WE ARE MACMILLAN. CANCER SUPPORT

A guide to benefits and financial help for people affected by cancer

Benefit rates apply April 2015–April 2016

HELP WITH THE COST OF CANCER IN ENGLAND, SCOTLAND AND WALES



About this booklet

This information is about different types of financial support that may be available if you're affected by cancer and live in England, Scotland or Wales.

It describes benefits and other payments you may be able to claim. It also explains how to access this support and who to contact for further help.

Who is this booklet for?

This information can help you if:

- you are dealing with extra costs and a reduced income because of cancer
- you want to find out more about benefits and other types of financial support you may be entitled to.

This information is for anyone affected by cancer, including people living with cancer, family members and carers.

How to use this booklet

This booklet starts with an introduction to the benefits system. The chapters after that explain which payments might be available to you in different situations, including if you:

- are looking for work or have a low income
- have care or mobility needs
- are of pension age
- are looking after someone with cancer.

You don't need to read the whole booklet. Use the contents list on page 7 to find the information that's most relevant to you. But remember that the information you want might be split across different chapters. The index on pages 159–161 can also help you find a particular topic.

We've used the symbols below to help certain information stand out:



Differences across the UK
This symbol shows where there are important differences between the countries within the UK.



Important changes
This symbol shows where there are important changes happening to the benefits system that you should be aware of.

We've tried to make the information in this guide as straightforward as possible. But if you have any questions, please call us on **0808 808 00 00**. We know that financial information can often be complicated and confusing.

Throughout this booklet, you'll find quotes from other people affected by cancer who've shared their experiences of managing their finances.

We hope that with the right advice and information, you'll be able to get the help you need.

The benefits and tax rates in this booklet apply from April 2015–April 2016.

If you live in Northern Ireland

This booklet is for people living in England, Scotland and Wales. Some parts of the benefits system are different in Northern Ireland. If you live in Northern Ireland, visit **macmillan.org.uk/financialissues** or contact a welfare rights adviser (see pages 18–19) for the most up-to-date benefits information.



How Macmillan can help

Call the Macmillan Support Line on **0808 808 00 00**.
Our financial guides are available Monday–Thursday, 9am–5pm, and 9am–4.30pm on Fridays. They can give you financial guidance about personal finance options, such as insurance, pensions, housing costs and tax.

You can also speak to other helpline staff. Our welfare rights advisers can tell you about benefits and other financial support. We have energy advisers who can help you reduce your heating and electricity costs, and tell you about reduced-cost energy schemes. We can also give you information about Macmillan Grants (see pages 141–142 for more details) and debt advice through our charity partner StepChange Debt Charity.

For general support and advice from our cancer support specialists, the Macmillan Support Line is open Monday–Friday, 9am–8pm. If you're hard of hearing, you can use textphone **0808 808 0121**, or Text Relay. For non-English speakers, interpreters are available.



For help with personal finance issues, you can also email **financialguidance@macmillan.org.uk** or use our interactive online financial guidance tool at **finance.macmillan.org.uk**



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A cancer diagnosis can increase your living costs in many ways. Benefits may help you cope with these changes.

A cancer diagnosis may mean:

- extra transport costs as you travel to and from hospital
- spending more time at home, which leads to higher energy bills
- working fewer hours, or stopping work altogether for a while, because of the cancer and its treatment.

These are just some example of how cancer can affect your finances. But depending on your situation, you may be able to get benefits or other financial support to help.

The benefits system can seem daunting and hard to understand. But even just getting a basic idea of how it works can help you access financial support.

'I was emotionally and physically exhausted and really very stressed and frightened. At this time I couldn't even think straight, but Macmillan helped me identify the help I was entitled to. Things are really looking much more positive. I suffered in silence for a long time before coming forward to ask for help – something I really regret.'

Sinéad

What are benefits?

Benefits are payments from the government to people in need. There are a variety of benefits for people in different situations. When you are affected by cancer, it may change your situation and mean that you become eligible for certain benefits.

The Department for Work and Pensions (DWP) is the main government body responsible for the benefits system in England, Scotland and Wales. The DWP looks after benefits through different services, for example local Jobcentres.

Who can get benefits?

Each benefit has its own rules about who can claim.

As well as these individual rules, whether or not you can get a benefit may depend on one of the following:

- Your income and savings.
- Your national insurance (NI) contributions.

NI contributions are paid by people who work for an employer. Your employer deducts the contributions from your earnings and pays them to the government. People who earn more than £155 a week by working for an employer automatically have NI payments taken from their pay. If you're unable to work, you may be able to get NI credits (usually by claiming a certain benefit). NI credits are treated as though you have paid NI contributions.

Some people also pay voluntary NI contributions. Paying voluntary contributions could be useful if you're self-employed and want to protect your right to benefits that depend on NI, for example the State Pension.

There are four main types of benefit, which we've listed below. Later in this booklet we explain the different benefits available, and we use the letters below next to each one.

- **Means-tested benefits (MT)** can only be paid to people whose income and savings are below a certain level. If you have a partner who lives with you, their income and savings are also taken into account. Mean-tested benefits are sometimes called income-based or income-related. They are not affected by your NI contributions.
- **Non-means-tested benefits (NMT)** don't depend on your income or savings. They may be contribution-based or non-contribution-based.
- **Contribution-based benefits (C)** can be paid to people who meet the rules of that benefit, and who have made enough NI contributions.
- **Non-contribution-based benefits (NC)** are not dependent on your NI contributions.

It's often possible to be entitled to both means-tested and non-means-tested benefits at the same time. Just because you are receiving one particular type of benefit, don't assume that you are not entitled to another. You can get advice from a welfare rights adviser (see pages 18–19).

Welfare reform

The Welfare Reform Act 2012 introduced many changes to the benefits system. Some of these changes are already in place, while others are still happening.

The changes include:

- the introduction of two new benefits: Personal Independence Payment and Universal Credit
- changes to older benefits, including some being merged into the new benefits
- limits on how much money you can get from benefits.

We explain all these changes throughout this booklet. If you are unsure about how any of the changes might affect you, speak to a welfare rights adviser.

The benefit cap

As part of the welfare reform changes, there are new limits to how much you can get in benefits. This is called the benefit cap.

The total amount of benefits you can get is:

- **£350** a week if:
  - you are single and do not have children
  - you have children but they do not live with you
- **£500** a week if:
  - you have children and they live with you
  - you are a couple (whether or not you have children).

Some benefits are not included in the benefit cap. If you or someone in your household already get certain benefits, the benefit cap will not apply to you. You can find a list of these benefits by visiting **gov.uk/benefit-cap** or by speaking to a benefits adviser. If you or your partner worked for at least 50 of the 52 weeks before your last day of work, the benefit cap may not apply straight away.

What happens if my situation changes?

It may affect any benefits you are getting if there are changes to:

- your income or capital (all your financial assets, including savings), or those of a partner who lives with you
- your home
- other people who live in your home and their financial situations.

You should tell the DWP about any of these changes through the service that pays your benefits.

Not every change will affect the amount of benefit you are entitled to. But it's better to report a change in case it does.

If you go into hospital

Some benefits won't be affected by a stay in hospital. Other benefits may only be affected if the hospital stay is for more than one year. Certain benefits will be reduced after you have been in hospital for four weeks. If stays in hospital are less than 28 days apart, these will be linked together and treated as a continuous period. You should tell the service that gives you benefits as soon as you can after going into hospital. It's also important to tell them when you leave hospital, so that full payments can restart if they have been stopped.

The way your benefits will be affected by your stay in hospital depends on your individual circumstances and the benefits you're claiming. Speak to a welfare rights adviser for advice.

Can I challenge a benefits decision?

If you have applied for (or are receiving) a benefit and you're not happy with a decision the DWP has made, you may be able to ask for a review or make an appeal. Recent changes to the rules about appealing mean that you must ask for a review first. You must do this within one month of being told of the decision.

The exception to this rule is Housing Benefit (see pages 91–94). It's possible to appeal decisions about Housing Benefit straight away, as long as you do it within one month.

Challenging a benefits decision can be a complicated process, so it's a good idea to ask a welfare rights adviser for help as soon as possible.



You can speak to a welfare rights adviser by calling us on **0808 808 00 00**. They can talk you through the process and send you a fact sheet about challenging a benefits decision.

Can I get benefits if I am not a UK-national?

You may not be able to receive some benefits if you:

- have come from another country to live or work in the UK
- are an asylum seeker or refugee.

The rules are complicated. You can get independent legal and benefits advice from Law Centres and Citizens Advice (see pages 154 and 157).

Claiming benefits as soon as possible

In most cases, benefits can't be backdated to cover days or weeks before you applied. Because of this, it's important to apply as soon as possible, so you don't miss out on any financial help you're entitled to.

Getting help from a welfare rights adviser

The benefits system is complicated and applying can take lots of time, but there are people who can help. Macmillan has welfare rights advisers who you can call on the Macmillan Support Line on **0808 808 00 00**. They are specially trained to help you access any benefits you might be entitled to.

Depending on where you live, you may also be able to meet a Macmillan welfare rights adviser in person through a local service. Visit **macmillan.org.uk/in-your-area** to see whether this is available. Other organisations can also help, such as your local Citizens Advice (see page 154).

'My advice is to speak to an expert – Macmillan has benefits advisers. Our local one is connected to Citizens Advice. You could call them for info, or the Macmillan helpline. They really helped my mum – they came to her house, filled in the forms and got her what she needed.'

Rachel

What information do I need when I speak to a welfare rights adviser?

Speaking to one of our welfare rights advisers or a benefits adviser from another organisation can really help you get the financial support you need.

The more information you can give the adviser, the more they'll be able to help. Try to have the following items handy:

- Any forms you need help with filling in.
- Details of any savings or investments, for example recent statements.
- Proof of expenses such as rent, mortgage payments and council tax.
- Your national insurance number.
- Proof of earnings, such as recent payslips, and details of any other income.

For health-related benefits, try to also have:

- a record of your diagnosis
- details of your medical condition, treatments and the names of any medications you're currently taking
- contact details for your GP and any other health or social care professionals you see.

If you're already receiving benefits, you should also have:

- proof of any benefit payments you're already getting, such as bank or Post Office account statements, or recent award letters
- letters about your existing benefits, including letters about benefit applications that weren't successful.


senator

IF YOU'RE UNABLE TO WORK OR ON A LOW INCOME

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You may need to stop working, or work less, because of cancer or its treatment. You may be looking for work, or on a low income.

The information in this chapter could help in these situations.

Some of the benefits in this chapter are changing as a result of the Welfare Reform Act 2012. One of the benefits, Universal Credit, has recently been introduced. It is gradually replacing some other benefits (see pages 33–37).

‘I never even thought about applying for benefits. I wasn’t really aware of the help that was available to me, as I’ve worked all my life.’

Sinéad

Statutory Sick Pay (NMT/NC)

You may be able to get Statutory Sick Pay (SSP) if you are employed but unable to work because of illness. You can claim it if you meet both of these conditions:

- You're unwell and off work for at least four days in a row (including weekends, bank holidays and days that you don't normally work).
- Your average weekly earnings are at least £112.

SSP is paid by your employer for up to 28 weeks of sickness. The standard rate is currently £88.45 a week. Employers cannot pay you less than this if you qualify for SSP.

Before your SSP is due to end, you should check whether you can get a benefit called Employment and Support Allowance (see pages 29–32).

How to claim

Ask your employer, as they are responsible for making these payments.

Occupational or company sick pay

Some employers choose to pay extra sick pay on top of SSP. This is called occupational or company sick pay. To find out more:

- check your employment contract
- speak to your manager or human resources (HR) department.

If you're self-employed

You can't get Statutory Sick Pay if you're self-employed, but you can still apply for other benefits.

If you've been paying national insurance contributions, you may qualify for benefits such as contribution-based Employment and Support Allowance (see pages 29–32).

Even if you have not paid national insurance contributions, you might still qualify for income-related Employment and Support Allowance if the impact of your illness has reduced your self-employed earnings.

