

If you live in England, Scotland or Wales, call **0300 330 1343** and ask for an HC1 form, or visit [nhsbsa.nhs.uk/nhs-low-income-scheme](https://nhsbsa.nhs.uk/nhs-low-income-scheme)

If you live in Northern Ireland, download the HC1 form from [nidirect.gov.uk/articles/help-health-costs](https://nidirect.gov.uk/articles/help-health-costs) If you have reached State Pension age, the Pension Service will deal with your claim. You can contact them on **0800 587 0892**.

You may also be able to get an HC1 form from:

- your local hospital
- a [Jobcentre Plus](#) or [Jobs and Benefits office](#)
- your GP
- your dentist
- a pharmacist
- your optician
- [Citizens Advice](#) in England Scotland and Wales
- [Advice NI](#) in Northern Ireland.

## **Apply online**

In England, Scotland and Wales, you may be able to apply online for the NHS Low Income Scheme. This is a new service and is not available to everyone. Find out more at [nhsbsa.nhs.uk/nhs-low-income-scheme](https://nhsbsa.nhs.uk/nhs-low-income-scheme)

## **Claim a refund**

If you paid for something before you applied for the NHS Low Income Scheme, you can claim a refund using an HC5 form. You must apply within 3 months. Refunds have to be claimed within 3 months of the date you paid the charge or had a sight test. You must also have the relevant receipt, such as an FP57 form for prescriptions.

Where you can get an HC5 form, and how to claim, is different depending on the country you live in. Visit [nhsbsa.nhs.uk/nhs-low-income-scheme](https://nhsbsa.nhs.uk/nhs-low-income-scheme) for more information on how to claim in your area.

# Equipment to help you at home

Talk to your GP, cancer doctor or specialist nurse if you think you need equipment or aids to help you manage at home. For example, if you may need a raised toilet seat or handrails. If your doctor or nurse agrees you need equipment, they can arrange this. We have more information in our booklet [Going home from hospital](#).

Your doctor or nurse may refer you to a social worker. You can also contact your local social services or social work department directly. They can arrange for a social worker or occupational therapist to assess your needs. They may be able to give you what you need for free.

You can also get general advice and information about all types of equipment from [Living Made Easy](#).

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call **0808 808 00 00**.



# VAT-exempt goods and services

If you have a long term illness or are registered disabled, you do not have to pay value-added tax (VAT) on some products. These are products designed or adapted for your own personal or domestic use.

VAT-exempt goods and services include:

- adjustable beds
- stairlifts
- wheelchairs
- medical appliances to help with severe injuries
- alarms
- Braille paper or low-vision aids – but not glasses or contact lenses
- cars
- building work, such as widening doors or installing ramps, lifts and toilets.

For more information, visit [gov.uk/financial-help-disabled/vat-relief](https://gov.uk/financial-help-disabled/vat-relief) or call **0300 200 3700**.

# Paying for a care home or care at home

If you need support from carers at home or you need care in a residential or nursing home, you may get help to pay for this.

## Local authority or Health and Social Care Trust funding

In England, Scotland or Wales, your local council may pay some or all of the cost of your care. In Northern Ireland, your local Health and Social Care (HSC) Trust may provide funding.

What you get depends on the results of a needs assessment. It may also depend on your income, savings and assets.

You can contact your council or HSC trust to ask for an assessment of your care needs. Or someone else can contact them for you. For example, a family member, friend or someone from your healthcare team could call.

## NHS funding

If you need ongoing, complex medical care, the NHS may pay for or provide some of the care you need at home or in a care home.

This is called the NHS Continuing Healthcare scheme in England, Wales and Northern Ireland. The rules and how funding is arranged is different in Scotland. For more information speak to your healthcare team or call our support line on **0808 808 00 00**, 7 days a week, 8am to 8pm.



# Children's needs

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# Looking after children

Child Benefit is the main benefit if you are responsible for a child. If you do not already get this, you can:

- find out more at [gov.uk](https://www.gov.uk)
- talk to our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm.

If you are getting Universal Credit you might be able to get:

- the child element, if you are responsible for children who live with you
- the childcare element, if you pay for childcare while working.

If your child has a disability, you may be able to claim [Disability Living Allowance for children](#).

If you live in Scotland, you may be able to claim:

- [Child Disability Payment](#)
- [Scottish Child Payment](#) for each child you look after.

## Childcare costs

You may be able to get some help from the government towards childcare costs. This may include a certain amount of free childcare, or some money to help pay for childcare.

You can find out about the different types of support available from the government's Childcare Choices website at [childcarechoices.gov.uk](https://www.childcarechoices.gov.uk) You can also use the free childcare calculator to estimate how much help you could get. But remember to read this information carefully. Claiming free childcare may affect your other **benefits**.



## Benefits

If you get Universal Credit, your payment can include an amount to help with childcare costs. You and any partner living with you must usually be working or have a job offer. You may still be able to claim if only 1 of you works and the other:

- gets the limited capability for work and work-related activity component
- is caring for someone.

You can claim back up to 85% of your childcare costs for children under the age of 17. But there is a time limit on this.

You can use this money to help pay:

- registered childminders, nurseries and nannies
- registered after school clubs and play schemes
- registered schools
- home care workers working for a registered home care agency.

Housing Benefit does not help with childcare costs. But some of your childcare costs can be removed from the household income used to calculate Housing Benefit and a council tax reduction. This means you could get more money.

## Help with childcare

You may also be able to get help with looking after children. This could be from:

- social services – contact your local council in England, Scotland or Wales, or Health and Social Care Trust in Northern Ireland
- charities such as Home-Start – visit [home-start.org.uk](http://home-start.org.uk)
- family and friends.

If this is possible for you, flexible working may also help. This may include changes to your working hours. We have more information in our booklet [Your rights at work when you are affected by cancer](#).

You can order our booklets and leaflets for free.

Visit [orders.macmillan.org.uk](http://orders.macmillan.org.uk) or call **0808 808 00 00**.



# Disability Living Allowance for children

In England, Wales and Northern Ireland, Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child with a disability.

