

Financial Support for Carers

I'm working age (15-66) and unable to work — a checklist of support worth exploring. Improving Lives Plymouth, Caring for Carers.

Carer's Allowance or Carer Support Payment in Scotland

If you provide 35 hours of unpaid care a week and earn less than £151 a week, you may be eligible for £81.90 a week.

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

Carer's Credit

If you provide 20 hours of unpaid care a week, Carer's Credit can help fill National Insurance gaps so you have enough credits for your State Pension later on. This may help if you are not working enough hours to build these credits. You will usually get this automatically if you receive Carer's Allowance.

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

Carer's Element

If you are on a low income and receive Universal Credit, you may be entitled to an additional £185.86 a month for looking after someone. This is known as the Carer's Element of Universal Credit. It is worth checking with the Universal Credit team to see how it would work for you.

Find out more: <https://www.turn2us.org.uk/get-support/information-for-your-situation/universal-credit-uc/additional-elements-of-universal-credit-uc>

Attendance Allowance

This is a benefit for the person you care for, if they have reached State Pension age and have a physical or mental health disability. It is a payment to help with the extra care needs they may have.

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>

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/>

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>

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>

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