You may also qualify for other benefits. This depends on your personal circumstances, income, savings, care needs and mobility needs. Contact a welfare rights adviser for advice.



We have a booklet called **Self-employment and cancer**, which you may find helpful.

Employment rights

You may be covered by employment law if your employer:

- dismisses you because of your illness
- doesn't pay you what you're entitled to
- discriminates against you in any way because of your illness.

The Equality Act 2010 protects anyone in England, Scotland or Wales who has, or has had, cancer. Even if a person who had cancer in the past has been successfully treated and is now cured, they're still covered by the act. This means their employer must not discriminate against them for any reason, including their past cancer.



Our booklet **Your rights at work when you're affected by cancer** has more information about your employment rights.

Income tax refund

If you have to give up work and your income falls, you may be eligible for a tax refund.

If your circumstances have changed, it's also worth checking whether you're still paying the correct amount of tax.

How to claim

Your employer may be able to organise this. Or you can contact HMRC (see page 153).



Access to Work

The Access to Work programme can help if you have a long-term illness that affects how you do your job. The programme can give you and your employer advice and financial support to meet any extra costs caused by the health condition.

The scheme may pay for:

- special aids and equipment needed in the workplace as a direct result of your condition
- travel to and from work if you can't use public transport
- a support worker.

How to apply

You can call Access to Work to apply (see page 155). Or ask to speak to a disability employment adviser at your local Jobcentre Plus (find them in the phone book or online).

Employment and Support Allowance (MT/C)

This benefit is for people under State Pension age (see page 79) who can't work because of their illness or disability.

There are two types of Employment and Support Allowance (ESA):

- contribution-based
- income-related (means-tested).

You may get either or both types, depending on your income, savings and how much national insurance you have paid.

If you do some types of 'permitted work', it will not affect your ESA (see page 42).

IMPORTANT CHANGES

Income-related ESA is gradually being replaced by Universal Credit (see pages 33–37) for people making a new claim. The benefit you have to apply for will depend on where you live. Contribution-based ESA is staying the same. To find out how these changes may affect you, contact a welfare rights adviser.

Applying for ESA – the first 13 weeks

When you apply for ESA, you will usually have to provide medical certificates to confirm your illness or disability. If you meet the initial medical requirements, you will be paid the basic rate of benefit for the first 13 weeks of the claim. This is currently £73.10 for single claimants. If you have a partner, you may be entitled to more.

If you are terminally ill and not expected to live longer than six months, you will not have to go through any assessments. You will be placed straight into the support group (see opposite) from the start of your claim.

After 13 weeks

After 13 weeks of receiving ESA, you may need to have a **work capability assessment**. This is a check to find out how your illness or disability limits your ability to work. But if you are waiting for, having or recovering from chemotherapy or radiotherapy, you will not need to have a work capability assessment. In this case, you will automatically be placed in the support group (see opposite) after 13 weeks.

If you have a work capability assessment, as part of this you may be asked to attend a face-to-face meeting. You can take someone with you to any assessments you are asked to attend. If the work capability assessment shows that you still qualify for ESA, you will be placed in either the **support group** or the **work-related activity group**.

Support group

If your illness or disability has a severe effect on your ability to work, you'll be placed in the support group. You won't have to do work-related activities.

Everyone in the support group gets an extra weekly payment of £36.20, in addition to the basic rate.

Work-related activity group

If your ability to work is limited, but the DWP decides there is some work-related activity you could still do, you'll be placed in the work-related activity group. You'll have to go to work-focused interviews every six months. After an interview, you may have to take part in work-related activity, such as writing a CV, or attending a training course or work placement.

Everyone in the work-related activity group gets a smaller additional weekly payment of £29.05, in addition to the basic rate.

Time limit for contribution-based ESA

You can only receive contribution-based ESA in the work-related activity group for 12 months. After 12 months, the benefit will stop unless you:

- claim and qualify for income-related ESA (or, depending on where you live and your situation, Universal Credit)
- ask to be placed in, and are accepted for, the support group.

If you think this time limit may affect you, speak to a welfare rights adviser as soon as possible.

Self-employment and ESA

If you're self-employed, you can claim contribution-based ESA as long as you've contributed enough national insurance.

You may be able to get more money if you qualify for income-related ESA or Universal Credit, depending on your circumstances.

How to claim

Call Jobcentre Plus on **0800 055 6688**, textphone **0800 023 4888** or visit **gov.uk/employment-support-allowance**

'The welfare rights adviser helped me fill out the complex forms and stay on top of the paperwork that needs completing to claim benefits. It's been a huge help and has released some of the stress. With Macmillan's help I've been able to claim for Disability Living Allowance and Employment and Support Allowance, which has been really helpful. I feel like I've got a normal wage now and I can afford to pay to travel to my hospital appointments or pay the extra money for my heating bills.'

Cerys

Universal Credit (MT/NC)

Universal Credit (UC) is a new benefit for people below State Pension age (see page 79) who are either:

- out of work
- on a low income.

It includes money for basic living, looking after children and housing.

UC is replacing certain other benefits. It is not available everywhere yet. It is gradually being introduced in different areas, and to different groups, between now and 2017. Whether you should claim Universal Credit or another benefit will depend on your situation and the area you live in. To find out more, visit **gov.uk/jobcentres-where-you-can-claim-universal-credit**

Who can claim

To claim UC, you must:

- live in an area where UC is available (see above)
- be aged 18 or over (or 16 or 17 in certain cases)
- not be in education
- accept an agreement called a **claimant commitment** (see page 34).

If you have a partner, you'll need to make a joint claim for UC. If your partner doesn't meet the requirements, they won't be considered in the amount of UC you get. But both of your savings, income and earnings will be taken into account.

Claimant commitment

Your claimant commitment is a record of the responsibilities you'll have if you get UC. It is usually written up by your local Jobcentre Plus, with your agreement, when you apply.

The claimant commitment is based on your individual situation. For example, if you currently have a limited ability to work but are expected to get better, your claimant commitment might state that you should prepare for work as much as you're able to. If you are too unwell to work altogether, you will not be expected to prepare for work.

How much you'll get

These are the standard monthly rates for UC:

Claimant	Monthly allowance rate
Single person aged under 25	£251.77
Single person aged 25 or over	£317.82
Joint claimants aged under 25	£395.20
Joint claimants aged 25 or over	£498.89

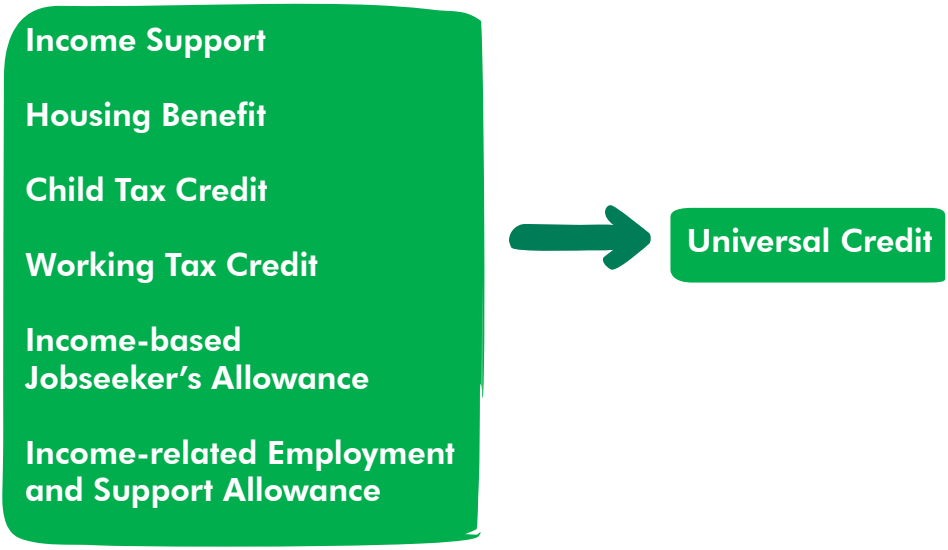
Extra payments

UC also gives extra payments (elements) for people in certain situations. You may get the following elements:

- The **child element** if you are responsible for a child who lives with you. This generally means a child aged under 16, but in some cases it could mean a young person aged 16–19 who is in full-time education or doing certain training. Extra money is added for any child or qualifying young person who has a disability.
- The **childcare element** if you pay for childcare in order to stay in work.
- The **carer element** if you look after someone who is severely disabled. You must be judged to have 'regular and substantial' caring duties.
- The **limited capability for work elements**. There is one element for people who have a limited ability to work. There is another element for people who have both a limited ability to work and a limited ability to do 'work-related activities'. These activities might include preparing a CV or attending a training course or work placement. The second element has a higher payment.
- The **housing element** helps with rent or mortgage payments, if you meet certain criteria.

Benefits being replaced by Universal Credit

UC is gradually replacing six means-tested benefits:



If you're currently receiving any of these six benefits, you'll have your claims transferred to UC at some point. When this will happen depends on where you live. The amount of money you get won't be reduced when this happens, as long as your circumstances stay the same.

The DWP will contact you to change your claim. You don't need to do anything until then.

How to claim

Contact our welfare rights advisers on **0808 808 00 00** for more information about Universal Credit and whether it is suitable for your situation.

If you think you might be eligible for Universal Credit and want to make a claim, visit **gov.uk/apply-universal-credit** or call the DWP's Universal Credit helpline on **0845 600 0723**.



Incapacity Benefit (NMT/C or NC)

Incapacity Benefit is only paid to people who started claiming it before 31 January 2011. It was for people who couldn't work due to illness or disability. After January 2011, it was replaced by ESA for people making a new claim.

If you're still receiving Incapacity Benefit, you will be transferred to ESA at some point. Your claim will be assessed using the ESA work capability assessment (see page 30).

How much you'll get

If you still get Incapacity Benefit, you will still receive the same rate as you currently do (including any annual increases) until you are assessed for ESA. If you are transferred to ESA, the amount you get would change.

Income Support (MT/NC)

This is a means-tested benefit for people on a low income. It is for people aged between 16 and State Pension age (see page 79).

Income Support helps cover basic living costs. It's for people who don't have to register as being unemployed if they're out of work. This includes:

- carers
- single parents with a child under five
- people who claimed on the basis of incapacity to work before 31 January 2011.

If you're unemployed and looking for work, you can claim Jobseeker's Allowance instead (see pages 46–47).



IMPORTANT CHANGES

Income Support is gradually being replaced by Universal Credit, for people making a new claim. The benefit you have to apply for will depend on where you live. To find out how these changes may affect you, contact a welfare rights adviser.

Who can claim

You can claim Income Support if all of the following apply:

- Your savings are worth £16,000 or less.
- You have no income or a low income. If you have a partner, their income and savings will also be taken into account. If you are claiming on the basis of incapacity, earnings from some types of 'permitted work' (see page 42) are not taken into account.
- You work less than 16 hours a week. And if you have a partner, they work less than 24 hours a week.

You can also claim if you are under 19 and:

- a parent
- not living with a parent (or someone acting as a parent)
- you are a refugee learning English.

How much you'll get

Income Support is paid at different rates depending on your situation. You may get:

- basic payments (called personal allowances) – there are different basic payments you may get depending on your situation, for example:
  - your age
  - whether you're single or have a partner
  - whether you're a lone parent (if you're under 25).
- extra payments (premiums) for special circumstances, for example because you are disabled or a carer.

Income Support acts as a 'passport' to other benefits, such as free school meals (see page 118), free prescriptions (see pages 100–102) or Housing Benefit (see pages 91–94). It can also include some help with paying off the interest on mortgages or loans.

The amount of Income Support you get will not be reduced if you or your partner claim Personal Independence Payment, Disability Living Allowance or Attendance Allowance (see pages 50–61). In fact, you may become eligible for more.

How to claim

Call Jobcentre Plus on **0800 055 6688**, textphone **0800 023 4888**, or visit **gov.uk/income-support**

Permitted work

You may be allowed to do a certain amount of 'permitted work' while claiming the following benefits, even though they are for people who are unable to work:

- Employment and Support Allowance.
- Incapacity Benefit.
- Income Support because of incapacity for work.

