

## Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a benefit in England, Wales and Northern Ireland for people aged 16 to State Pension age. It is for people who have problems with daily living or moving around.

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## What is Personal Independence Payment (PIP)?

Personal Independence Payment (PIP) is a benefit in England, Wales and Northern Ireland for people aged 16 to State Pension age. It is for people who have problems with daily living or moving around. 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 (page 3).

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.

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.

PIP has replaced an older benefit called Disability Living Allowance (DLA) for adults. If you have not reached State Pension age and are making a new claim, you must apply for PIP.

## If you already get DLA

If you live in England or Wales, you only need to apply for PIP if you were born after 8 April 1948 and 1 of the following applies to you:

- your circumstances have changed
- the Department for Work and Pensions (DWP) contacted you and asked you to transfer to PIP.

In some cases, it is best not to claim PIP if you already get DLA because your payments may end up lower than before. For more information about this, call our Macmillan money advisers on **0808 808 00 00**, Monday to Friday, 8am to 6pm. It is important to tell the DWP if your circumstances change.

If you live in Northern Ireland and were born before 20 June 1951, you will not be asked to move to PIP. It is important to tell the Department for Communities (DfC) if your circumstances change. 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.

## Who can claim?

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. The process can help people nearing the end of life get easier access to some benefits. The special rules apply to people who are likely to have less than 12 months to live.

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.

When you apply for PIP, you must explain that you are claiming under special rules. Your doctor or nurse must also complete a form called an SR1. They send the form to:

- the Department for Work and Pensions (DWP) if you are claiming in England or Wales
- the Department for Communities (DfC) if you are claiming in Northern Ireland.

## How you will be assessed

PIP has 2 parts:

- [a daily living part](#) (page 6) – if you have problems with everyday tasks
- [a mobility part](#) (page 7) – if you have problems with moving around.

You may get 1 or both parts.

When you apply for PIP, you must complete a form that checks how your health problems affect your daily life.

The form asks you questions about everyday activities, such as preparing food. Your answers are then assessed against a list of descriptors. These are statements that describe how much and what type of support you need to do the activity. For example, one descriptor 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 [how much benefit you get](#) (pages 6 to 7).

You are only 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.

The claim form is long. 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](#) (page 8) to show how your condition affects your daily life. 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.

You must complete the form 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 more time.

You can download our PIP self-assessment form to help you understand the scores and how you might be assessed – visit [macmillan.org.uk/PIP](http://macmillan.org.uk/PIP)

If you need information about using it, you can speak to our money advisers. Call the Macmillan Support Line on **0808 808 00 00**, Monday to Friday, 8am to 6pm.

## 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 to support 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 if they can reschedule it. The number to call is on your appointment letter. Missing an appointment could mean your PIP claim will be 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](#) (page 3).

## Getting help with 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](http://macmillan.org.uk/inyourarea) to learn whether this is possible in your area.

Other organisations can also help you get the financial support you need, including your local:

- Citizens Advice in England, Scotland and Wales – visit [citizensadvice.org.uk](http://citizensadvice.org.uk)
- Advice NI in Northern Ireland – visit [adviceni.net](http://adviceni.net)

## How much you could get

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](http://gov.uk/pip/how-much-youll-get)

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

For either part, if you score:

- under 8 points, you cannot claim that part of PIP
- 8 to 11 points, you will get the standard rate for that part
- 12 points or more, you will get a higher enhanced rate for that part.

## 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.

## How to claim

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](http://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 or Irish Sign Language.

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 Department for Work and Pensions (DWP) or Department for Communities (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](#) (page 3).

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 when you call.

The DWP or DfC will then give you a claim form to fill in.

## 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.

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.

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, and what help do you need?
- How long does the activity or task take?
- Does it cause you pain or discomfort?

The following table shows an example of what you could write in your diary.

| Task                    | Day(s) of the week I have difficulties with these tasks | Difficulties I had and what help I needed   | How long it took                                 | How many times in the day I needed help  |
|-------------------------|---|---|--|--|
| Dressing and undressing | Sunday  | I needed help as I cannot do up the buttons on my shirts and trousers, or manipulate the zips. I have to sit down due to dizziness while dressing and undressing. | It takes me 20 minutes every time I get dressed. | I needed help twice today as my fingers could not do up or undo my clothes. This is due to the peripheral neuropathy I have been left with after chemotherapy treatment. |

We have a sample diary on our website that you can download and complete – visit [macmillan.org.uk/PIP](http://macmillan.org.uk/PIP)

You can also use the diary in our booklet **Help with the cost of cancer**. Visit [orders.macmillan.org.uk](http://orders.macmillan.org.uk) or call **0808 808 00 00** to order the booklet for free.

## If your claim is approved

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

The letter will tell you how long you will get PIP for and whether 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.

## If your situation changes

If your situation changes, your PIP claim may be affected. For example, if your condition gets worse, you might be able to get the higher rate. If there is a change in your expected outcome (prognosis) and you qualify under special rules (page 3), the 3 month rule does not apply.

Your benefit payments may be affected if you go abroad, or if you go into hospital or a care home, for more than 4 weeks. This can be either 1 stay, or several stays where the gap is less than 4 weeks each time.

The rules are complicated, so it may be helpful speak with a welfare rights adviser. You can contact your local:

- Citizens Advice in England and Wales – visit [citizensadvice.org.uk](http://citizensadvice.org.uk)
- benefits advice centre or Advice NI in Northern Ireland – visit [adviceni.net](http://adviceni.net)

Or call our money advisers on **0808 808 00 00**.

You should tell the benefits service if anything changes:

- If you live in England or Wales, call the Disability Service Centre PIP helpline on **0800 121 4433** or use textphone **0800 121 4493**.
- If you live in Northern Ireland, contact the Department for Communities (DfC) PIP Centre on **0800 587 0932** or use textphone **0800 587 0937**.

## If you are refused PIP

Not everyone affected by cancer will get PIP. It is important to remember that PIP is based on the needs you have rather than your diagnosis.

You might also be refused PIP because of the following reasons:

- You do not meet the time conditions. This means you have not had difficulties for 3 months or are not expected to still have difficulties in 9 months.
- You have not explained the impact of your illness and treatment on your daily living or mobility well enough.
- Your application did not include medical evidence to support your claim.

If you disagree with the decision about PIP, you can ask the DWP or DfC to reconsider.

For more information about appealing a benefits decision, visit:

- [gov.uk/appeal-benefit-decision](https://www.gov.uk/appeal-benefit-decision) if you live in England or Wales
- [nidirect.gov.uk/appeal-benefits-decision](https://nidirect.gov.uk/appeal-benefits-decision) if you live in Northern Ireland.

Challenging a benefits decision can be complicated. You can speak to our money advisers by calling **0808 808 00 00**, Monday to Friday, 8am to 6pm.

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 check whether this is possible in your area.

## More information and support

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00** (7 days a week, 8am to 8pm), or visit [macmillan.org.uk](https://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.

## Sources

If you would like further information about the sources we use, please contact us at [informationproductionteam@macmillan.org.uk](mailto:informationproductionteam@macmillan.org.uk)

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