

# FINANCIAL SUPPORT

Chest  
Heart &  
Stroke  
Scotland



ESSENTIAL GUIDE

# **This Essential Guide is about financial support for people living with a chest, heart, or stroke condition.**

## **It explains:**

- financial concerns that may arise from your condition
- information on financial support and benefits that may be available to you or someone who cares for you

# Work and finances

Living with a chest, heart, or stroke condition can have a major impact on your ability to work and on your financial situation.

With the right support, many people are able to continue working. For others, this may not be possible. If you do return to work, check out Chest Heart & Stroke Scotland's Essential Guide on **Returning to Work**.

Caring for someone with a long-term health condition can also impact on your ability to work and on your financial situation.

Whatever your circumstances, there are a range of financial support and benefits that you may be able to access.



# Costs of long-term illness

It is important to recognise that long-term health problems can lead to additional costs.

Depending on how your stroke, heart disease, or respiratory condition affects you, you may need to prepare to set money aside for:

**Transport** to and from hospital appointments, occupational therapy, or other health needs.

**Aids and adaptations** to help with any lasting symptoms.

**Caring support** or the need to **hire home help** to support you with household tasks you can no longer easily do.

**Additional insurance costs** if you have to store expensive medical equipment.

# Being a carer



A “carer” is anyone who provides unpaid care to a partner, relative, or friend living with a long-term condition who cannot manage without that support. Anyone can be a carer.



Caring for someone may mean you have to work less or, in some cases, stop working altogether. This can cause financial difficulties. Financial support is available to carers to help offset this.



Being a carer is a complicated matter, but all carers have the right to be financially and emotionally supported. Chest Heart and Stroke Scotland produce a separate leaflet on the practicalities of life as a carer.

# Financial support

If you are living with a chest, heart, or stroke condition, or if you care for someone who is, you may be entitled to financial support or benefits.

It is often helpful to speak to someone about what financial benefits are right for you. Some sources for personalised information are:

a social worker

a welfare rights officer

Citizens Advice Scotland

a local carers' centre

a local money advice centre

Some benefits are "means-tested". This means that the amount you receive depends on the savings and income you and your household have.

# **You, or someone who cares for you, may be entitled to the following:**

## **Adult Disability Payment**

This has replaced Personal Independence Payments (PIP) in Scotland from August, 2022. ADP supports you with costs that are caused by your disability or long-term health condition.

This benefit is not means-tested (your income and savings will not affect the amount you get) and is split into two parts: an allowance for daily living costs, and an allowance for mobility costs. You may be eligible for one or both of these payments.

## **Attendance Allowance**

This helps with extra costs if you are 65 or over and have a disability that means you need someone to help look after you.

## **Access to Work**

This government grant covers any costs that your employer might have to make it easier for you to come back to work with a disability.

## **Carer's Allowance**

If you care for someone at least 35 hours a week, and the person you care for receives certain benefits, you may be able to claim this allowance to cover the cost of your time. Carers who aged 16-18 may have access to the Young Carer's Grant.

## **Community Care Grant**

This grant is available if you are either leaving care or need financial help to avoid entering residential care.

## **Council Tax Reduction**

If you are on a low income or claiming other benefits, you may be able to get help to pay your council tax bill. This should apply automatically if you get Universal Credit.



## **Crisis Grant**

You may be able to get a one-off payment from your local council if you have experienced a sudden and unexpected change in circumstances - for example, redundancy due to a medical emergency.

## **Discretionary Housing Payments**

If your benefits or income are not enough to cover rent and housing, you may be able to access extra financial help - a discretionary housing payment - from your local council.

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

ESA offers financial support if you are unable to work, or to help you work if you are able.

## **Pension Credit**

If you reached state pension age before 2016, you may be able to claim extra money to bring your weekly income up to a minimum amount. If you reached pension age after 2016, this will be included in UC payment.

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

Payments to help with the costs of illness or disability. PIP is being phased out in Scotland and replaced with Adult Disability Payment.

## **Statutory Sick Pay (SSP)**

If you earn over £120/week and your illness prevents you from working, your employer is required to pay you a certain amount for up to 28 weeks of absence.