Permitted work can include:

- voluntary work
- unpaid work experience approved by the DWP
- any work where you earn £20 or less a week
- work as part of a treatment programme carried out under medical supervision while you're in hospital (or attending as an outpatient) as long as you earn £104 or less a week
- supported work (supervised by someone employed to find work for disabled people) where you earn £104 or less a week
- any work for up to 52 weeks (or indefinitely if you are in the ESA support group) where you work less than 16 hours a week on average, and earn £104 or less a week.

To find out more about permitted work, speak to a welfare rights adviser.


OE51 S0A
LV53 WTU

Working Tax Credit (MT)

This benefit is for people aged from 16 to State Pension age (see page 79) who either:

- work but have a low income
- work and have a disability.



IMPORTANT CHANGES

Working Tax Credit is gradually being replaced by Universal Credit for people making a new claim. The benefit you have to apply for will depend on where you live.

Who can claim

To claim Working Tax Credit (WTC), you must:

- work (either for an employer or self-employed) for a certain number of hours each week
- have an income below a certain level, or have a disability that would place you at a disadvantage if you tried to get a new job.

If you are aged 16–24, you can only claim WTC if you have a child or a qualifying disability.

If you are off work due to illness, you may still be able to claim WTC for up to 28 weeks.

How much you'll get

WTC includes a basic amount. There are also extra payments (elements) for people in certain situations. The extra elements include:

- a single parent element
- a disability element
- a childcare element.

Changes to WTC

If you are already getting WTC, you'll continue to get it until either:

- your circumstances change
- the DWP decides to transfer your claim to Universal Credit.

If you or your partner still get WTC, you'll be exempt from the benefit cap (see page 14). This is true even if you're entitled to WTC but do not receive a payment for some reason (if you're awarded a 'nil entitlement'). So it's worth finding out whether you qualify for this benefit. Any money you get from Universal Credit may be affected by the benefit cap. Contact a welfare rights adviser for more information.

How to claim

Call HMRC Tax Credits Helpline on **0345 300 3900** or textphone **0345 300 3909**.

Jobseeker's Allowance (MT/NC or NMT/C)

Jobseeker's Allowance (JSA) is for people below State Pension age (see page 79) who are unemployed but able to work.

It gives you a weekly income while you look for work. There are two types of JSA:

- contribution-based
- income-based.

IMPORTANT CHANGES

Income-based JSA is gradually being replaced by Universal Credit (see pages 33–37). Contribution-based JSA will stay the same. The benefit you have to apply for will depend on where you live.

Who can claim

You can claim JSA if you are:

- aged 18 or above (or 16 or 17 in certain cases)
- not in full-time education
- available for work and actively looking for work
- not working, or working less than 16 hours a week on average.

Contribution-based JSA is for people who have made enough national insurance contributions. You may not have made enough national insurance contributions if you made them while you were self-employed.

Time limit for contribution-based JSA

Contribution-based JSA lasts for six months. After this you may qualify for income-related JSA if your income and savings are below a certain level.

If you work part time

If you work less than 16 hours a week, the Jobcentre Plus will ignore some of the money you earn when it works out whether you are eligible for income-based JSA. This is generally:

- £5 a week for single people
- £10 a week for couples
- £20 a week for people who are eligible for certain other benefits, for example carers or people who are severely disabled.

Advisers at your local Jobcentre Plus will help you with your job search. If you need specialist advice about work because of an illness or disability, ask to see a disability employment adviser.

How to claim

Call Jobcentre Plus on **0800 055 6688**, textphone **0800 023 4888**, or visit **gov.uk/jobseekers-allowance** You'll need to attend an interview with an adviser at your local Jobcentre Plus.



IF YOU HAVE CARE OR MOBILITY NEEDS

Personal Independence Payment (NMT/NC) 50

Disability Living Allowance (NMT/NC) 56

Attendance Allowance (NMT/NC) 58

Industrial Injuries Disablement Benefit (diseases) (NMT/NC) 62

National Key Scheme for toilets 63

Many people have problems looking after themselves or moving around because of cancer or its treatment.

None of the benefits in this chapter depend on how much money you have. They all depend on how able you are to care for yourself or move around. If you have ongoing problems with everyday tasks, it's worth finding out more about these benefits.

Personal Independence Payment (NMT/NC)

Personal Independence Payment (PIP) is a new benefit for people aged 16–64. It is for people who have difficulty moving around and caring for themselves.

If you are aged 65 or over, you should claim Attendance Allowance instead of PIP (see pages 58–61).

PIP replaces an older benefit called Disability Living Allowance (DLA). If you are aged 16–64 and making a new claim, you will need to apply for PIP. People who already get DLA will be reassessed for PIP at some point before 2017. If you already get DLA, see pages 56–57 for more details.

Who can claim

To get PIP, you must have difficulties moving around or caring for yourself. You must have had these difficulties for three months before you qualify and expect them to last for at least nine months.

PIP is based on how your condition affects you, not on the condition you have. It has two parts:

- the **daily living component**
- the **mobility component.**

You may get one or both parts.

The daily living component is for people who have difficulty with:

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

The mobility component is for people who have difficulty:

- planning and going on journeys
- moving around.

You can claim PIP whether you are working or not. Receiving it doesn't reduce other benefits. In some cases your other benefits may actually increase.

Assessment

PIP claims include an assessment of individual needs by a health professional. Most people will have a face-to-face consultation as part of their claim. You can take a family member or friend with you to the consultation for support if you want.

The assessment looks at how well you can move around and do daily activities. You must also be likely to meet the requirements of this assessment for the majority of the time. When the DWP assesses your claim, it looks at whether you are able to carry out certain activities:

- safely
- repeatedly
- to an acceptable standard
- within a reasonable period of time.

Awards will also be reviewed regularly based on how likely it is that your condition or disability will change.

How much you'll get

Each component can be paid weekly at either a standard rate or an enhanced rate, depending on your needs:

Rate	Weekly daily living component	Weekly mobility component
Standard	£55.10	£21.80
Enhanced	£82.30	£57.45

Daily living component



Standard rate (per week)

Enhanced rate (per week)

Mobility component



Standard rate (per week)

Enhanced rate (per week)

Terminal illness

If you're terminally ill and not expected to live for more than six months, you can apply for PIP under the special rules. Under these rules, you don't need to have had mobility or care problems for three months. Your claim will be dealt with quickly and you'll receive the daily living component at the enhanced rate. If you qualify, you'll also be able to apply for the mobility component and receive it immediately.

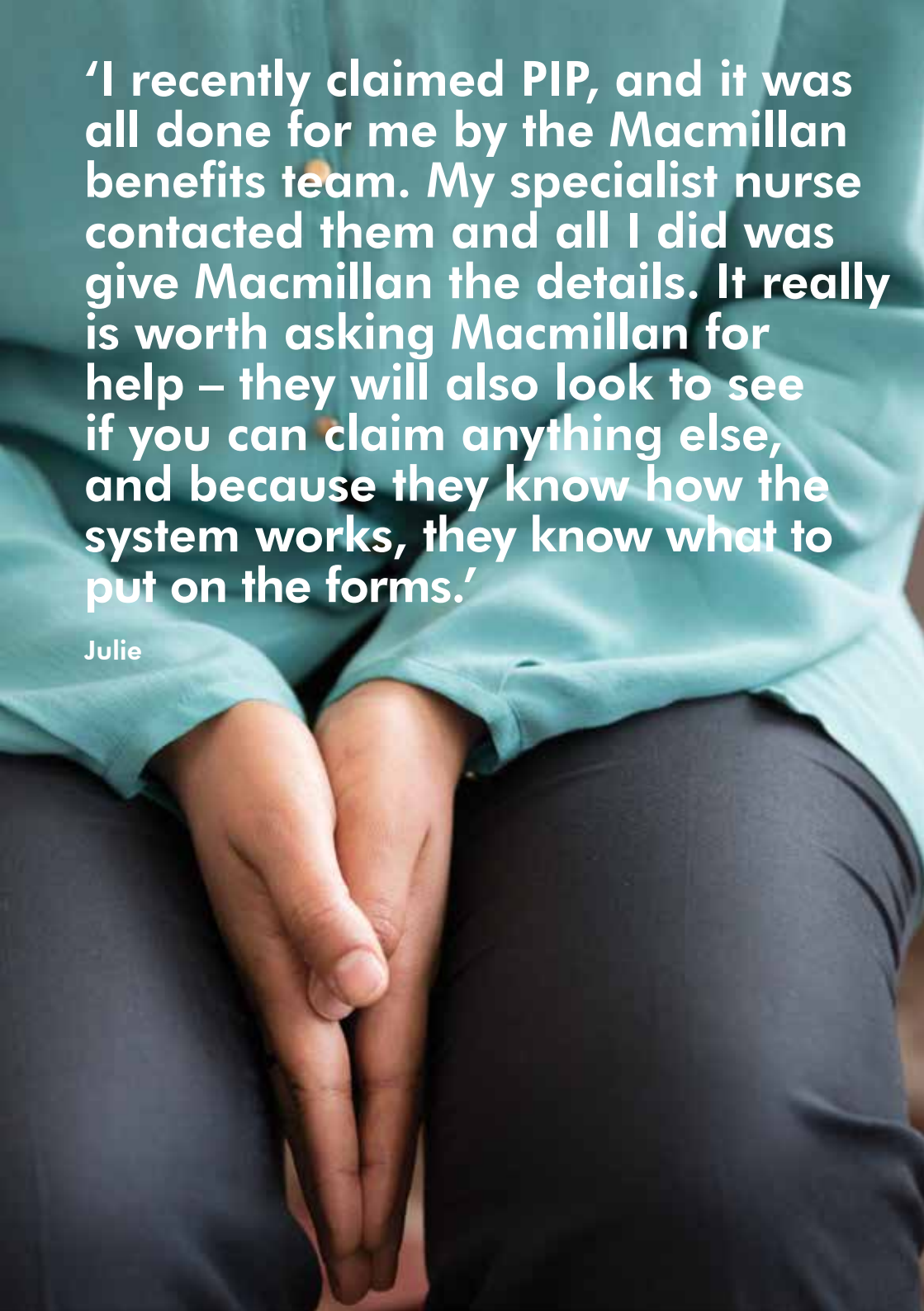
How to claim

You can make a claim by calling the DWP on **0800 917 2222**. You'll need to have some basic information ready, such as:

- your national insurance number
- details of healthcare contacts (such as your GP)
- your bank account details.

You won't have to answer any detailed questions about your health when you call. If you can't phone the DWP yourself, someone else can call for you, but you'll need to be with them when they call.

The DWP will then post you a form that will ask you to explain how your disability or health condition affects you. It's a good idea to get help from an experienced welfare rights adviser to fill the form in. You can do this by calling the Macmillan Support Line on **0808 808 00 00**. Or visit **macmillan.org.uk/in-your-area** to see whether you can see a Macmillan welfare rights adviser in person through a local service. It's also a good idea to get evidence about your illness from the people treating you, for example your doctor, cancer specialist or a support worker. This evidence should be submitted with your claim or soon afterwards.



‘I recently claimed PIP, and it was all done for me by the Macmillan benefits team. My specialist nurse contacted them and all I did was give Macmillan the details. It really is worth asking Macmillan for help – they will also look to see if you can claim anything else, and because they know how the system works, they know what to put on the forms.’

Julie

Disability Living Allowance (NMT/NC)

You may still be getting Disability Living Allowance (DLA) if you claimed for this benefit before June 2013. You could claim DLA if you were under 65 and had difficulty walking, finding your way around outdoors safely or looking after yourself. DLA has a care component and a mobility component.

IMPORTANT CHANGES

For people making a new claim, Personal Independence Payment (see pages 50–54) has replaced DLA for people aged 16–65. DLA awards for children or people who are 65 or over won't be affected. For the most up-to-date information, contact a welfare rights adviser.