You may be able to claim this benefit if your child:

- is aged under 16
- has difficulty walking or needs extra care – more than a child of the same age who does not have a disability.

DLA for children is a tax-free benefit made up of 2 parts called components. A child may qualify for 1 or both of the following components:

- The care component – to help with the cost of extra care.
- The mobility component – to help with supervising a child moving around outdoors. The child must be at least 3 years old to get the high rate and at least 5 years old to get the low rate.

## What you could get

The amount you get depends on your child's needs. The care component may be paid at a low, medium or high weekly rate. The mobility component has 2 rates – low and high.

You may qualify for Carer's Allowance if you spend at least 35 hours a week caring for a child who gets the middle or high care rate of DLA.

## How to claim

If you live in England or Wales, visit [gov.uk/disability-living-allowance-children/how-to-claim](https://gov.uk/disability-living-allowance-children/how-to-claim) You can also call the Disability Living Allowance helpline on **0800 121 4600**, or use textphone **0800 121 4523** and ask for a DLA claim form. You can ask for alternative formats such as Braille, large print or audio CD.

If you live in Northern Ireland, you can download or print an application form at [nidirect.gov.uk/articles/disability-living-allowance-children](https://nidirect.gov.uk/articles/disability-living-allowance-children) You can also call the Disability and Carers Service on **0800 587 0912**, or use textphone **0800 012 1574** and ask for a claim pack. Or you can contact your local [Jobs and Benefits office](#).

# Child Disability Payment in Scotland

In Scotland, Child Disability Payment has replaced DLA for children. This benefit is paid by Social Security Scotland.

You may be able to claim this benefit if your child:

- is aged under 16
- has a physical or mental disability.

Child Disability Payment is a tax-free benefit and is paid until the age of 18. It is made up of 2 parts called components. A child may qualify for 1 or both of the following components:

- The care component – to help with the cost of extra care.
- The mobility component – to help with supervising a child moving around outdoors. The child must be at least 3 years old to get this part.

## What you could get

Each component is paid at a low, medium or high weekly rate, depending on your child's needs.

## How to claim

Visit [www.mygov.scot/child-disability-payment/how-to-apply](http://www.mygov.scot/child-disability-payment/how-to-apply)

You can also call [Social Security Scotland](https://www.socialsecurityscotland.gov.uk) on **0800 182 2222** to start an application.

# Scottish Child Payment

In Scotland, you may get this benefit if you look after a child:

- and you or your partner get [Universal Credit](#) or income-based [Job Seeker's Allowance](#)
- or 1 of you get [Pension Credit](#), Income Support or income-related [Employment Support Allowance](#).

## What you could get

Scottish Child Payment is paid every 4 weeks. If you are eligible, you can get payments for each child you look after who is under 16 years old.

## How to claim

Visit [www.mygov.scot/scottish-child-payment/how-to-apply](http://www.mygov.scot/scottish-child-payment/how-to-apply)

You can also call [Social Security Scotland](#) on **0800 182 2222** to start an application.

# School and education costs

If you have children, you may be able to get help with costs for school meals, clothing and travel. The help you can get depends on your individual situation and where in the UK you live.

## Free school meals

There are different rules about free school meals across the UK.

School meals are free to all children:

- in England, at state school in reception, year 1 and year 2
- in Scotland, at council or government funded schools, in primary 1 to 5
- in Wales, at primary school.

In all parts of the UK, school meals are free for children whose parents or carers get certain benefits. These include:

- Income Support
- income-based [Jobseeker's Allowance \(JSA\)](#)
- income-related [Employment and Support Allowance \(ESA\)](#)
- the Guarantee Credit part of [Pension Credit](#)
- [Universal Credit](#), if your household **income** is less than a certain amount a month or year (after tax and not including any benefits you get).

In England, Scotland or Wales, contact your local council to find out whether your child qualifies and how to apply. You can find your local council's contact details at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

In Northern Ireland, contact the Education Authority in your region. Visit [eani.org.uk](https://www.eani.org.uk)

## School clothing

Many local councils give grants for school uniform, including sports kits, to families on a low income. If your council does not offer help, you can ask your child's school.

In England, Scotland or Wales, contact your local council to find out what help is available in your area and how to apply for it. You can find your local council's contact details at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

In Northern Ireland, contact the Education Authority in your region. Visit [eani.org.uk](https://www.eani.org.uk)

## School travel costs

Your local school, college or council, or the [Education Authority](#) in Northern Ireland may be able to help you with school travel costs. Contact them for more details.



## Support for students aged over 16

Students over the age of 16 may be able to get help with education costs.

### Educational Maintenance Allowance (EMA)

In Scotland, Wales and Northern Ireland, the Educational Maintenance Allowance (EMA) helps people aged 16 to 19 to stay in education.

Whether a student qualifies depends on your household income. This is the income of adults who are responsible for the student. EMA is paid into the student's bank account every 2 weeks. It does not affect any benefits your household is getting.

In Scotland, you apply through your [local council](#) or your college. Visit [mygov.scot/ema](http://mygov.scot/ema) for more information.

In Wales, you can apply online or download an application form. Visit [studentfinancewales.co.uk/further-education-funding/education-maintenance-allowance/how-and-when-to-apply](http://studentfinancewales.co.uk/further-education-funding/education-maintenance-allowance/how-and-when-to-apply). You can also get an application pack from your school or college or call **0300 200 4050**.

In Northern Ireland, you can download a form at [nidirect.gov.uk/articles/how-apply-education-maintenance-allowance](http://nidirect.gov.uk/articles/how-apply-education-maintenance-allowance). Or you can get a form from your school, college or local Social Security or [Jobs and Benefits office](#). If you have any queries, call the Education Maintenance Allowance helpline on **0300 200 7089**.

## 16 to 19 Bursary Fund

In England, the 16 to 19 Bursary Fund helps people aged 16 to 19 who are:

- studying at a publicly funded school or college
- on a training course, including unpaid work experience.

