

Find out more about benefits for ...

## Difficulties with day to day living or getting around

This is the second in our new **Find Out More About ...** series on Maggie's Cancerlinks (onscreen readers can click [here](#) to go to that page). Here we focus on extra help with daily living and mobility difficulties. Please see [Find Out More About... Benefits after a Cancer Diagnosis](#) for a general overview of benefits. Others in this series will look at each of the individual benefits in more detail. You can also explore more detailed benefits blogs at Maggie's Online Centre [here](#)

### What might you be entitled to?

Living with a diagnosis of cancer and the side effects of treatments has an impact on both your physical and mental resources. It can also lead to extra costs.

No matter what your financial situation is, and whether you're working or not, if you're having some of the difficulties listed below then you may be able to get financial help through either **Personal Independence Payment (PIP)** or **Attendance Allowance (AA)**, depending on your age when you first apply.

There is no automatic entitlement because of having cancer, although special rules can apply in some cases. It will depend on an overall assessment of your day to day difficulties, whether caused by the cancer, the treatments and/ or any other health conditions.

Both benefits are payable **on top of** any other income and benefits such as those listed in [Find Out More About... Benefits after a Cancer Diagnosis](#). They can also trigger entitlement to - or an increase in - means-tested benefits for those on lower incomes. Neither PIP nor AA will **ever** mean a decrease in any other benefit. While an award is based on support needs, how you spend it is entirely up to you.

### Attendance Allowance (AA):

This is a benefit for people who are aged **65 or over** when they first claim. To get Attendance Allowance (AA) you must usually have had health problems for the last six months, although some people can get AA straight away - see 'Special Rules' below. To get a claim pack call 0345 605 6055. The basic questions are straightforward but you may want to talk to an Advisor about the questions describing your difficulties

Otherwise, qualifying for AA depends on whether you could do with a hand or some spoken support, encouragement or guidance with difficulties such as:

- getting up and dressing, getting to bed
- washing, bathing, shaving, dealing with hair-washing and toenail-cutting
- moving around indoors, dealing with stairs, getting to and using the toilet
- eating/ drinking
- taking/ remembering medication
- getting to and dealing with appointments
- communication - dealing with mail, form-filling, making telephone calls, understanding or being understood etc.
- thinking -any confusion, memory problems, problems with decision making etc.
- the emotional impact of your diagnosis - e.g. experiencing anxiety or depression
- any other mental health issues
- leisure activities, hobbies etc.
- coping during the night

Having to take things slowly, being in pain, and needing emotional support/ encouragement count as well as any physical help you need. You do not need to be getting any help to qualify nor be unable to manage tasks without help – the issue is could you reasonably do with some help, if it were available?

You can also qualify because you need someone to keep an eye on you e.g. if you:

- are unsteady on your feet/ stumble/ fall
- could have fits or faint
- are unsafe in some other way
- could suddenly become much more unwell

Attendance Allowance is paid at one of two rates depending on whether you could do with someone to help out or keep an eye on you just during the day **or** at night (*lower rate*) or both day **and** night (*higher rate*)

## Personal Independence Payment (PIP)

This is a benefit for people who are aged **under 65** when they first claim. PIP has replaced the former **Disability Living Allowance (DLA)**, for new claims. If you are already getting DLA and were aged under 65 on 8<sup>th</sup> April 2013, then you will have to claim PIP instead and will be contacted by the DWP between October 2015 and October 2017. To get PIP, you must usually have had problems for the last three months and be likely to have them for the next nine. These need not be at the same level, so many people going through a very changing treatment year can qualify. Some people can get PIP straight away - see 'Special Rules' below. To start a claim, call 0800 917 2222. They will take basic details over the phone and will then send out a PIP2 How your Difficulties Affect You? questionnaire, so you may want to talk to an Advisor about this.

While DLA Care was very similar to Attendance Allowance (see above) with the addition of a third lowest rate and an additional Mobility Component, PIP uses a different "points based" system. Like DLA, an award of PIP can include one or both of two *components*:

- **PIP Daily Living Component** looks at how you reliably manage daily living tasks in ten activities:
  1. Preparing food,
  2. Eating, drinking and taking nutrition,
  3. Managing treatments or monitoring a health condition,
  4. Washing and bathing,
  5. Managing toilet needs or incontinence,
  6. Dressing and undressing,
  7. Communicating verbally,
  8. Reading,
  9. Mixing with other people
  10. Making decisions about money

*PIP Daily Living* is paid at standard rate if you score 8 to 11 points or enhanced rate if you score 12 or more points from across the ten Daily Living activities. The full points system is available [here](#)

- **PIP Mobility Component** looks at how you reliably manage mobility tasks under two activities:
  11. Going out – planning and following a journey - why you might need somebody with you e.g. in unfamiliar places (or even familiar ones), to cope with public transport
  12. Moving around - looking at how far you can reliably manage without undue discomfort: i.e. pain, breathlessness, giddiness, fits, unsteadiness etc.

*PIP Mobility* is paid at: standard rate if you score 8 to 11 points or enhanced rate if you score 12 or more points across the two Mobility activities.

For both components, any help you could do with can count, even if you don't get any. The assessment should consider **variability** – the worst point in a typical day - and what you can do **reliably** - i.e.: safely, repeatedly, to an appropriate standard and in a reasonable time. Often cancer and its treatments may not stop you doing an activity completely, but can mean that it becomes much harder to do so through tiredness, weakness, pain, restriction, concentration, low mood. You may get there in the end, but it may take a while or you cannot do it again for some time or as thoroughly as you did before i.e. you can do things, but perhaps not reliably. And the effects can vary between days or at different times of day

**Claiming either AA or PIP involves completing long forms - and can also be emotionally taxing. The Benefits Advisor at Maggie's can advise you on the process and help with filling the forms in.**

## Carer's Allowance

If you are awarded either rate of Attendance Allowance or PIP Daily Living Component, someone may also be able to claim Carer's Allowance for helping you out or - if you are on AA - keeping an eye on you for 35 hours or more a week. Get advice before anyone claims Carer's Allowance though, because the complex way in which the benefits system operates *can* sometimes leave the person being cared for worse off.

## 'Special Rules'

For some people whose cancers are more advanced, there is a 'fast track' route to automatic payment of the top rates of either Attendance Allowance or Personal Independence Payment – Daily Living. The process will also consider potential entitlement to PIP Mobility Component. Your Maggie's Benefits Advisor can tell you more about this and help you with your claim.

*For individual advice on any benefit matters, please contact your local Maggie's Centre (see the map [here](#) ) or sign up to [Maggie's Online Centre](#) and message tombenefits*