If you're already claiming DLA, then you'll be asked to claim PIP at some point. Most people won't be asked until October 2015 or later. You may be asked earlier if you:

- reach the end of an award
- report a change in how your disability or condition affects you
- have a child who reaches 16.

How much you'll get

These are the weekly DLA rates for April 2015–April 2016:

Rate	Weekly care component	Weekly mobility component
Higher rate	£82.30	£57.45
Middle rate	£55.10	N/A
Lower rate	£21.80	£21.80

How to claim

You can generally only make a new claim for DLA now for a child aged under 16. This is known as DLA for children.

Attendance Allowance (NMT/NC)

This benefit is for people aged 65 or over who have difficulty looking after themselves.

If you're under 65, you should claim Personal Independence Payment instead of Attendance Allowance (see pages 50–54).

Who can claim

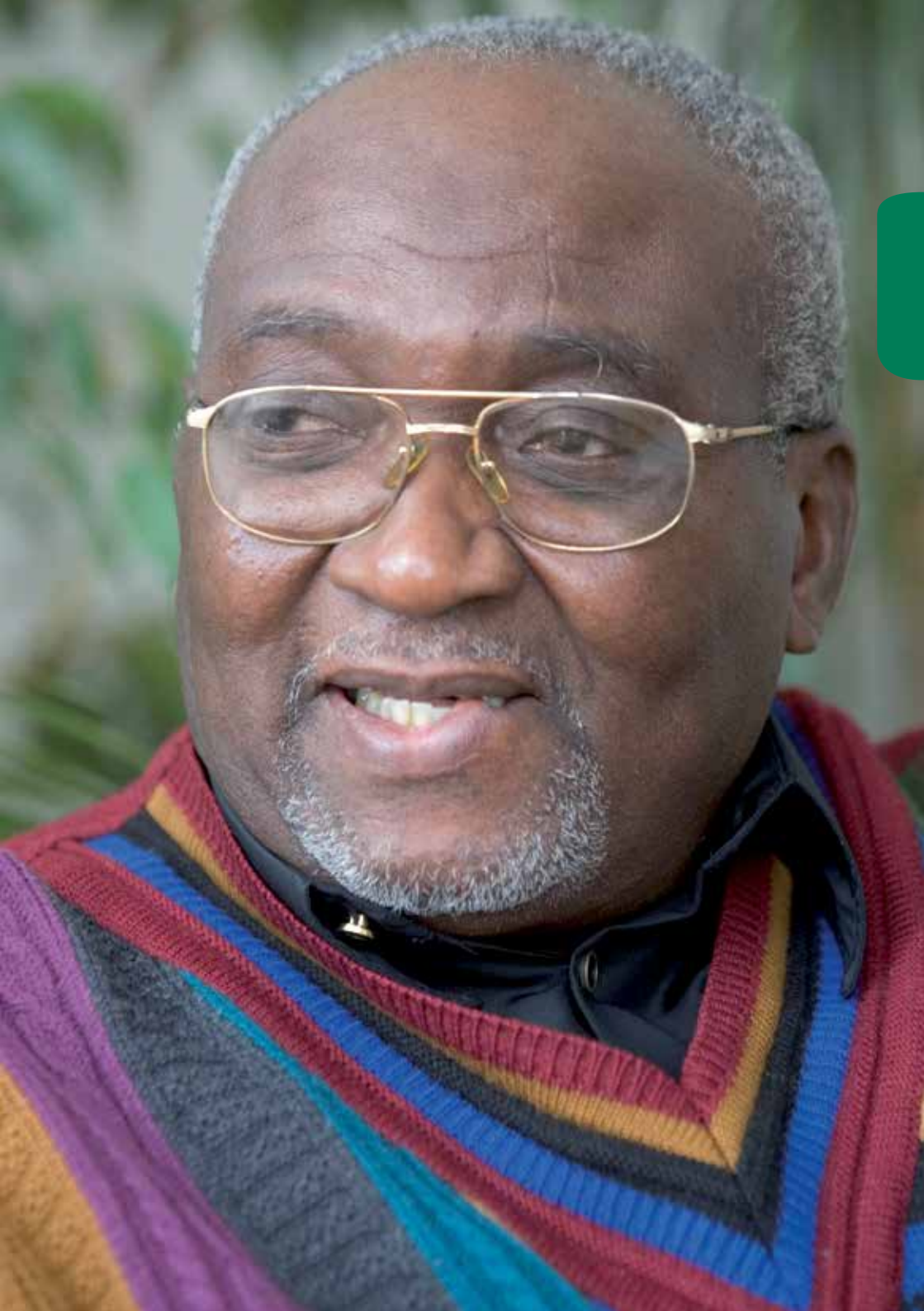
You may qualify if you need help with personal care, for example:

- getting out of bed
- having a bath
- dressing yourself.

Attendance Allowance is based on the amount of care you need, not the amount of care you get. You don't need to have a carer to be able to get this benefit, but you must have needed care for at least six months.

You should also note that:

- your income and savings aren't taken into account for Attendance Allowance
- you can claim Attendance Allowance if you're working
- you don't need to pay national insurance to claim Attendance Allowance
- if you're awarded Attendance Allowance, your other benefits won't be reduced – they may actually increase, or you may be able to get other benefits, such as Pension Credit (see pages 82–84).



How much you'll get

The benefit is paid at one of two rates:

- The lower rate of £55.10 a week – for people who need help either during the day or at night.
- The higher rate of £82.30 a week – for people who need help both during the day and at night.



Attendance Allowance doesn't provide help for mobility problems.

Terminal illness

If you're terminally ill and not expected to live for more than six months, you can apply for Attendance Allowance under the special rules. Under these rules, you don't need to have needed care for six months. Your claim will be dealt with quickly and you'll receive the benefit at the highest rate. All special rules claims for Attendance Allowance are reviewed after three years.

How to claim

For an application form, call the DWP's Attendance Allowance helpline on **0345 605 6055** or textphone **0345 604 5312**. You can also download and print a form at **gov.uk/attendance-allowance**

It's a good idea to get help from an experienced welfare rights adviser when filling in your application form – call the Macmillan Support Line on **0808 808 00 00**.

Industrial Injuries Disablement Benefit (diseases) (NMT/NC)

If you're ill or disabled because of an accident at work, or you have a disease caused by certain types of work, you may be able to claim Industrial Injuries Disablement Benefit. The amount you may get depends on your individual circumstances.

Who can claim

You can claim this benefit if you were employed in a job that caused your disease. Relevant health conditions include:

- lung cancer
- pneumoconiosis (a lung disease caused by breathing in dust)
- diffuse mesothelioma (a type of cancer caused by asbestos).

You can't claim this benefit if you were self-employed.

There are also two lump-sum payment schemes for people who have certain dust-related injuries, such as mesothelioma. If you have mesothelioma that wasn't caused by work, you may still be able to get a payment.

How to claim

You can download a claim form from **gov.uk/industrial-injuries-disablement-benefit** Or you can contact a regional Industrial Injuries Disablement Benefit delivery centre through Jobcentre Plus (see page 153 for contact details).

National Key Scheme for toilets

This scheme offers disabled people access to around 9,000 locked public toilets across the UK. You can buy a key for £4.50 (including postage and packaging) from Disability Rights UK.

Visit **crm.disabilityrightsuk.org/radar-nks-key** or call **020 7250 3222**.



If you look after someone with cancer

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Carer premium 70

Carer's Credit 71

Help with finding paid work 73

Bereavement benefits (NMT/C) 74

A carer is someone who provides valuable but unpaid support to a family member or friend.

Looking after someone with cancer can be a huge commitment. The benefits in this chapter are for people who frequently look after someone who is ill. They do not generally depend on how much money you have. Instead, they depend on your situation and the situation of the person you care for. We have also included details of bereavement benefits in this chapter.

Carer's Allowance (NMT/NC)

Carer's Allowance is a weekly benefit that helps people who look after someone with substantial care needs.

Who can claim

You might be able to get Carer's Allowance if:

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

The person you care for must already be receiving certain benefits – usually one of the following:

- The daily living component of Personal Independence Payment at either rate.
- The care component of Disability Living Allowance at the middle or higher rate.
- Attendance Allowance.

It's worth noting that:

- you don't need to be related to or living with the person you care for
- you can be working, but there's a weekly earnings limit of £110 a week (after certain deductions)
- you can't claim Carer's Allowance if you are studying for 21 hours a week or more.

If you are a carer but don't qualify for Carer's Allowance, you may still be able to apply for Carer's Credit (see pages 71–72).

Overlapping benefits

Carer's Allowance overlaps with certain benefits, including:

- State Pension
- Severe Disablement Allowance
- contribution-based Employment and Support Allowance
- Incapacity Benefit
- widow's and bereavement benefits
- contribution-based Jobseeker's Allowance.

The rule with overlapping benefits is that you can't be paid both benefits at the same time. Instead you are paid whichever one is worth the most. However, it may still be worth applying for Carer's Allowance, even when this rule would prevent you being paid it. This is because you would then have what is known as an 'underlying entitlement' to the benefit. This has a number of advantages:

- You would be entitled to an additional 'carer premium' in any means-tested benefit you are entitled to.
- You may also receive credits that count towards national insurance. This is important, because you need enough national insurance contributions to be able to receive a State Pension.
- If the other overlapping benefit stops for any reason, you can be paid Carer's Allowance straight away without having to make a new claim.

However, if you are actually paid Carer's Allowance, this can affect the benefits claimed by the person you care for. It's a good idea to speak to a welfare rights adviser. They can advise you on the best course of action for you and the person you care for.

How much you'll get

Carer's Allowance is £62.10 a week.

How to claim

Call the Carer's Allowance Unit on **0845 608 4321**, textphone **0845 604 5312** or visit **gov.uk/carers-allowance**

Carers may be entitled to other financial help. For more information, speak to a welfare rights adviser by calling us on **0808 808 00 00**.

Carer premium

If you get Carer's Allowance (or have an underlying entitlement to it because of the 'overlapping benefit' rules – see page 68) and you receive certain other benefits, you may also be able to get the carer premium. This is an extra payment that can be added to:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit.

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

- Pension Credit
- Universal Credit.

To claim any of these extra payments for carers, contact the relevant department to tell them you are getting Carer's Allowance. The payment should then be added to any benefit you are getting.

Carer's Credit

Carer's Credit is a national insurance credit for carers of working age. It helps you build up qualifying years for the State Pension while you are not working.

If you get Carer's Credit, you do not receive any actual money, but it protects your entitlement to State Pension later in life.

Who can claim

To qualify for Carer's Credit, you must care for one or more disabled people for 20 hours or more a week. Normally, each person you care for must be getting one of these disability benefits:

- the daily living component of Personal Independence Payment at either rate
- the care component of Disability Living Allowance at the middle or higher rate
- Attendance Allowance.

If the person you're caring for doesn't receive a qualifying benefit, Carer's Credit may still be awarded if you fill in the 'care certificate' part of the application form. This will need to be signed by a health or social care professional.

Is it right for you?

You don't need to apply for Carer's Credit if you're already receiving benefits such as:

- Carer's Allowance
- Income Support as a carer (or on the basis of incapacity)
- Child Benefit for a child under 12.

These benefits will automatically protect your entitlement to State Pension.

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

- care for someone for 20–35 hours a week
- help care for an ill or disabled person, but someone else is claiming Carer's Allowance for looking after them
- look after several people but don't care for any one person for 35 hours or more a week
- combine caring responsibilities with paid work and don't earn enough to pay national insurance contributions for the whole year
- care for someone and are self-employed
- care for someone and are a full-time student.

Carers claiming Jobseeker's Allowance or Employment and Support Allowance may benefit from extra national insurance contributions for their State Pension if they apply for Carer's Credit.

How to claim

Call the Carer's Allowance Unit on **0845 608 4321**, textphone **0845 604 5312** or visit **gov.uk/carers-credit**

Help with finding paid work

If you want to combine caring with paid work or would like help finding work when you stop being a carer, your local Jobcentre Plus can help. You may be able to get help with care costs if you're attending interviews or training. Contact Jobcentre Plus (see page 153) to learn more.