It may also help people who are 19 or older and:

- are continuing a course they started aged 16 to 18
- have an Education, Health and Care plan.

The bursary is only available to people who might struggle with the cost of full-time education or training. For more information visit [gov.uk/1619-bursary-fund](https://www.gov.uk/1619-bursary-fund)

It can be used for costs like clothing, books, equipment, transport and lunch. It is not available to people at university.

You apply through your school, college, academy or training provider.

## Learner Support

Some colleges, including sixth form colleges, have loans, grants or funds to help people aged 19 or over with learning costs.

In some cases, this will come from the Learner Support scheme. The funds are for those facing financial hardship. They can be used to help with things like:

- accommodation and travel
- course materials and equipment
- childcare – you must be aged 20 or over to qualify for help with childcare costs.

Check with your college to find out if this option is available to you. For more information, visit [gov.uk/learner-support](https://www.gov.uk/learner-support)





# Transport and parking costs

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# Travelling to and from hospital

Travelling for medical appointments can be expensive if you are having regular treatment and tests. You may be able to get help with your travel costs. Or you may be able to claim back some of the money you spend when travelling for medical reasons.

Some voluntary organisations have drivers who can take people to hospital and other places – for example, to the shops. Check at your local library or search online for details of voluntary organisations in your area.

## Healthcare Travel Costs Scheme

The Healthcare Travel Costs Scheme (HTCS) can help pay travel costs if you have to go to hospital for planned tests or treatment.

You usually have to pay for your travel and then claim a refund within 3 months. In some cases, you may be able to get an advance payment to help you attend your appointment.

Ask your hospital how to make a claim. This is different in different places. If you need someone to travel with you to hospital for medical reasons, you may also be able to get a refund on their travel costs.

The scheme bases the refund on the cheapest travel option that is right for you. Usually this means they will pay for public transport. But it can depend on what you need and what is available. Sometimes it is possible to claim for:

- petrol costs
- taxi fares.

## Who can claim?

You can claim a refund if you or your partner get 1 of the following **benefits**:

- Income Support
- income-based [Jobseeker's Allowance \(JSA\)](#)
- income-related [Employment and Support Allowance \(ESA\)](#)
- the Guarantee Credit part of [Pension Credit](#)
- [Universal Credit \(UC\)](#) – if you meet certain criteria.

You can also claim a refund if you have a low **income** – this means you can get help with travel costs as part of the [NHS Low Income Scheme](#).

## Hospital car parking

Hospital parking policies are different across the UK.

In Scotland and Wales, you can park for free at the hospital.

In England, hospital parking may be free if you either:

- have a [Blue Badge](#)
- attend regular appointments to manage a long term condition.

Many hospitals in England give people with cancer free car parking or discounts. Ask your hospital for more information.

In Northern Ireland, hospital parking is free if you either:

- have a [Blue Badge](#)
- are having chemotherapy or radiotherapy.

Some hospitals in Northern Ireland may allow free parking in other situations. Ask your hospital for more information.



## **Congestion and LEZ charges**

In some cities, you may have to pay charges to drive your car within certain areas.

In London, the Congestion Charge is a daily charge to drive within central London at certain times.

In London and other cities, if your vehicle does not meet certain emissions standards, you must pay a daily charge to drive within a Low Emission Zone (LEZ).

If you need to pay these charges to get to a medical appointment, you may be able to claim this money back from the hospital. A healthcare professional, such as your cancer doctor or nurse, must confirm you are too ill to travel on public transport. Remember to keep your receipts so you can claim your refund.

# Other travel schemes and services

You may be able to get help with travel or travel costs through 1 of the following schemes and services. Some of these are available wherever you live. Others are only available in certain areas. There may be other services available in your area. Ask your GP, cancer team or hospital for more information.

## Free or reduced-cost travel in England

In England, you can get a bus pass for free off-peak travel if you:

- are **State Pension** age
- have a disability and meet certain criteria.

Contact your [local council](#) for information and to apply.

If you live in London, you can travel free on buses, tubes and other transport within London if you:

- are 60 or over
- have a disability and meet certain criteria.

## Free or reduced-cost travel in Scotland

In Scotland, the National Entitlement Card gives you free bus travel if you:

- are under 22
- are 60 or over
- have a disability and meet certain criteria.

The card may also give you a discount on rail travel. Find out more at [transport.gov.scot/concessionary-travel](https://transport.gov.scot/concessionary-travel)

## Free or reduced-cost travel in Wales

In Wales, the Concessionary Travel Card gives you free bus travel if you:

- are 60 or over
- have a disability and meet certain criteria.

You may also get discounted or free train travel. Find out more at [portal.tfw.wales/en](https://portal.tfw.wales/en)

## Free or reduced-cost travel in Northern Ireland

In Northern Ireland, a SmartPass gives you free bus and train travel if you are 60 or over.

The pass gives you a discount on travel if you have a disability and meet certain criteria.

Visit [nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel](https://nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel) for more information or contact Translink on **0289 066 6630**, or use textphone **18001 028 9066 6630**.

## Railcards – England, Scotland, Wales

In England, Scotland and Wales, a national railcard can give you a discount on train travel. You have to buy the railcard. You can then use it to buy tickets at a reduced price.

There are different railcards available including:

- Disabled Persons Railcard – if you have a disability and meet certain criteria this card offers discounts for you and a friend or travel companion
- Two Together Railcard – if you will travel with the same person
- Senior Railcard – if you are aged 60 or over.

Find out more at your local train station or visit [nationalrail.co.uk](http://nationalrail.co.uk)

## Community transport services

If you have problems using public transport, community transport services may be available in your area. For example, there may be services giving door-to-door transport and trips to local shopping centres. Some services have wheelchair-accessible transport that can pick you up from home. These are sometimes called dial-a-ride services.

