

## Benefits

Living with lupus can bring many challenges that aren't always visible to others. Symptoms such as fatigue, pain, cognitive difficulties and fluctuating flare-ups can affect work, daily routines, and financial stability. Many people find that navigating the benefits system on top of managing their health feels overwhelming, and it can be difficult to know where to start or whether you're even entitled to support. While support is available, it's important to know that benefits are not awarded based on diagnosis alone but how your symptoms impact your day-to-day life, including mobility, fatigue, pain, cognitive difficulties, and your ability to carry out essential tasks safely and reliably.

## Common Benefits for People Living with Lupus

Below is an overview of some of the main benefits that people with long-term health conditions may be eligible for. This is general information only; eligibility will depend on how lupus affects your daily life.

### ***Personal Independence Payment (PIP)***

Personal independence payment is for people aged 16 to State Pension age who need extra support with daily living activities or mobility. It is based on how your condition affects you, not your diagnosis or income. Scotland has replaced PIP with Adult disability payment (ADP), which works similarly and uses the same activities and descriptors, but is administered by Social Security Scotland. More information about PIP can be found [here](#).

### ***Employment and Support Allowance (ESA)***

Employment and Support Allowance (ESA) provide financial support if your ability to work is limited due to ill health or disability. You may be assessed on what you can do rather than your diagnosis, and some people may also receive help to stay in work if that's appropriate for them. You can apply for ESA if you are under the state pension age and have a disability or health condition that affects how much you can work. You can find detailed information about ESA [here](#) for England and Wales. Information for Northern Ireland can be found [here](#).

In Scotland most people can now only apply for **new style Employment and Support Allowance (ESA)**. Some people are still getting older types of ESA, called **income-based ESA** or **contribution-based ESA**. If you already receive contribution-based ESA, you may be able to add income-based ESA, which could increase the amount you get. More information on this is available [here](#).

## **Universal Credit**

Universal Credit is a monthly payment for people on low income or who are out of work. If your condition affects your ability to work, you may undergo a work capability assessment to determine additional support. Please refer [here](#) for additional information.

## **Attendance Allowance**

For people over State Pension age who have care needs due to illness or disability, this looks at how much support you need with everyday activities. You can find more information [here](#).

## **Disability Living Allowance (DLA)**

Disability Living Allowance (DLA) for children can help with the extra costs of caring for a child under 16 who has difficulties walking or needs significantly more care or supervision than a child of the same age without a disability. If you live in England and Wales, you can find more information [here](#). If your child lives in Scotland, you should apply for [Child Disability Payment](#) instead. If your child lives in Northern Ireland, you'll need to apply for [Disability Living Allowance for children in Northern Ireland](#).

## **Where to Get Support and Advice?**

Lupus UK is unable to offer one-to-one benefits guidance, check eligibility, or help with completing forms or appeals. The benefits system can be complex, and the rules vary across the UK, so it's important to access expert welfare rights support. Below are trusted organisations that can help:

### **Citizens Advice**

Citizens Advice provides free, confidential advice on benefits, work, housing and more. They can help you understand your entitlements and support you with applications and appeals. You can access support if you are in [England](#), [Northern Ireland](#), [Scotland](#) and [Wales](#). If you are not a British Citizen, this [webpage](#) has some information on what benefits you could apply for under different immigration schemes.

### **Turn2us**

Turn2Us is a national charity that helps people understand what financial support may be available to them. They do not offer in-person appointments, but their tools and guides can be especially helpful if you're unsure where to start or want to check your potential entitlements before speaking to an adviser. Their website includes a [benefits calculator](#), which gives an estimate of what you could receive based on your

circumstances, as well as a [grants search](#) tool to help you find charitable grants that do not need to be repaid.

## **Government and National Advice Services**

Government websites provide up-to-date information on benefits, eligibility and how to apply across the UK. [GOV.UK](#) covers benefits for people in England and UK, including PIP, ESA and Universal Credit. In Wales, you can also contact [Advicelink Cymru](#), a Welsh-Government-funded service offering free, confidential advice on benefits and wider social welfare issues. [Mygov.scot](#) provides information on Scottish benefits such as Adult Disability Payment, while [nidirect.gov.uk](#) offers guidance on Northern Ireland's system, including PIP, Universal Credit and other forms of support.

## **Local Welfare Rights Services**

Some councils, disability organisations and advice centres offer welfare rights teams who can provide personalised support with applications, evidence and appeals but the availability varies by area. [Advicelocal](#) is a useful website for support.

If you are living in Scotland, you can find more information about disability benefits [here](#). For people living in Northern Ireland there's some more information available [here](#).

## **Medical Evidence**

You may be asked to provide evidence explaining how lupus affects you over time, especially because symptoms fluctuate. Your GP, specialist, or rheumatology team may be able to provide supporting letters or access to your medical records, although each service will have its own process and may charge a fee.

We know that navigating the benefits system while managing a fluctuating condition like lupus can feel exhausting and, at times, disheartening. It's completely understandable to need support and reassurance along the way. While we cannot offer individual benefits advice, we hope the information and signposting on this page help you feel more informed and less alone in the process. Please remember that what you're experiencing is valid, and it's okay to reach out for help when you need it.



## Need to Talk?

If you have questions or just need someone to listen, our **Lupus UK Support and Information line** is here for you.

You can **email us** or **call and leave a message**, and we'll get back to you as soon as we can.

- **Email:** [support@lupusuk.org.uk](mailto:support@lupusuk.org.uk)
- **Contact form:** [Contact Us | Lupus UK](#)
- **Phone:** 01708 731251 (please leave a message)

We're here to listen, provide information about lupus, and signpost you to trusted sources of help.