Our booklets **Working while caring for someone with cancer** and **Looking after someone with cancer** may also be helpful.



Bereavement benefits (NMT/C)

Bereavement benefits can be paid to someone whose husband, wife or civil partner has died. These benefits depend on the national insurance contributions of the person who has died.



IMPORTANT CHANGES

Bereavement benefits are changing and will be replaced with a single benefit called Bereavement Support in April 2016. For the most up-to-date information, contact a welfare rights adviser.

The following bereavement benefits are currently available:

- A tax-free **bereavement payment** of £2,000 at the time of your husband, wife or civil partner's death. You can claim this if you were under State Pension age when they died, or if they weren't entitled to a State Pension.
- **Widowed Parent's Allowance** of £112.55 a week. This is for widows or widowers, under State Pension age, who are bringing up a child for whom they are getting Child Benefit.
- A **Bereavement Allowance** paid for up to 52 weeks for widows, widowers or civil partners who are aged 45 and over, but under State Pension age. The payments range from £33.77–£104.67 a week, depending on your age and when your spouse or civil partner died.

You may also be able to get help towards the funeral costs, if you receive certain benefits. Speak to a welfare rights adviser for advice.



DIFFERENCES ACROSS THE UK

In Scotland, some unmarried partners may be able to get bereavement benefits.

In Scotland, there used to be a type of marriage called 'cohabitation with habit and repute'. This referred to couples who lived together and were thought to be married. This type of marriage was abolished on 4 May 2006. If your relationship was established before this date, you are still considered married for bereavement benefit purposes.

How to claim

Details of how to claim bereavement benefits are on the form BD8, which you will be given by the registrar. If there's an inquest, the coroner can also give you this information.



IF YOU ARE OF PENSION AGE

State Pension 79

Pension Credit (MT) 82

Private pensions 85

This chapter explains what financial help is available if you are of pension age.

If you are of pension age and still working, the benefits listed in the previous chapters are also relevant to you.

If you receive a war pension or financial support from the Armed Forces Compensation Scheme, what you're entitled to may be different from what is explained here. Ask a welfare rights adviser what this means for you – call our welfare rights advisers on **0808 808 00 00**.

State Pension

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

State Pension age

The age you can claim your State Pension from depends on when you were born. You can check when you'll reach State Pension age at **gov.uk/calculate-state-pension**

The State Pension age for men is currently 65. The State Pension Age for women is increasing to become 65 by November 2018.

From December 2018, the State Pension age for both men and women will start increasing in stages. It will reach:

- 66 by October 2020
- 67 between 2034 and 2036
- 68 between 2044 and 2046.

IMPORTANT CHANGES

The State Pension is changing. People who reach State Pension age after 6 April 2016 will receive a new State Pension with different rules.

If you reach State Pension age before 6 April 2016

If you reach State Pension age before 6 April 2016, there are two parts to State Pension:

- basic State Pension
- additional State Pension.

Under these rules, to receive the full basic State Pension, you need to have made national insurance contributions for at least 30 years. If you have made fewer national insurance contributions, you may still be able to get some State Pension but the amount will be lower.

The most basic State Pension you can currently get is £115.95 a week. Depending on your national insurance contributions, you may be entitled to more. This is known as additional State Pension.

If you reach State Pension age after 6 April 2016

A new State Pension is being introduced for people who reach State Pension age after 6 April 2016. The aim of this change is to simplify the State Pension.

You will usually need 10 years of national insurance contributions to get any new State Pension. The new State Pension will pay at least £148.40 a week. You may be able to get more. The amount you get will depend on how many years of national insurance contributions you have made. The amounts will be decided in autumn 2015.

You won't have to claim the new State Pension as soon as you reach State Pension age. By choosing to defer the State Pension, you could get more money when you do claim it.

For more information, visit **gov.uk/new-state-pension**



Pension Credit (MT)

Pension Credit is a benefit for people who have reached the Pension Credit qualifying age and have a low income.

The Pension Credit qualifying age is the same as the current State Pension age for women (see page 79).

Who can claim

Pension Credit is made up of two different parts:

- Guarantee Credit
- Savings Credit.

Guarantee Credit increases your weekly income if it's below a certain amount. You may get extra in some circumstances, for example if you're a carer or have a severe disability.

Some income will not be taken into account:

- £5 a week for single people
- £10 a week for couples
- £20 a week for certain other people, such as those who are severely disabled.

Savings Credit is a weekly payment for people who saved some money towards their retirement (for example a personal pension).

For more information or to find out the exact date when you can claim State Pension and Pension Credit, speak to a welfare rights adviser or visit **gov.uk/calculate-state-pension**

IMPORTANT CHANGES

Changes to the State Pension (see pages 79–81) will also affect Pension Credit. Most people who reach State Pension age after 6 April 2016 will not be able to get the Savings Credit part of Pension Credit.

How much you'll get

The rates below show how much Pension Credit pays from April 2015–April 2016. You could receive more if you are a carer, or have a disability.

Rate	Weekly Guarantee Credit	Weekly Savings Credit
Single people	Whatever amount is needed to increase your weekly income to at least £151.20	Up to £14.82
Couples	Whatever amount is needed to increase your weekly income to at least £230.85	Up to £17.43

Changes to Pension Credit

People currently over the qualifying age for Pension Credit can also get Housing Benefit and tax credits. However, Housing Benefit and Child Tax Credit will be replaced once Universal Credit has been introduced in all areas. This may not be until 2017. From this point, Pension Credit will be changed to include help with housing costs and bringing up a child, for those who need it.

How to apply

Call the Pension Service on **0800 99 1234**, textphone **0800 169 0133** or visit **gov.uk/pension-credit**

Private pensions

You may have a private pension that you can access earlier than planned because of your illness. This could provide you with a lump sum payment and/or a monthly income.

There are two types of private pension: workplace pension schemes and personal pension schemes.

Workplace pension schemes

Workplace pension schemes are arranged through your employer and run by scheme trustees or managers. If you belong to a workplace scheme, you usually pay a certain amount of your earnings into the scheme each payday. Your employer deducts the pay from your salary, and pays it directly into the pension scheme. Your employer and the government will usually contribute money to the scheme too.

The two main types of workplace pension scheme:

- A defined contribution scheme is where you and your employer pay in contributions, which are invested and hopefully grow.
- A defined benefit scheme is where your employer promises to give you a pension when you retire, which is based on your earnings and how long you have been in the scheme.

Personal pension schemes

Personal pensions can be either:

- available as workplace pensions
- taken out by people who don't currently have a scheme through work, or who are self-employed.

All personal pensions are defined contribution schemes.

Changes to defined contribution schemes

There have been major changes to defined contribution schemes since 6 April 2015. These changes give people greater freedom over how they save, invest or spend their pension benefits.

Before that date, most people in this type of scheme used their pension savings to buy a pension annuity. This is a type of insurance product, which provides an income for life in return for giving up your pension fund. A tax free amount of 25% of the pension fund was available in the form of a lump sum.

This is changing in the following way:

- Since 6 April 2015, you can access all your defined contribution pension savings flexibly from the age of 55, and you no longer have to buy a pension annuity.
- You can now take all or part of your pension savings as one or more lump sums. You can also invest your savings in a pension product known as flexi-access drawdown, and draw off part of them on a regular or irregular basis to provide an income.
- You can still purchase a pension annuity. There are certain insurance companies that offer improved pension annuity rates to people whose life expectancy is reduced as a result of illness such as a cancer diagnosis.

Any combination of the options above is available.

If you have a life expectancy of less than 12 months, you may be able to retire on the grounds of serious ill health. You will usually receive a one-off lump sum representing the value of your pension benefits. If you are under 75, this will be tax free.

Guidance on pensions

The increased number of options available makes it more important than ever to take guidance about what is best for you and your family's situation.

Our financial guides can give you guidance, information and support around this area. Our welfare rights advisers can discuss the impact of the new freedoms on any benefit entitlements. Call us on **0808 808 00 00**.

The Government is offering free guidance through Pension Wise. You can visit **pensionwise.gov.uk** for more information. This service is offering face-to-face guidance through certain Citizens Advice offices. Telephone guidance is available from the Pensions Advisory Service. See page 154 for contact details.

Tracing a pension

The Pension Tracing Service can help you trace an old pension scheme if the details are unclear or lost. This service is free. See page 153 for contact details.



HOUSING COSTS

Housing Benefit (MT) 91

Council tax reduction 95

Help with housing costs (MT) 96

Grants for home adaptations 97

You may be able to get help with housing costs. This could include rent or mortgage payments, council tax and home adaptations.

Your local council is in charge of the benefits in this chapter. The type of help you can get will depend on where you live. It's also important to remember that housing laws vary between England, Scotland and Wales.

Housing Benefit (MT)

Housing Benefit helps with your rent payments if you have a low income. Your local council is in charge of Housing Benefit.

IMPORTANT CHANGES

Housing Benefit is gradually being replaced by Universal Credit. The benefit you should apply for will depend on where you live and your situation. For more information, speak to a welfare rights adviser.

Who can claim

You can claim Housing Benefit if you live in social housing or a property rented from a private landlord.

You must:

- have a low income
- have savings under £16,000 (unless you get Pension Credit)
- live in an area where Universal Credit (see pages 33–37) is not available yet – if Universal Credit is available in your area, you should claim that instead.

Most full-time students are not eligible for Housing Benefit, but there are exceptions.

How much you'll get

The amount of Housing Benefit you may get will depend on:

- where you live
- your age
- who lives with you
- the number of bedrooms in your home
- your and your partner's income and savings
- any other benefits you get
- your rent.

If you're renting from a private landlord, the amount of Housing Benefit you get will be based on Local Housing Allowance rates. These are based on the average local renting cost. Contact your local council for more information.

If your rent is higher than the Local Housing Allowance, you'll need to pay the difference, but you may also be able to get help through a discretionary housing payment. If your rent is lower than the Local Housing Allowance, you could receive the full amount of your rent, but nothing above that amount.

Limits for single people aged 25–34

Single people aged 25–34 who rent from a private landlord are now only entitled to the Housing Benefit 'shared accommodation rate'.

In this case, a single person means someone who:

- isn't living with someone as a couple
- doesn't have dependent children.

The shared accommodation rate is the amount of Housing Benefit you would get if you were renting a single room in a shared house. It is based on the level of local rents for shared properties. Even if you are not in a shared house and are renting somewhere on your own, you are still only entitled to the shared accommodation rate.

Under-occupancy rule (bedroom tax)

People living in local council or housing association accommodation may have their Housing Benefit reduced if the council decides their home is too big for their needs.

This is sometimes called the 'under-occupancy rule' or 'bedroom tax'. You won't be affected by this change if you're getting State Pension. A bedroom for an overnight carer may be excluded from the under-occupancy rule in some cases. Speak to a welfare rights adviser if you think this may affect you. You may be able to claim a Discretionary Housing Payment (see page 94) to cover bedroom tax costs.

The benefit cap (see page 14) may also affect the total amount of benefits you get, including Housing Benefit.

For more information, call the Macmillan Support Line on **0808 808 00 00** to speak to an experienced welfare rights adviser.

Discretionary Housing Payments

If you receive Housing Benefit, this may not be enough to cover your total rent. If you're receiving Housing Benefit and are still having problems paying the rest of your rent, you may be able to claim a Discretionary Housing Payment from your local council. Discretionary Housing Payments are awarded for a certain length of time. Your local council should inform you how long you've been awarded the payment for.

How to claim

To find out more about Housing Benefit or apply for it, contact your local council. If you're also applying for Income Support or Jobseeker's Allowance, the application process for those benefits includes questions about claiming Housing Benefit.

'I contacted Macmillan and they helped me to get full Housing Benefit, and also Pension Credit, which has really taken the pressure off my financial situation.'

Dimitri

Council tax reduction

Local council tax reduction schemes have been introduced to replace Council Tax Benefit.