To find out what is available in your area, use the [Community Transport Association](#) website or contact your local council. Visit the Community Transport Association at [cta.uk.org](http://cta.uk.org)

## **Disability Action Transport Scheme (Northern Ireland)**

[This scheme](#) provides low-cost transport for people with disabilities in Northern Ireland. You can find out more at [disabilityaction.org](http://disabilityaction.org)

## **Local voluntary groups (good neighbour schemes)**

Some local areas have groups that offer practical help to people who need it. This often includes help with transport to hospital or to visit your GP. Ask your [local council](#) or your local library what is available in your area.

## **Shopmobility schemes**

[Shopmobility](#) provide wheelchairs and scooters to help people get around their local area or shopping centres. If you have restricted mobility, you may be able to hire or borrow equipment from a scheme near you.

## **Reduced taxi fare schemes**

These schemes are available in some areas. Speak to your [local council](#) for more information.

## Patient Transport Services

Some hospitals offer a free Patient Transport Service to help people with certain needs get to and from hospital. This may be available for:

- people who need medical support during their journey
- people who have difficulty walking
- parents or guardians of children who are being transported.

Ask your hospital what is available in your area. Usually, someone from your healthcare team refers you to the Patient Transport Service.

## St John Ambulance Cymru

[This charity](#) offers transport for people in Wales who have problems using public transport or their own vehicle. Visit [sjacymru.org.uk](http://sjacymru.org.uk) or call **0330 058 6591** and select option 3.

## The Highlands and Islands Travel Scheme

This scheme offers help with the cost of travel to and from hospital appointments, if you both:

- live in the former Highlands and Islands Development Board area
- have to travel more than 30 miles on land, or more than 5 miles by ferry, to the hospital.

You can only make a claim after travelling and must show your receipts for the journey. You must pay the first £10 yourself unless you are getting certain income-related benefits. If you need someone to travel with you, you can also get help with their travel costs. A healthcare professional must confirm this is medically necessary for you.

Find out more at [nhshighland.scot.nhs.uk/your-services/related-services-and-accessibility/travel-and-transport/financial-assistance-with-patient-travel](https://nhshighland.scot.nhs.uk/your-services/related-services-and-accessibility/travel-and-transport/financial-assistance-with-patient-travel) or ask your GP or hospital for a claim form.

## Isles of Scilly Travel Cost Scheme

The NHS funds transport for all Isles of Scilly residents to get to and from the mainland for hospital treatment. You must pay a £5 booking fee. Visit [healthwatchislesofscilly.co.uk](https://healthwatchislesofscilly.co.uk) for more information.

## London Taxicard Scheme

A London Taxicard gives a discount on travel in licensed London taxis and mini cabs. You may be able to apply for this if you live in London and have long term mobility difficulties, or severe sight impairment.

For more information and an application form, visit [londoncouncils.gov.uk/services/taxicard](https://londoncouncils.gov.uk/services/taxicard) or call **0207 934 9791**.

**“ Macmillan helped me apply for a Blue Badge. This enabled us to park near to hospitals in London, saving us not only parking charges but also a Congestion Charge every time we went to one of Dave's many hospital appointments. ”**

Jennie, carer for husband Dave



# Blue Badge Scheme

If you have problems with moving around, you may be able to get a Blue Badge. This allows you to park in parking spaces closer to where you need to go. You can usually park for free:

- on streets with parking meters or pay-and-display machines, for as long as you need
- in disabled parking bays on streets for as long as you need, unless a sign says there is a time limit
- on single or double yellow lines for up to 3 hours, unless there is a 'no loading' sign.

You may have to pay if you are using some private car parks, such as in hospitals or supermarkets. Always check the signs in the car park.

You must continue to follow the usual parking rules. For example, you can still get a fine if you park somewhere that could put people in danger.

## Who can apply?

You are eligible for a Blue Badge if you have specific medical conditions or get certain benefits. These include the following:

- If you get the higher mobility component of Disability Living Allowance (DLA).
- If you scored 8 points or more in the 'moving around' area of your Personal Independence Payment (PIP) or Adult Disability Payment (ADP) assessment.
- If you scored 10 points in the 'planning and following a journey' area of your PIP assessment, due to psychological distress. This only applies if you live in England or Northern Ireland.
- If you scored 12 points in the 'planning and following a journey' area of your PIP or ADP assessment, due to psychological distress. This applies if you live in Scotland or Wales.

For the full list of criteria to automatically qualify for a blue badge, visit [gov.uk/government/publications/blue-badge-can-i-get-one](https://www.gov.uk/government/publications/blue-badge-can-i-get-one) or speak to your [local council](#).

There may be other situations that mean you can still get a Blue Badge. These include if you have long term problems with walking or severe problems using both arms.

## How to apply for a badge

If you live in England, Scotland or Wales, visit [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge) or contact your [local council](#). You can find its contact details at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

If you live in Northern Ireland, apply online at [nidirect.gov.uk/services/apply-or-renew-blue-badge-online](https://nidirect.gov.uk/services/apply-or-renew-blue-badge-online) or call **0300 200 7818**.

Your healthcare professional or a welfare rights adviser may be able to help you fill out the application forms.

A Blue Badge costs up to £10 in England, £20 in Scotland and £10 in Northern Ireland. It is free in Wales.

Blue Badges usually last up to 3 years. You must reapply before your current Blue Badge expires.

There are other badge schemes for people with restricted mobility who live, study or work in areas where the Blue Badge Scheme does not apply. For example, in London there is a:

- Green Badge for Camden
- Red Badge for the City of London
- Purple Badge for Kensington and Chelsea
- White Badge for Westminster.

Visit Disabled Motoring UK's website at [disabledmotoring.org](https://www.disabledmotoring.org) for more information.

## Tunnels, bridges and toll roads

Blue Badge holders and other disabled people pay a reduced rate, or no fee, at some river crossings, bridges and tunnels. In most cases, you must apply in advance to get a discount. Toll discounts can change, so check before you travel.

Contact your [local council](#) for advice. If you live in Northern Ireland, call the Blue Badge Unit on **0300 200 7818**.

## London Congestion Charge

There is a daily charge to drive within central London at certain times. If you have a Blue Badge, you do not have to pay the charge. But you must make a one-off payment of £10 to register for this discount.