## **Universal Credit**

Universal Credit (UC) is the main benefit available in Scotland. This benefit replaces a range of other benefits - Housing Benefit, Income Support, Jobseeker's Allowance, and tax credits. It is a regular monthly payment to help with your living costs if you are on a low income or out of work.

## Young Carers Grant

If you are aged between 16 and 18, and spend more than 16 hours a week caring for someone who draws certain disability-related benefits, you may be eligible for this annual payment. It can be used in any way you want.



More information about benefits that may be available to you can be found at:

**[www.gov.uk/financial-help-disabled/  
disability-and-sickness-benefits](http://www.gov.uk/financial-help-disabled/disability-and-sickness-benefits)**

# Loan awareness

You may be offered short-term loans (**payday loans**) or benefits advances by a range of companies and finance groups.

It is important to be aware that even legally legitimate loans can be dangerous and cost you more money than you expect. Payday loans often charge extremely high interest rates, and you can easily find yourself owing more money than you did to begin with.

Always be careful to look over all the terms and conditions before taking out a loan, and if you aren't sure you understand them, try to ask someone else to read them too.

There are also a range of free financial advice services which can tell you what to expect from a loan and whether there are other options for you to get money with less repayment needed.

**It's always better to be safe than sorry.**

# Further information and advice

The following pages list some places you can go for information, advice, and support with finances. There may also be other sources of useful information in your local area.

## **Benefits Calculator**

An online calculator provided by the government to help you find out what benefits you may be entitled to and how to claim them.

**[www.gov.uk/browse/benefits/entitlement](http://www.gov.uk/browse/benefits/entitlement)**

## **Carers Scotland**

Part of Carers UK. Offers advice and support for carers and the people they care for.

**Tel: 0808 808 7777** (Mon-Fri 10am-4pm)

**[www.carersuk.org.uk/scotland](http://www.carersuk.org.uk/scotland)**

## **Citizens Advice Scotland (CAS)**

CAS is the Citizens Advice Bureau organisation in Scotland. It offers free, confidential, and impartial advice on finances, benefits, employment, housing, and many other issues.

To find your local CAS office, go to

**[www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux)**

For online advice and information, go to

**[www.citizensadvice.org.uk/scotland](http://www.citizensadvice.org.uk/scotland)**

## **Home Energy Scotland**

Scottish Government-funded free service offering advice, support, and grants to help heat your home and reduce your energy bills.

**Tel: 0808 808 2282**

**[www.energysavingtrust.org.uk/scotland](http://www.energysavingtrust.org.uk/scotland)**

## **NHS Scotland Healthy Working Lives**

Advice and information for employers on health, safety, and wellbeing in the workplace. Provides a range of free services for employers, including workplace visits and training.

**Tel: 0800 019 2211**

**[www.healthyworkinglives.scot](http://www.healthyworkinglives.scot)**

## **National Debtline**

Provides free, confidential, and independent advice on how to deal with debt problems. You can speak to National Debtline on the phone, or through web chat on their website.

**Tel: 0808 808 4000** (Mon-Fri 9am-8pm, Sat 9:30am-1pm)

**[www.nationaldebtline.org](http://www.nationaldebtline.org)**

Our publications are available for free to anyone in Scotland who needs them. Go to [www.chss.org.uk/resources-hub](http://www.chss.org.uk/resources-hub) for all our resources, including other Essential Guides in this series.

For free, confidential advice and support from our **Advice Line nurses**, call: 0808 801 0899 (Mon-Fri 9.30am-4pm), text: NURSE to 66777 or email: [adviceline@chss.org.uk](mailto:adviceline@chss.org.uk).

Across Scotland, over one million people – that's one in five of us – are living with the effects of a chest, heart or stroke condition. We are here to help everyone who needs us. But we need your support to do this. Go to [www.chss.org.uk/supportus](http://www.chss.org.uk/supportus) to find out how you can help more people in Scotland.

**If you would like this resource in an alternative format, please contact our Advice Line nurses.**

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