

Financial Support for Carers

I receive a State Pension (66 or over) — a checklist of support worth exploring. Improving Lives Plymouth, Caring for Carers.

Carer's Allowance or Carer Support Payment in Scotland

If your State Pension is less than £81.90 a week and you provide 35 hours or more of care each week, you may be able to receive Carer's Allowance as a top-up to make up the difference. If your State Pension is more than £81.90 a week, you will not usually be entitled to Carer's Allowance.

Find out more: <https://www.mobiliseonline.co.uk/carers-allowance>

Attendance Allowance

If you have a physical or mental health disability and need more help, you may be entitled to Attendance Allowance. Attendance Allowance has two different rates, depending on the level of your own care needs. The person you care for may also be entitled to Attendance Allowance if they have a disability. You can receive Carer's Allowance and Attendance Allowance.

Find out more: <https://www.mobiliseonline.co.uk/attendance-allowance>

Disability Living Allowance

If you care for someone who is under 16, they may be eligible for Disability Living Allowance or Child Disability Payment in Scotland.

Find out more: <https://www.gov.uk/dla-disability-living-allowance-benefit>

Personal Independence Payment

If the person you care for is over 16, or over State Pension age in some circumstances, they may be eligible for Personal Independence Payment (PIP). PIP can help with the extra costs of living. It has two parts: a daily living part to help with everyday tasks, and a mobility part to help with getting around.

Find out more: <https://www.gov.uk/pip>

Pension Credit: Carer Addition

If you are on a low income, you may be entitled to Pension Credit, which is separate from your State Pension. This is extra money to help with living costs, such as housing or rent. Pension Credit is means-tested, so your State Pension, any other pensions and Carer's Allowance will count as income if you receive them.

Find out more: <https://www.gov.uk/pension-credit>

Council Tax Discount

If you are on a low income and claim a benefit, you may be eligible for a Council Tax reduction. Each council has its own way of offering this, so it is worth checking what applies where you live.

Find out more: <https://www.gov.uk/apply-council-tax-reduction>

Three UK heating benefits

There are three main heating benefits from the UK Government that you may be eligible for: the Warm Home Discount, the Winter Fuel Payment and the Cold Weather Payment.

Find out more: <https://www.mobiliseonline.co.uk/post/financial-support-in-winter-for-carers>

Direct payments from a Carer's Assessment

A Carer's Assessment with your local council can open doors to more help, including support with the costs of caring. This could be through Direct Payments, such as a one-off payment to help you take breaks, pay for driving lessons, or meet other needs linked to your caring role.

Find out more: <https://www.mobiliseonline.co.uk/carers-guide-to-carers-assessment>

Grants from your local council

Your local council may offer grants to help with the costs of caring, such as home adaptations or equipment. If the person you care for has a disability, you may not have to pay VAT on some adaptations. This is known as VAT relief. It is worth checking with the council and your local carers' support organisation. Turn2us also has a helpful tool to help you search for local grants.

Find out more: <https://grants-search.turn2us.org.uk/>

Discounts for carers

Make sure you are saving where you can by checking places that offer discounts for carers. You can also see the full Carers' Guide to suggested outing destinations across the UK.

Find out more: <https://www.mobiliseonline.co.uk/discounts-for-carers>

Benefits and savings toolkit

Use the quick benefits and savings toolkit to get financial support information tailored to your caring role, including benefits, grants, money off utility bills, support from your local council and more.

Find out more: <https://www.mobiliseonline.co.uk/financial-toolkit>

We do not provide financial or benefits advice. For expert guidance contact Advice Plymouth. — improvinglivesplymouth.org.uk