DIFFERENCES ACROSS THE UK

Council tax reduction schemes are different depending on where you live.

In England, each local council has its own council tax reduction scheme. The support available will depend on where you live.

In Scotland and Wales, national council tax reduction schemes are in place. These discounts are consistent across Scotland and Wales.

In some areas, councils also have discretionary funds for council tax. In these areas it may be possible to get a discretionary council tax payment. These schemes have different names in different areas.

How to claim

Contact your local council to find out what support they offer. You should be able to find your council's contact details in your local phone book or visit:

- **gov.uk/find-your-local-council** if you live in England
- **cosla.gov.uk/councils** if you live in Scotland
- **wlga.gov.uk/authorities** if you live in Wales.

Help with housing costs (MT)

You might be able to get extra help with your mortgage interest payments if you claim:

- income-related Employment and Support Allowance
- Income Support
- income-related Jobseeker's Allowance
- Pension Credit.

These benefits may also cover other housing costs, such as service charges and ground rent. It's a good idea to get advice from an experienced welfare rights adviser about whether you could access this help.

Grants for home adaptations

Local councils can assess your needs and provide financial help if you need to repair, improve or adapt your home for health reasons – for example if you need to install a stair lift or a ramp.



DIFFERENCES ACROSS THE UK

Grants for home adaptations differ across the UK.

In England and Wales these grants are called Disabled Facilities Grants – visit **gov.uk/disabled-facilities-grants**

In Scotland you should contact your local council to find out what support they offer. You can find contact details in your local phone book or at **cosla.gov.uk/councils**

Grants may also be available to help you improve the heating systems and insulation in your home. These grants are mainly for people who are disabled, on a low income, or over 60. Our leaflet **Keeping warm without the worry** has detailed information about heating grants and managing your energy costs.

How to claim

Contact your local council.



HEALTH COSTS

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From free prescriptions to wigs and dental treatment, there are a variety of concessions and schemes to help people cover general health costs.

This chapter also looks at help available with eye treatment, aids and equipment, and nursing home costs.

DIFFERENCES ACROSS THE UK

The types of support in this chapter vary across the UK. We've included details in the relevant sections.

Prescriptions in Scotland and Wales

NHS prescriptions are free for everyone in Scotland and Wales.

Prescriptions in England

Prescriptions for people with cancer in England

NHS prescriptions are free for people with cancer in England.

If you are having any treatment related to cancer or its effects, you can apply for an exemption certificate. You need to collect form **FP92A** from your GP surgery or oncology clinic.

Prescriptions for other people in England

If you are a carer or someone who's not having cancer-related treatment, you can still get free prescriptions if:

- you're 60 or over
- you're under 16, or under 19 and in full-time education
- you're an NHS hospital inpatient
- you're pregnant or have had a baby in the last 12 months (you'll need a MatEx exemption certificate from your doctor)
- you receive a valid war pension and need prescriptions for your war injury
- your weekly income is low enough (see details of the Low Income Scheme on page 110)
- you are entitled to, or named on, a valid NHS tax exemption certificate
- you're included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance

- you have a long-term physical disability that prevents you leaving home without help from another person
- you have certain other health conditions (see **nhs.uk/nhsengland/healthcosts** for a full list) and have a FP92A form from your doctor.

You'll need to show your pharmacist proof that you qualify for free prescriptions.

Prescription prepayment certificates in England

If you live in England and don't qualify for free prescriptions, you may want to buy a prescription prepayment certificate for three months or a year. It will save you money if you need either:

- more than four prescriptions in three months
- more than 14 prescriptions in a year.

You can buy a certificate over the phone using a credit or debit card. Call the NHS Business Services Authority on **0300 330 1341**. You can also buy the certificate online from **gov.uk/get-a-ppc**

You'll need to show your pharmacist your prescription prepayment certificate when you collect your prescription.

Wigs and fabric supports

Wigs and fabric supports are free for everyone in Wales. There are special arrangements for patients who are registered with GPs in Wales but have treatment in England.

In England and Scotland you can qualify for free NHS wigs or fabric supports if:

- you're under 16, or under 19 and in full-time education
- you receive a valid war pension and need the items for your war disability
- you're a hospital inpatient when the wig or fabric support is supplied
- your weekly income is low enough (see details of the Low Income Scheme on page 110)
- you are entitled to, or named on, a valid NHS tax exemption certificate.

You can also qualify if you're included in an award of:

- Income Support
- the guarantee element of Pension Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit.

Some hospitals in England and Scotland may cover the cost of wigs for outpatients receiving chemotherapy. Speak to your healthcare team for more information.

If you're entitled to a free wig or fabric support, you'll need to tell the person who fits it. You will need to show proof that you qualify, for example the letter showing which benefits you receive.

If you don't qualify for free wigs and fabric supports, you may be able to reclaim the VAT on these items. Contact HMRC on **0845 302 0203** or visit **hmrc.gov.uk/vat**



Dental examinations and treatment

Dental examinations

In Scotland, NHS dental examinations are free for everyone.

In Wales you can get free NHS dental examinations if you're under 25 or over 60. But there will be a charge for any treatment you need after the examination.

In England there is a cost for NHS dental examinations, but you may qualify for a free examination if you meet one or more of the criteria listed below and on the next page.

Dental treatment

In England, Scotland and Wales, you qualify for free NHS dental treatment and dentures if, when the treatment starts, you meet one or more of the criteria listed below and on the next page. In England, meeting one of these criteria also means you can get your examination free of charge:

- You're under 18, or under 19 and in full-time education.
- You're pregnant or have had a baby in the last 12 months.
- You receive a valid war pension and need treatment for your war disability.
- You're an NHS hospital inpatient and the treatment is carried out by a hospital dentist.
- You're an NHS hospital dental service outpatient (but there may be a charge for dentures and bridges).

- Your weekly income is low enough (see details of the Low Income Scheme on page 110).
- You're included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit.
- You are entitled to, or named on, a valid NHS tax exemption certificate.

You'll need to show your dentist proof that you qualify, for example the letter showing which benefits you receive.

Eye treatment

Sight tests are free for everyone in Scotland.

You qualify for free NHS sight tests in England and Wales if:

- you're under 16, or under 19 and in full-time education
- you're 60 or over
- you're registered blind or partially sighted
- you've been diagnosed with diabetes or glaucoma
- you're 40 or over and are the parent, brother, sister or child of someone with glaucoma
- your sight test is carried out through the hospital eye department
- you receive a valid war pension and have eyesight issues due to your war disability
- your income is low enough (see details of the Low Income Scheme on page 110)
- you need complex or powerful lenses
- you're included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit
- you are entitled to, or named on, a valid NHS tax exemption certificate.

If you live in England, Scotland or Wales, you qualify for vouchers towards the cost of glasses or contact lenses if:

- you're under 16, or under 19 and in full-time education
- you need complex or powerful lenses
- your weekly income is low enough (see details of the Low Income Scheme on page 110)
- you're included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit
- you are entitled to, or named on, a valid NHS tax exemption certificate.

You'll need to show your optician proof that you qualify, for example any letters showing which benefits you receive.



NHS Low Income Scheme (MT)

This is a means-tested scheme that's available in England, Scotland and Wales. It is for people who do not get free healthcare costs, but who may be entitled to full or partial help if they have a low income.

The scheme includes help with:

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

To qualify, there's a savings limit of £16,000, or £23,250 for people who live permanently in a care home.

How to claim

Phone **0845 850 1166** and ask for form HC1, or visit **nhsbsa.nhs.uk**

You can also get form HC1 from your local Jobcentre Plus or NHS hospital. You may be able to get one from your doctor, dentist or optician.

If you've already paid the healthcare costs, you can claim a refund using form HC5 if you apply within three months. You must have the relevant receipt (such as form FP57 for prescriptions). For more information, see the Department of Health leaflet **HC11 Help with health costs** at **nhs.uk/healthcosts**

Aids and equipment

If you need special equipment or aids to help you manage at home (for example a raised toilet seat or hand rails), your GP or specialist nurse can refer you to a social worker to get these for you. Or you can contact your local social services or social work department. They can arrange for a social worker or occupational therapist to assess your needs. Social workers may be able to supply what you need at no cost.

You can also get general advice and information about all types of equipment from the Disabled Living Foundation (see page 156).

If you have difficulties using public transport, see page 136 for information about community transport schemes that could help.

VAT-exempt goods and services

If you have a long-term illness or are registered disabled, you don't have to pay VAT on certain products. These are products that are designed or adapted for your own personal or domestic use.

For example, you may not have to pay VAT on items such as cars and other things to help your mobility, including:

- adjustable beds
- stair lifts
- wheelchairs
- medical appliances to help with severe injuries
- alarms
- Braille paper or low-vision aids (but not spectacles or contact lenses)
- building work such as widening doors or installing ramps, lifts or toilets.

For more information, visit **gov.uk/financial-help-disabled/vat-relief** or call **0845 010 9000**.

Nursing home charges

People who are responsible for their own nursing home charges should check whether they're entitled to financial help. Speak to your healthcare professional or call the Macmillan Support Line on **0808 808 00 00**.





CHILDREN'S NEEDS

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If you are a parent or look after children, you may be able to get payments to help you care for them.

This chapter also looks at other schemes that can help with the cost of keeping children in school or education. The types of help described in this chapter mainly depend on how much income and savings you have.

Child Tax Credit (MT)

Child Tax Credit is a means-tested benefit for parents and carers who look after children or young people still in education.

IMPORTANT CHANGES

Child Tax Credit is gradually being replaced by Universal Credit (see pages 33–37). The benefit you should claim will depend on where you live and your situation. Speak to a welfare rights adviser to find out more.

Who can claim

You or your partner must:

- be aged 16 or above
- have income below a certain level
- be responsible for a child or young person who normally lives with you

- be living in an area where Child Tax Credit has not yet been replaced by Universal Credit (see pages 33–37) – if Universal Credit is available in your area, you should apply for that instead.

A child is someone under 16. A young person is someone aged 16–19 who is in full-time non-advanced education (not a university degree) or doing certain training.

You can claim Child Tax Credit whether you are working or not.

What you'll get

Child Tax Credit is made up of several elements (amounts of money). These include a family element and a child element for each child in the family. There are extra amounts for children with disabilities.

Changes to Child Tax Credit

Child Tax Credit is being replaced by Universal Credit. If you're already getting Child Tax Credit, you'll continue to do so until either:

- your circumstances change
- the DWP decides to transfer your claim to Universal Credit.

Contact a welfare rights adviser for more information.

Once Child Tax Credit has been replaced by Universal Credit everywhere, Pension Credit will change to include help with the costs of looking after children.

How to claim

Call HMRC tax credits helpline on **0345 300 3900** or textphone **0345 300 3909**.

Free school meals

There are different rules about free school meals in England, Scotland and Wales:

- In England, school meals are free for all children at state school in reception, year one and year two.
- In Scotland, school meals are free for all children in primary school years one, two and three.
- In Wales, all primary school children are entitled to a free school breakfast.

In England, Scotland and Wales, school meals are free for all children whose parents or carers receive certain benefits, including:

- Universal Credit
- Income Support
- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- the guarantee element of Pension Credit
- Child Tax Credit (in certain cases)
- Working Tax Credit run-on (paid for four weeks after you stop qualifying for Working Tax Credit).

How to apply

Contact your local council (see page 154) to find out whether your child qualifies and how to apply.

School clothing

Most local councils give grants for school clothing to families on a low income.

How to apply

Contact your local council (see page 154) to find out what help is available in your area and how to apply for it.

Childcare vouchers and employer help

You may need to arrange childcare while you attend appointments, receive treatment or deal with any side effects you're experiencing. There are different ways to get help with these costs.

If you work, your employer may allow you to pay for childcare using childcare vouchers. These let you pay for childcare through your salary, but before tax and national insurance have been deducted. This saves you money. Some employers may pay childcare costs directly or provide a workplace nursery.