## Low Emission Zone Charges

To help improve air quality, many cities have Low Emission Zones (LEZ). If your vehicle does not meet certain emissions standards, you must pay a daily charge to drive within an LEZ.

In some areas, if you have a Blue Badge you do not have to pay the charge, even if your vehicle does not meet the standard. It is important to check the rules for the area you are visiting.



# Road (vehicle) tax exemption

You may be able to get free road tax if you are disabled. You may qualify if you get any of the following:

- the mobility component of [Personal Independence Payment \(PIP\)](#) at the enhanced rate
- the mobility component of [Disability Living Allowance \(DLA\)](#) at the highest rate
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

If you get the mobility component of PIP at the standard rate, you may qualify for a 50% discount on your road tax.

For more information, call the DVLA vehicle tax service on **0300 123 4321** or visit [gov.uk/financial-help-disabled/vehicles-and-transport](https://gov.uk/financial-help-disabled/vehicles-and-transport) You can also speak to your local [Post Office](#).

# Motability Scheme

Under this scheme, you can get help to hire a new car, scooter or powered wheelchair instead of getting the cash benefit of:

- the mobility component of PIP at the enhanced rate
- the mobility component of DLA at the higher rate
- the War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

Contact the [Motability Scheme](#) to apply.





# Grants and loans

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# Government and local council grants

Local Welfare Assistance schemes provide emergency grants and loans to help people who are on a low **income** or getting certain **benefits**. For example, you could get:

- vouchers or a pre-paid card to pay for food, fuel or clothing
- basic living items, such as a bed, cooker or fridge.

How you apply depends on where you live:

- If you live in England or Scotland, contact your [local council](#). You can find your local council's contact details at [gov.uk/find-local-council](https://www.gov.uk/find-local-council)
- If you live in Wales, you can contact the [Discretionary Assistance Fund](#) on **0800 859 59 24**.
- If you live in Northern Ireland, you can contact the [Finance Support Service](#) on **0800 587 2750**, or use textphone **0800 587 2750**.

# Grants and loans for heating costs

There are different types of support available if you are struggling with heating bills. Your energy supplier may be able to give you a **grant**, a discount or a better way to manage your payments.

There are also energy-saving schemes and government grants to reduce your costs.

We have more information in our booklet [Managing your energy costs](#).

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call **0808 808 00 00**.



# Charities and other organisations

There may be other sources of help you can access such as:

- occupational funds
- help from utility companies – gas, electricity and water companies
- help from charities.

[Turn2us](#) helps people find specific charities that may be able to offer financial help. It has a grants search tool on its website at [grants-search.turn2us.org.uk](#) It also offers some grants themselves.

Young Lives vs Cancer provides one-off grants to children and young people with cancer and their families. These can help with the extra costs that cancer can cause. You can apply with the help of a Young Lives vs Cancer social worker or by completing a form at [younglivesvscancer.org.uk/what-we-do/financial-support/grants](#) For more information, call **0300 303 5220**.

Your local library may have books about organisations that offer grants. This may include **A guide to grants for individuals in need**, published by the [Directory of Social Change](#).

You may also be able to get other grants and loans from local and national organisations if you need financial help.

Call the Macmillan money advisers free on  
**0808 808 00 00**, Monday to Friday, 8am to 6pm.



# Will a grant or loan affect benefits I am getting?

In most cases a grant or loan is not counted as income and will not affect your benefits. But it is important to check.

Call our money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm. Or visit [turn2us.org.uk/get-support/apply-for-grants/grants-what-you-need-to-know](https://turn2us.org.uk/get-support/apply-for-grants/grants-what-you-need-to-know)



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# Glossary

## Useful words to know

When you are dealing with benefits, you may come across lots of new words and not know what they mean. Some of these words are explained here.

If you need more information or support, you can call the Macmillan Support Line free on **0808 808 00 00**.

### **Benefits**

Payments from the government to people who need financial help.

### **Benefit cap**

A limit on the total amount of money you can get from a benefit.

### **Blue Badge**

A badge that allows people with mobility problems to park nearer to where they need to go.

### **Grant**

A payment from the government or a charity to help with extra costs such as clothing or heating bills.

## **Income**

All the money you have coming in, for example your wages, benefits or a grant.

## **Ill-health early retirement**

This is where you are allowed to retire and claim your pension early because of your health. If you have, or have had, cancer this may apply to you.

## **Lump sum**

A single, one-off payment, for example from your pension or an insurance scheme.

## **Mandatory reconsideration**

A way to challenge a benefits decision if you disagree with the outcome. This is usually a first step before you can appeal a benefits decision.

## **Means-tested benefit**

A benefit where the amount of money you get depends on your income or savings.

## **National Insurance**

A payment you have to make while working. If you cannot work, you may be able to get National Insurance credits.

### **Reasonable adjustments**

If you are ill, these are changes to your job or workplace that allow you to continue working or return to work.

### **Special rules**

Rules that allow people to get certain benefits more quickly if they are terminally ill.

### **State Pension**

A regular payment you get from the government when you reach a certain age.

### **Tribunal**

A place where benefits appeals are heard and decided.

### **Workplace pension**

A pension arranged through your employer.

# About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Our information has the PIF Tick quality mark for trusted health information. This means our information has been through a professional and strong production process.

## Order what you need

You may want to order more booklets or leaflets like this one. Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call us on **0808 808 00 00**.

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

## Online information

All our information is also available online at [macmillan.org.uk/information-and-support](https://macmillan.org.uk/information-and-support) You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

## Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- interactive PDFs
- large print
- translations.

Find out more at [macmillan.org.uk/otherformats](https://macmillan.org.uk/otherformats)

If you would like us to produce information in a different format for you, email us at [informationproductionteam@macmillan.org.uk](mailto:informationproductionteam@macmillan.org.uk) or call us on **0808 808 00 00**.

## The language we use

We want everyone affected by cancer to feel our information is written for them.

We want our information to be as clear as possible. To do this, we try to:

- use plain English
- explain medical words
- use short sentences
- use illustrations to explain text
- structure the information clearly
- make sure important points are clear.