If you're off work temporarily and are getting sick pay, the vouchers or other help may continue, either as part of your contract or if you have a sympathetic employer. Talk to the HR department where you work about still getting help with childcare costs during periods of sick leave. For more information about childcare vouchers, visit **hmrc.gov.uk/calcs/ccin.htm**

There may also be help you can get with looking after children, perhaps from:

- family and friends
- social services (contact your local council)
- charities such as Home-Start (visit **home-start.org.uk**).

Flexible working may also help, if this is possible for you.

Educational Maintenance Allowance (Scotland and Wales only)

This allowance helps young people aged 16–19 to stay in education. The amount paid is based on the income of the adults who are responsible for the young person. It won't affect any benefits they're claiming.

How to apply

In Scotland, contact your school, college or local council. Or visit **emascotland.com**

In Wales, call **0845 602 8845** or visit **studentfinancewales.co.uk**

16–19 bursary fund (England only)

Students aged 16–19 who might struggle with the cost of full-time education or training may be eligible for a bursary of up to £1,200 a year. It can be used for costs like equipment, lunch and transport. It is not available to people at university.

School travel costs

Your local council, school or college may also be able to help with the travel costs to school or college. Contact them for more details.

How to apply

Speak to the school, college, academy or training provider about how to apply for a bursary.

Discretionary 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 Discretionary Learner Support scheme. The funds are prioritised for those facing financial hardship. They can be used to help with:

- financial hardship and emergencies
- childcare costs (if you qualify)
- accommodation costs, for those who have to study a certain distance from home
- essential course-related equipment, materials and field trips
- travel costs.

Check with your college to see whether this is an option available to you.


HYBRID

TRANSPORT

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The costs of travelling, for example to get to hospital or do the shopping, can add up. But there are schemes that can help with these expenses.

This chapter also looks at the support available for disabled drivers, and explains how community transport schemes may be available to help you get around.

DIFFERENCES ACROSS THE UK

Some of the information in this chapter only applies to some parts of the UK. We've included details in the relevant sections.

Travelling to and from hospital for treatment

Claiming a refund

If you have to travel to hospital for treatment, you may be able to claim a refund on:

- your bus or train fares
- some petrol costs
- taxi fares (in exceptional circumstances).

If you need someone to travel with you to hospital for medical reasons, you may be able to get a refund of their travel costs too.

Who can claim

You can claim a refund if you're included in an award of one of the following benefits:

- Income Support
- the guarantee element of Pension Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit.

You can also claim if you:

- are entitled to, or named on, a valid NHS tax exemption certificate
- have a low income
- receive a valid war pension and are being treated for your war disability.

How to claim

You can usually get your refund at the hospital – check what you have to do before you travel. You'll need to bring proof that you receive one of the benefits listed on page 127, such as your payment book or benefit award letter. You'll also need to bring proof of your travel costs, for example tickets or receipts.

Some voluntary organisations have drivers who can give people lifts to hospital and other destinations. Check at your local library for details of voluntary organisations in your area.

The Highlands and Islands Travel Scheme

Under this scheme, people from the Highlands and Islands in Scotland can claim a refund of their travel costs to hospital. You must pay the first £10 of any fare you're claiming, unless you're getting certain means-tested benefits.

To qualify, you must live or work in the former Highlands and Islands Development Board area. You must travel at least 30 miles from your home, or travel by water for more than five miles. If you need someone to travel with you, their expenses can also be paid for. Medical staff would have to confirm that this is medically necessary for you.

Ask your GP or the cash office at the 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 have to pay a £5 booking fee.

Ask your GP or the hospital you're visiting for a claim form.

Hospital parking

Hospital parking policies in England vary. Many hospitals have concessions for people with cancer, but they aren't always well-publicised. You should ask your hospital what their policy is, as you may be entitled to free or cheaper parking.

In Scotland, parking is free except at three privately run hospital car parks in Dundee, Edinburgh and Glasgow.

Hospital parking in Wales is free except at a few hospitals. Contact your hospital to find out whether parking is free.



Bus, coach and train fares

There are special rates for bus, coach and train travel for eligible older people and people with disabilities.

People of State Pension age in England, people aged over 60 in Scotland and Wales, and eligible disabled people can apply for a bus pass. This gives you a reduced price or often free travel on local buses. For details, contact your local authority or ask at your local bus or coach station.

You may also be able to save up to a third on rail fares with a Disabled Person's Railcard or a Senior Railcard (for people over 60). Check at your local train station for details, or visit **nationalrail.co.uk**

For more information, visit **gov.uk/transport-disabled** or contact a welfare rights adviser.

If you are over pension age, you can get an older person's concessionary pass. This allows you to travel free on buses and some other local public transport. There is also a Disabled Person's Concessionary Pass for people who have a severe disability, and there may be local support towards taxi costs. Contact your local authority for details and to apply.

Blue Badge Scheme

This scheme provides parking concessions for people who have problems with mobility and using public transport. The badge allows you to park close to where you need to go.

To apply for a badge, contact your local authority. Your healthcare professional or a welfare rights adviser may be able to help you fill out the application forms.

There are special badge schemes for people with restricted mobility who live, study or work in areas where the Blue Badge Scheme doesn't apply. In London, there's a green badge for Camden, red for the City of London, purple for Kensington and Chelsea, and white for Westminster.

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 have to apply in advance to get a concession. Toll concessions can change, so check before you travel. Contact your local authority for advice.

London Congestion Charge

There's a charge to travel within central London at certain times. If you have a Blue Badge you don't have to pay the charge. However, you will have to make a one-off payment of £10 to register for this discount.

If you need to pay the congestion charge to get to a medical appointment, you may be able to claim this money back from the hospital. A clinician, such as your cancer doctor or nurse, would need to confirm you are too ill to travel on public transport. It's important that you keep your receipt to show you've paid the Congestion Charge, so you can claim your refund.

For more information, call **0845 900 1234**, textphone **0207 649 9123** or visit **tfl.gov.uk/congestioncharging**



Other help with car and driving costs

Seat belts

If you can't wear a seat belt for medical reasons, you can get a medical exemption certificate from your doctor. There are also aids and adaptations available that make it easier for people with disabilities to wear a seat belt. For more information, speak to your doctor or contact the Disabled Living Foundation (see page 156).

Road tax exemption (free tax disc)

You may be able to get a free tax disc if you're disabled. This is available to people who get any of the following:

- The mobility component of Disability Living Allowance at the higher rate.
- The mobility component of Personal Independence Payment at the enhanced rate.
- The War Pensioners Mobility Supplement.
- Armed Forces Independence Payment.

If you get the mobility component of Personal Independence Payment at the standard rate, you may qualify for a 50% discount on the cost of your tax disc.

For more information, call **0300 123 4321**, textphone **0300 790 6201** or visit **gov.uk/vehicle-exempt-from-car-tax** You can also get renewal forms from your local post office.

Motability Scheme

Under this scheme, you can get help to buy or hire a car, scooter or powered wheelchair if you get any of the following:

- The mobility component of Personal Independence Payment at the enhanced rate.
- The mobility component of Disability Living Allowance at the higher rate.
- The War Pensioners' Mobility Supplement.
- Armed Forces Independence Payment.

Contact the Motability Scheme to apply (see page 156).

Community transport services

There may be community transport services available in your area for people who have problems using public transport. For example, there might be services providing trips to local shopping centres.

Some areas have local voluntary groups called **good neighbour schemes**. They provide practical help to people who need it. This often includes help with transport to hospital or your GP.

The British Red Cross (see page 155) can provide personal transport services across the UK. This includes providing a companion for a journey on public transport, or a private car with a driver. A contribution towards costs is usually asked for, but no one will be refused a service because they can't pay.

In Wales, St John Wales can provide transport for people who have difficulty using public transport or their own vehicle. Visit **stjohnwales.co.uk** or call **0292 044 9600**.

Other local services include dial-a-ride (wheelchair accessible transport, which can be booked to take you from door to door) and reduced-fare taxi schemes (see opposite).

Shopmobility schemes provide wheelchairs and scooters for disabled people to help them get around town and shopping centres. Visit **shopmobilityuk.org** or call **0844 414 1850**.

Local councils must also offer people with a disability free off-peak bus travel on local bus services. Contact your local council for details of transport services available to people with a disability in your area.

Taxi fares

Taxi fare schemes

Reduced taxi fare schemes are available in some locations. Contact your local authority for more information.

London Taxicard Scheme

This scheme provides subsidised door-to-door transport for people who have problems using public transport due to serious mobility problems. Taxicard holders can make journeys in licensed London taxis and the subsidy applies directly to each trip.

For more information and an application form, visit **taxicard.org.uk** or call **0845 415 4156**.



LOANS AND GRANTS

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Other grants 145

Some organisations may be able to lend or give you money to help with certain costs.

Loans and grants can help with sudden costs, for example utility bills or extra clothing. Some charities like Macmillan may even be able to pay for you to take a much-needed break.

'Throughout my illness my weight has fluctuated, which has meant that I had no clothes that fitted me. They were either too big or too small. The grant helped me to buy some clothing to make me feel more comfortable and normal again. I was also able to claim some money for a carpet – I'd just moved house and all the rooms needed decorating. This was something I was looking forward to doing myself, but after the diagnosis I haven't felt strong enough to do it. I had no carpet so Macmillan helped me get some for a few of the rooms, to make it feel homely and to help keep the heat in. They also helped fund me getting a stair lift, which has helped so much and has meant I can get up and down the stairs easily.'

Emma

Macmillan Grants

These are small, mostly one-off payments to help people with costs caused by or related to their cancer.

Everyone's practical needs are different, so grants are available for a variety of things. Whether you need extra clothing, help paying heating bills or even a relaxing break, you may be entitled to a Macmillan Grant.

How much you receive will vary depending on your circumstances and needs, but the average grant is less than £300. A grant from Macmillan will not affect the benefits you're entitled to. It's an extra help, not a replacement for other forms of support.

Who are they for?

You can apply for a Macmillan Grant if you have cancer, or are still seriously affected by your illness or treatment, and both of the following apply:

- Your savings amount to no more than £6,000 if you're single, or £8,000 as a couple or family.
- You have a low net income once rent, mortgage and council tax have been paid*. We allow a weekly net income of £170 for a single person, £289 for a couple or household of two people, £85 for each child, and £119 for each additional adult.

*Please note that Disability Living Allowance, Personal Independence Payment and Attendance Allowance don't count as net income in our calculations.

While these are the general criteria, we do take individual circumstances into account, so please contact us.

How to apply

We aim to make our application process as simple and quick as possible.

1. You need to apply through a health or social care professional. This may be a social worker, a district nurse or a Macmillan nurse if you have one.

2. They'll fill in a grant application form with you and send it to the Grants team at Macmillan. They will also include a short medical report from your specialist nurse, doctor or consultant.

3. The Macmillan Grants team will process your application on the day they receive it.

4. If your application is approved, payments are generally sent out within three working days.

Any personal or medical information included in your application will be treated confidentially.

Every week, more than 600 people receive a grant from Macmillan. If you have any questions about Macmillan Grants or if you're having problems getting someone to fill in an application form with you, please contact us on **0808 808 00 00**.

Loans and grants from the government and local councils

The UK government used to run a scheme called the Social Fund, which offered non-repayable grants and some repayable loans. This scheme has now changed. You can still get grants to help towards the cost of funerals and maternity costs, and in some cases a loan through the Social Fund, but other help is provided through local councils.

An application for a funeral grant must be made within three months of the funeral taking place. An application for a maternity grant must be made within three months of giving birth (although it can also be made from the eleventh week before you expect to give birth), so it's important not to delay.

Contact a welfare rights adviser for more information.

Loans and grants for heating costs

There are various types of support available if you're struggling with heating bills. Your energy supplier may be able to provide a grant or a better payment arrangement for you. There are also energy-saving schemes and government grants.

Our leaflet **Keeping warm without the worry** has more information about help with heating costs. Order it for free at **be.macmillan.org.uk** or call **0808 808 00 00**.