We use gender-inclusive language and talk to our readers as 'you' so that everyone feels included. Where clinically necessary we use the terms 'men' and 'women' or 'male' and 'female'. For example, we do so when talking about parts of the body or mentioning statistics or research about who is affected.

To find out more about how we produce our information, visit [macmillan.org.uk/ourinfo](https://www.macmillan.org.uk/ourinfo)



# Other ways we can help you

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

## Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

## Macmillan Support Line

Our support line is made up of specialist teams who can help you with:

- emotional and practical support if you or someone you know has been diagnosed with cancer
- clinical information from our specialist nurses about things like diagnosis and treatments
- welfare rights advice, for information about benefits and general money worries.

To contact any of our teams, call the Macmillan Support Line for free on **0808 808 00 00**. Or visit [macmillan.org.uk/support-line](https://macmillan.org.uk/support-line) to chat online and find the options and opening times.

Our trained cancer information advisers can listen and signpost you to further support.

Our cancer information nurse specialists can talk you through information about your diagnosis and treatment. They can help you understand what to expect from your diagnosis and provide information to help you manage symptoms and side effects.

If you are deaf or hard of hearing, call us using Relay UK on **18001 0808 808 00 00**, or use the Relay UK app.

You can also email us, or use the Macmillan Chat Service via our website. You can use the chat service to ask our advisers about anything that is worrying you. Tell them what you would like to talk about so they can direct your chat to the right person. Click on the 'Chat to us' button, which appears on pages across the website. Or go to [macmillan.org.uk/talktous](https://macmillan.org.uk/talktous)

If you would like to talk to someone in a language other than English, we also offer an interpreter service for our Macmillan Support Line. Call **0808 808 00 00** and say, in English, the language you want to use. Or send us a web chat message saying you would like an interpreter. Let us know the language you need and we'll arrange for an interpreter to contact you.

## **Macmillan Information and Support 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. If you would like a private chat, most centres have a room where you can speak with someone confidentially.

Find your nearest centre at [macmillan.org.uk/informationcentres](https://macmillan.org.uk/informationcentres) or call us on **0808 808 00 00**.

## Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you have been affected in this way, we can help. Please note the opening times may vary by service.

### Financial advice

Our expert money advisers on the Macmillan Support Line can help you deal with money worries and recommend other useful organisations that can help.

### Help accessing benefits

You can speak to our money advisers for more information. Call us free on **0808 808 00 00**. Visit [macmillan.org.uk/financialsupport](https://www.macmillan.org.uk/financialsupport) for more information about benefits.

## Help with work and cancer

Whether you are an employee, a carer, an employer or are self-employed, we can provide information to help you manage cancer at work. Visit [macmillan.org.uk/work](https://www.macmillan.org.uk/work)



## Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That is why we help bring people together in their communities and online.

### Support groups

Whether you are someone living with cancer or a carer, family member or friend, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting [macmillan.org.uk/selfhelpandsupport](https://macmillan.org.uk/selfhelpandsupport)

### Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at [macmillan.org.uk/community](https://macmillan.org.uk/community)

You can also use our Ask an Expert service on the Online Community. You can ask a money adviser, cancer information nurse or an information and support adviser any questions you have.

## Macmillan healthcare professionals

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

# Other useful organisations

There are lots of other organisations that can give you information or support. Details correct at time of printing.

## **Support from your bank**

It is a good idea to talk to your bank or financial provider about your situation, as they will usually be able to check what support is available for you. You can also speak to a welfare rights adviser, who can help you find out whether your bank has any trained support teams for people who are affected by cancer.

## **Financial support, and legal advice and information**

### **Advice NI (Northern Ireland)**

Helpline **0800 915 4604**

[www.adviceni.net](http://www.adviceni.net)

Provides advice on a variety of issues including financial, legal, housing and employment issues.

### **Age UK**

Helpline **0800 678 1602**

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Provides information and advice for older people across the UK via the website and advice line. Also publishes impartial and informative fact sheets and advice guides.

## **Citizens Advice**

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use its online webchat or find details for your local office by contacting:

### **England**

Helpline **0800 144 8848**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Scotland**

Helpline **0800 028 1456**

[www.cas.org.uk](http://www.cas.org.uk)

### **Wales**

Helpline **0800 702 2020**

[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)

### **Department for Communities (DfC) – Northern Ireland**

[www.communities-ni.gov.uk/topics/benefits-and-pensions](http://www.communities-ni.gov.uk/topics/benefits-and-pensions)

Manages government benefits in Northern Ireland. You can apply for benefits and find information online or through its helplines.

## **Department for Work and Pensions (DWP) – England, Scotland and Wales**

[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

Manages government benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

## **Directory of Social Change**

[www.dsc.org.uk](http://www.dsc.org.uk)

Supports charities by providing training, books, funding, online resources and bespoke research.

## **Discretionary Assistance Fund**

Tel **0800 859 59 24**

[www.gov.wales/discretionary-assistance-fund-daf](http://www.gov.wales/discretionary-assistance-fund-daf)

A fund in Wales that provides grants for essential costs, such as food, gas, electricity, clothing or emergency travel.

## **Education Authority**

Tel **028 9056 4000**

[www.eani.org.uk](http://www.eani.org.uk)

Ensures that efficient and effective primary and secondary education services are available to meet the needs of children and young people.

## **Finance Support Service**

[www.nidirect.gov.uk/campaigns/finance-support](http://www.nidirect.gov.uk/campaigns/finance-support)

Tel **0800 587 2750**

Textphone **0800 587 2750**

Supports people who live in Northern Ireland and need short term financial help.

### **Future Pension Centre**

Tel **0800 731 0175**

Textphone **0800 731 0176**

[www.gov.uk/future-pension-centre](http://www.gov.uk/future-pension-centre)

Can answer questions about the State Pension or provide a statement.

### **GOV.UK (England, Scotland and Wales)**

[www.gov.uk](http://www.gov.uk)

Has information about social security benefits and public services in England, Scotland and Wales.