Other grants

There are other grants available from a variety of sources, including occupational funds, utility companies (gas, electricity and water companies) and charities. For more information, call us on **0808 808 00 00**.

CLIC Sargent 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. Applications need to be made through a CLIC Sargent social worker. For more information, call **0300 330 0803**.

Turn2us helps people find specific charities that may be able to offer financial help. Visit **turn2us.org.uk** or call **0808 802 2000**.

The website **grantsforindividuals.org.uk** gives details of all the trusts and organisations that provide financial support to people in the UK.


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Blogs
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Help
Cancer experiences
Whatever your experiences or interests, find people who
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About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more leaflets or booklets like this one. Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.

We have booklets on different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer and information for carers, family and friends.

All of our information is also available online at **macmillan.org.uk/cancerinformation** There you'll also find videos featuring real-life 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
- large print
- translations.

Find out more at **macmillan.org.uk/otherformats** If you'd like us to produce information in a different format for you, email us at **cancerinformationteam@macmillan.org.uk** or call us on **0808 808 00 00**.

Help us improve our information

We know that the people who use our information are the real experts. That's why we always involve them in our work. If you've been affected by cancer, you can help us improve our information.

We give you the chance to comment on a variety of information including booklets, leaflets and fact sheets.

If you'd like to hear more about becoming a reviewer, email **reviewing@macmillan.org.uk** You can get involved from home whenever you like, and we don't ask for any special skills – just an interest in our cancer information.



Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you. No one should face cancer alone.

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 free, confidential phone line is open Monday–Friday, 9am–8pm. Our cancer support specialists can:

- help with any medical questions you have about your cancer or treatment
- help you access benefits and give you financial advice
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **macmillan.org.uk/talktous**

Information centres
Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.
Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.
Find your nearest centre at **macmillan.org.uk/informationcentres** or call us on **0808 808 00 00**.

Macmillan's My Organiser app
This free mobile app can help you manage your treatment, from appointment times and contact details, to reminders for when to take your medication. Search 'My Organiser' on the Apple App Store or Google Play on your phone.

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's why we help to bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, 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**

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**

The Macmillan healthcare team

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.

'Everyone is so supportive on the online community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

Mal

Other useful organisations

There are lots of other organisations that can give you information or support.

Department for Work and Pensions (DWP)

The Department for Work and Pensions is responsible for benefits. Visit **gov.uk** for more contact details and advice about how to apply for specific benefits. All numbers open Mon–Fri, 8am–6pm unless otherwise stated.

Attendance Allowance (AA)
Tel 0345 605 6055
Textphone 0345 604 5312

Bereavement benefits
Tel 0345 606 0265
Welsh language
0345 606 0275
Textphone 0345 606 0285
Welsh language textphone
0345 606 0295

Carer's benefits
Tel 0345 608 4321
Textphone 0345 604 5312
(Mon–Thu, 8.30am–5pm,
Fri, 8.30am–4.30pm)
Email cau.customer-services@dwp.gsi.gov.uk

Disability Living Allowance if you were born on or before 8 April 1948
Tel 0345 605 6055
Textphone 0345 604 5312

Disability Living Allowance if you were born after 8 April 1948
Tel 0345 712 3456
Textphone 0345 722 4433

Jobseeker's Allowance, Employment and Support Allowance or Income Support
Tel 0800 055 6688
Textphone 0800 023 4888
Welsh language
0800 012 1888

Pension Credit
Tel 0800 99 1234
Textphone 0800 169 0133

Pension Tracing Service
Tel 0845 6002 537
Textphone 0845 3000 169

Personal Independence Payment (PIP)
Tel 0800 917 2222
Textphone 0800 917 7777

State Pension
Tel 0800 731 7898
Textphone 0800 731 7339

Universal Credit
Apply online at **gov.uk/apply-universal-credit**
For help with applying online:
Tel 0345 600 0723
Textphone 0345 600 0743
Welsh language claim line 0800 012 1888

Other government organisations

HM revenue & Customs (HMRC)
Tax credits helpline 0345 300 3900
Tax credits helpline textphone 0345 300 3909
VAT helpline 0300 200 3700
VAT helpline textphone 0300 200 3719
www.gov.uk/government/organisations/hm-revenue-customs
Contact for tax-related matters or to claim tax credits. Details of your local enquiry centre can be found on the website or in the phone book.

Jobcentre Plus
Find contact details in the phone book or at **gov.uk/contact-jobcentre-plus**

Local authorities

Your local authority or council may have a welfare rights unit that can help you with benefits. You can also contact your local authority to claim Housing Benefit and Council Tax Support, education benefits, and for help from social services (the Social Work department in Scotland).

General money advice and information

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Find details for your local office in the phone book or on one of the following websites:

England and Wales
www.citizensadvice.org.uk

Scotland
www.cas.org.uk

You can also find advice online in a range of languages at **adviceguide.org.uk**

The Money Advice Service

Holborn Centre, 120 Holborn,
London EC1N 2TD
Tel 0300 500 5000
Textphone
18001 0300 500 5000
www.moneyadviceservice.org.uk
Offers information and advice online, in print and by phone.

The Pensions Advisory Service

11 Belgrave Road,
London SW1V 1RB
Pensions helpline
0300 123 1047
Helpline for women
0345 600 0806
Helpline for self-employed people 0345 602 7021
www.pensionsadvisoryservice.org.uk
Voluntary organisation that provides information about pensions.

Turn2us

Hythe House,
200 Shepherds Bush Road,
London W6 7NL
Email info@turn2us.org.uk
www.turn2us.org.uk
A charity that offers an online service to help people in financial need in the UK.

Debt advice

National Debtline
Tricorn House,
51–53 Hagley Road,
Edgbaston,
Birmingham B16 8TP
Tel 0808 808 4000
www.nationaldebtline.co.uk
A national telephone helpline for people with debt problems in England, Scotland and Wales.

StepChange Debt Charity
Wade House,
Merrion Centre,
Leeds LS2 8NG
Tel 0800 138 1111
www.stepchange.org
UK-wide charity offering free advice on debt problems.

Equipment and advice on living with disability

Access to Work
Tel 0345 268 8489
Textphone 0345 608 8753
Email atwosu.london@
jobcentreplus.gsi.gov.uk
www.gov.uk/access-to-work
Provides advice and practical support to people with long-term health conditions and their employers to help meet work-related costs.

The Blue Badge Scheme (Department for Transport)
www.gov.uk/browse/driving/blue-badge-parking
Allows drivers or passengers with severe mobility problems to park close to where they need to go. Contact your local authority for details.

British Red Cross
44 Moorfields,
London EC2Y 9AL
Tel 0844 871 11 11
Textphone 020 7562 2050
Email
information@redcross.org.uk
www.redcross.org.uk
Offers a number of services for people with a disability, including a medical equipment loan service and a transport service.

Disability Rights UK
Ground Floor,
CAN Mezzanine,
49–51 East Road,
London N1 6AH
Tel 020 7250 8181
www.disabilityrightsuk.org
A national registered charity that works to improve the living standards of disabled people. Provides information about benefits and disability rights.

Disabled Living Foundation (DLF)

Ground Floor, Landmark House, Hammersmith Bridge Road, London W6 9EJ
Tel 0300 999 0004 (Mon–Fri, 10am–4pm)
Email helpline@dlf.org.uk
www.dlf.org.uk
A national charity that provides free, impartial advice about all types of disability equipment and mobility products through its helpline, website and Equipment Demonstration Centre.

Motability Scheme

Motability, Warwick House, Roydon Road, Harlow, Essex CM19 5PX
Tel 0300 456 4566 (Mon–Fri, 8am–7pm)
Textphone 0300 037 0100
www.motability.co.uk
The scheme enables disabled people to exchange either their higher rate mobility component of Disability Living Allowance or their War Pensioners' Mobility Supplement to obtain a new car, powered wheelchair or scooter.

Support for carers

Carers Trust

32–36 Loman Street, London SE1 0EH
Tel 0844 800 4361
Email info@carers.org
www.carers.org
Supports carers of any age, including young carers.

Carers UK

20 Great Dover Street, London SE1 4LX
Tel (England, Scotland and Wales) 0808 808 7777
Tel (Northern Ireland) 028 9043 9843
Email adviceline@carersuk.org
www.carersuk.org
Offers information and support to carers across the UK. Can put people in contact with support groups for carers in their area.

Crossroads Caring Scotland

24 George Square, Glasgow G2 1EG
Tel 0141 226 3793
www.crossroads-scotland.co.uk
Provides short breaks for carers within their own homes. Has services throughout Scotland that provide practical support for carers of all ages.

Legal advice

Civil Legal Advice (England and Wales only)
Tel 0345 345 4345
Textphone 0345 609 6677
gov.uk/civil-legal-advice
Provides free initial advice on benefits and tax credits, debt, education, housing and employment in England and Wales.

Law Centres Network
www.lawcentres.org.uk
Local Law Centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

The Law Society of England and Wales
113 Chancery Lane,
London WC2A 1PL
Tel 020 7242 1222
Email
info.services@lawsociety.org.uk
www.lawsociety.org.uk
Represents solicitors in England and Wales. Can provide details of local solicitors.

Law Society of Scotland
26 Drumsheugh Gardens,
Edinburgh EH3 7YR
Tel 0131 226 7411
Email lawscot@lawscot.org.uk
www.lawscot.org.uk

General cancer support organisations

Cancer Black Care
79 Acton Lane,
London NW10 8UT
Tel 020 8961 4151
Email
info@cancerblackcare.org.uk
www.cancerblackcare.org.uk
Offers information and support for people with cancer from ethnic communities, their friends, carers and families.

Cancer Recovery
Tel 0207 470 8755
Email enquiries@cancerrecovery.org.uk
www.cancerrecovery.org.uk
Provides practical and financial support (including grants) to help people recover from cancer.

Cancer Support Scotland

Calman Cancer Support Centre, 75 Shelley Road, Glasgow G12 0ZE
Tel 0800 652 4531
Email info@cancersupportscotland.org
www.cancersupportscotland.org
Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

Maggie's Centres

1st Floor, One Waterloo Street, Glasgow G2 6AY
Tel 0300 123 1801
Email enquiries@maggiescentres.org
www.maggiescentres.org
Maggie's Centres provide information about cancer, benefits advice, and emotional or psychological support.

Tenovus

Head Office, Gleider House, Ty Glas Road, Cardiff CF14 5BD
Tel 0808 808 1010 (Mon–Sun, 8am–8pm)
www.tenovus.org.uk
Aims to help everyone get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, an 'Ask the nurse' service on the website and benefits advice.

You can search for more organisations at **macmillan.org.uk/organisations**, or call Macmillan on 0808 808 00 00.

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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 referred to in it.

Thanks

This booklet has been written, revised and edited by a welfare rights adviser and Macmillan's Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Financial Support Programme Lead.

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Rightsnet website. www.rightsnet.org.uk (accessed January 2014).

Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there 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.



Share your cancer experience
Support people living with cancer by telling your story, online, in the media or face to face.

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.

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?

Raise money
Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

Give money
Big or small, every penny helps. To make a one-off donation see over.

Call us to find out more

0300 1000 200

macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other

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Surname

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Postcode

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I enclose a cheque / postal order / Charity Voucher made payable to Macmillan Cancer Support

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Expiry date

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Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

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Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box. ☐

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.

FRSB give with confidence

If you'd rather donate online go to macmillan.org.uk/donate

Please cut out this form and return it in an envelope (no stamp required) to: Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851, 89 Albert Embankment, London SE1 7UQ

More than one in three of us will get cancer. For most of us it will be the toughest fight we ever face. And the feelings of isolation and loneliness that so many people experience make it even harder. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community there for you online, any time. The supporters who make it all possible.

Together, we are all Macmillan Cancer Support.

For cancer support every step of the way, call Macmillan on 0808 808 00 00 (Mon–Fri, 9am–8pm) or visit macmillan.org.uk

Hard of hearing? Use textphone 0808 808 0121, or Text Relay. Non-English speaker? Interpreters available. Braille and large print versions on request.

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