### **Home Start**

[www.home-start.org.uk](http://www.home-start.org.uk)

A local community network of trained volunteers and expert support helping families with young children.

### **Jobcentre Plus (England, Scotland and Wales)**

Tel **0800 055 6688**

Textphone **0800 023 4888**

Welsh language **0800 012 1888**

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

You can call the helpline about new or existing benefit claims. There is an online search tool to find the contact details of your local Jobcentre Plus.

### **Law Centres Network**

[www.lawcentres.org.uk](http://www.lawcentres.org.uk)

Local law centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

## **Local councils (England, Scotland and Wales)**

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland).

You should be able to find your local council's contact details online by visiting:

### **England**

[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

### **Scotland**

[www.cosla.gov.uk/councils](http://www.cosla.gov.uk/councils)

### **Wales**

[www.gov.wales/find-your-local-authority](http://www.gov.wales/find-your-local-authority)

## **Macmillan Benefits Advice Service (Northern Ireland)**

Tel **0300 1233 233**

## **Money Advice Scotland**

[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

Use the website to find qualified financial advisers in Scotland.

## **MoneyHelper**

Tel **0800 011 3797**

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

A government service giving free and impartial money advice.

## **National Debtline**

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Provides free debt advice on the phone or webchat. Or use the My Money Steps planner on the website to get tailored advice.

## **NI Direct (Northern Ireland)**

[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Has information about benefits and public services in Northern Ireland.

## **NI Direct Disability and Carers Service (Northern Ireland)**

Tel **0800 587 0912**

Textphone **0800 012 1574**

[www.nidirect.gov.uk/contacts/disability-and-carers-service](http://www.nidirect.gov.uk/contacts/disability-and-carers-service)

The service for Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland. You can apply for these benefits and find information online or through its helplines.

## **NI Direct Jobs and Benefits Office (Northern Ireland)**

Helpline **0800 022 4250**

Textphone **0800 587 1297**

[www.nidirect.gov.uk/money-tax-and-benefits](http://www.nidirect.gov.uk/money-tax-and-benefits)

The office that provides information and advice about disability benefits and carers' benefits in Northern Ireland.

### **NI Direct Make the Call (Northern Ireland)**

Make the Call helpline **0800 232 1271**

Text ADVICE to **0798 440 5248**

[www.nidirect.gov.uk/make-the-call](http://www.nidirect.gov.uk/make-the-call)

Service to check if you or someone you care for may be entitled to extra benefits.

### **Northern Ireland Housing Executive**

Tel **0344 892 0902**

[www.nihe.gov.uk](http://www.nihe.gov.uk)

Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

### **Social Security Scotland**

Tel **0800 182 2222**

[www.socialsecurity.gov.scot/benefits](http://www.socialsecurity.gov.scot/benefits)

Manages some benefits in Scotland. This includes Carer Support Payment, Adult Disability Payment, Child Disability Payment and Pension Age Disability Payment. You can apply for benefits and find information online or through its helplines.

### **StepChange Debt Charity**

Tel **0800 138 1111**

[www.stepchange.org](http://www.stepchange.org)

Provides free debt advice through phone, email, the website and online through live chats with advisers.



## **Turn2us**

Helpline **0808 802 2000**

[www.turn2us.org.uk](http://www.turn2us.org.uk)

Runs a free, confidential and independent helpline, which provides help with benefits, debt, housing and legal issues. Has an online tool to search for funds that may be able to give you a grant. Also offers some grants itself to people in financial hardship.

## **Unbiased.co.uk**

[www.unbiased.co.uk](http://www.unbiased.co.uk)

You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

## **Work support**

### **Access to Work (England, Scotland and Wales)**

Tel **0800 121 7479**

Textphone **0800 121 7579**

[www.gov.uk/access-to-work](http://www.gov.uk/access-to-work)

This government programme can help you if your health affects the way that you do your job. You may get a grant to help pay for practical support at work.

### **Access to Work Department for Communities – Preparation for Work Programmes Branch (Northern Ireland)**

Tel **0289 072 6756**

[www.nibusinessinfo.co.uk/content/health-work-support-branch](http://www.nibusinessinfo.co.uk/content/health-work-support-branch)

This service explains how to apply for help with the costs of practical support at work through the government's Access to Work (NI) scheme.

## **Equipment, travel and advice on living with a disability**

### **Blue Badge Scheme (Department for Transport)**

[www.gov.uk/transport/blue-badges](http://www.gov.uk/transport/blue-badges)

The Blue Badge Scheme helps people with severe mobility problems, who have difficulty using public transport, to park close to where they need to go. The scheme operates throughout the UK. It is run by local authorities, who deal with applications and issue badges.

### **British Red Cross**

Tel **0344 871 11 11**

[www.redcross.org.uk](http://www.redcross.org.uk)

Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

### **Care and Repair Scotland**

Tel **0141 221 9879**

[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)

Offers advice and assistance to enable people in Scotland to repair, improve or adapt their homes. Aims to contribute to independent living.

### **Community Transport Association**

[www.ctauk.org](http://www.ctauk.org)

Provides support to transport related charities, community groups and social enterprises in England, Scotland, Wales and Northern Ireland.

### **Disability Action Transport Scheme (Northern Ireland)**

[www.disabilityaction.org/transport](http://www.disabilityaction.org/transport)

Has information about the Disability Action Transport Scheme, which provides low-cost transport.

### **Disability Rights UK**

Tel **0330 995 0400** (not an advice line)

[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including information on going back to work, direct payments, human rights issues, and advice for disabled students.

### **Disabled Motoring UK**

[www.disabledmotoring.org](http://www.disabledmotoring.org)

Provides advice, advocacy, and campaigning for the rights and accessibility of disabled motorists- Drivers, passengers and Blue Badge holders.

### **Healthwatch – Isles of Scilly Travel Cost Scheme**

Tel **0187 225 2211**

[www.healthwatchislesofscilly.co.uk](http://www.healthwatchislesofscilly.co.uk)

Provides advice and information for residents of the Isles of Scilly about NHS-funded travel to a medical appointment. Booking fee required.

### **Living Made Easy**

[www.livingmadeeasy.org.uk](http://www.livingmadeeasy.org.uk)

Provides free, impartial advice and information about all types of disability equipment and mobility products.

### **London Councils Taxicard Scheme (London)**

Tel **0207 934 9791**

[www.londoncouncils.gov.uk/services/taxicard](http://www.londoncouncils.gov.uk/services/taxicard)

Provides discounts on travel in licensed London taxis and minicabs, if you have long term mobility difficulties or severe sight impairment and live in London.

### **Mesothelioma UK**

Support Line **0800 169 2409**

[www.mesothelioma.uk.com](http://www.mesothelioma.uk.com)

Offers information, support, and help with benefits or compensation. Has nurses who are experts in mesothelioma.

### **Motability Scheme**

Tel **0300 456 4566**

[www.motability.co.uk](http://www.motability.co.uk)

The scheme enables disabled people to exchange mobility allowances they have as part of benefits (including the enhanced rate mobility component of Personal Independence Payment) to lease a new car, scooter or powered wheelchair.

### **National Rail**

[www.nationalrail.co.uk](http://www.nationalrail.co.uk)

Check train times and rail disruptions. Visit [nationalrail.co.uk/railcards/concessionary-travel](http://nationalrail.co.uk/railcards/concessionary-travel) to find out about available concessions and [nationalrail.co.uk/railcards](http://nationalrail.co.uk/railcards) to find out more about or buy a railcard.

## **NHS Highland – Highlands and Islands Travel Scheme (Scotland)**

[www.nhshighland.scot.nhs.uk](http://www.nhshighland.scot.nhs.uk)

Provides physical and mental health services across the Highland and Argyll and Bute Council areas. Search 'financial assistance patient travel' on the website to find out about transport to and from hospital.

## **Post Office**

Tel **0345 722 3344**

[www.postoffice.co.uk/branch-finder](http://www.postoffice.co.uk/branch-finder)

Find the nearest Post Office branch that deals with road (vehicle) tax exemptions for Disabled people.

## **Scope**

Helpline **0808 800 3333**

Textphone: Use Type Talk by dialling **18001** from a textphone followed by **0808 800 3333**

[www.scope.org.uk](http://www.scope.org.uk)

Offers advice and information on living with disability. Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

## **Shopmobility**

[www.shopmobilityuk.org](http://www.shopmobilityuk.org) (England, Scotland and Wales)

[www.shopmobilityni.org](http://www.shopmobilityni.org) (Northern Ireland)

Tel **0300 102 0150**

Provides wheelchairs and scooters. If you have restricted mobility, you may be able to hire or borrow equipment from a scheme near you.

## **St John Ambulance Cymru (Wales)**

[www.sjacymru.org.uk/en/page/patient-transport-services](http://www.sjacymru.org.uk/en/page/patient-transport-services)

Tel **0330 058 6591** (select option 3)

Provider of patient transport services in Wales.

## **Transport Scotland**

[www.transport.gov.scot/concessionary-travel](http://www.transport.gov.scot/concessionary-travel)

Find out about the National Entitlement Card for free bus travel for eligible people. Apply for the card at [getyournec.scot](http://getyournec.scot)

## **LGBT-specific support**

### **LGBT Foundation**

Tel **0345 330 3030**

[www.lgbt.foundation](http://www.lgbt.foundation)

Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events.

### **OUTpatients**

[www.outpatients.org.uk](http://www.outpatients.org.uk)

A safe space for anybody who identifies as part of the queer spectrum and has had an experience with any kind of cancer at any stage.

Also produces resources about LGBT cancer experiences.

OUTpatients runs a peer support group with Maggie's Barts.

## **Support for carers**

### **Carers Trust**

Tel **0300 772 9600**

[www.carers.org](http://www.carers.org)

Provides support, information, advice and services for people caring at home for a family member or friend. You can find details for UK offices and search for local support on the website.

### **Carers UK**

Helpline **0808 808 7777**

[www.carersuk.org](http://www.carersuk.org)

Offers information and support to carers across the UK. Has an online forum and can put people in contact with local support groups for carers.

## Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

## Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team.

It has been approved by Phil Neal, Macmillan Service Knowledge Specialist.

With thanks to the Macmillan Service Knowledge Specialists, Welfare Rights Team. Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **informationproductionteam@macmillan.org.uk**



## Sources

Below is a sample of the sources used in our benefits information. If you would like more information about the sources we use, please contact us at **[informationproductionteam@macmillan.org.uk](mailto:informationproductionteam@macmillan.org.uk)**

GOV.UK [www.gov.uk](http://www.gov.uk) [accessed May 2025].

NI Direct [www.nidirect.gov.uk](http://www.nidirect.gov.uk) [accessed May 2025].

Social Security Scotland [www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot) [accessed May 2025].

## Can you do something to help?

We hope this booklet has been useful to you. It is just one of our many publications that are available free to anyone affected by cancer.

They are produced by our cancer information specialists who, along with our nurses, money advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we are here to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.

### 5 ways you can help someone with cancer

#### 1. Share your cancer experience

Support people living with cancer by telling your story, online, in the media or face to face.

#### 2. Campaign for change

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

#### 3. Help someone in your community

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

#### 4. Raise money

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

#### 5. Give money

Big or small, every penny helps. To make a one-off donation see over.

## **This booklet is about getting benefits and other financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland. It is for anyone living with cancer, and their family, friends and carers.**

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The booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan's money advisers.

At Macmillan we know cancer can disrupt your whole life. We'll do whatever it takes to help everyone living with cancer in the UK get the support they need right now, and transform cancer care for the future.

For information, support or just someone to talk to, call **0808 808 00 00** or visit [macmillan.org.uk](https://www.macmillan.org.uk)

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using Relay UK on **18001 0808 808 00 00**, or use the Relay UK app.

Need information in different languages or formats? We produce information in audio, interactive PDFs, easy read, Braille, large print and translations. To order these, visit [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats) or call our support line.



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