

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 or Long Covid

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, stroke condition or Long Covid 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 health condition affects you, you may need to prepare to set money aside for:

Transport to and from appointments or travel for other activities (e.g. shopping).

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. They support a partner, relative, or friend with a long-term condition. The person receiving care 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. All carers have the right to be financially and emotionally supported. Check out Chest Heart & Stroke Scotland’s **Essential Guide on Carer’s Rights**.

Financial support

If you live with a health condition, you may be entitled to financial support. If you care for someone with a health condition, you may also be entitled to 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

CHSS **Know your Rights** advice service on employment rights

CHSS **Cost of Living** advice service.

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). It 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.

Pension Age Disability Payment

Pension Age Disability Payment replaced Attendance Allowance in Scotland from February 2025. This gives you extra money if you have reached State Pension age and have care needs because of a disability or long-term health condition. This payment is not means-tested. You do not need to have someone caring for you to access it.

Access to Work

Access to Work can help you get or stay in work. The support you get will depend on your needs. This might include a grant for practical support at work or communication support at job interviews. It can also support you to manage your mental health at work. Access to Work will not pay for reasonable adjustments your employer has to make.

Carer's Support Payment

This has replaced Carer's Allowance in Scotland from November 2024. If you provide care for 35 hours or more every week and earn less than £196 a week you may be eligible for this benefit. The person you care for must also be receiving certain benefits. Carers who are aged 16-18 may have access to the Young Carer's Grant.

Child Disability Payment

This replaces Disability Living Allowance for children and young people living in Scotland. This payment provides support for the extra costs that a disabled child might have.

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. You should contact your local council for more information. 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 help. This is called a discretionary housing payment. You can apply for it through your local council.

New-Style Employment and Support Allowance

New ESA is a contributory benefit. You usually need to have paid and/or been credited with National Insurance contributions in the last 2 to 3 years.

Pension Credit

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

Scottish Adult Disability Living Allowance

This has replaced Disability Living Allowance for all adults born before 1948 in Scotland from March 2025. This benefit is split into two parts: a care component and a mobility component. The weekly payment you receive depends on the level of help you need.

Statutory Sick Pay (SSP)

If you earn over £120 a week and your illness stops you from working, you may be entitled to pay. Your employer must pay you a set 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're aged 16-18 and care for someone for more than 16 hours a week, you may qualify for this benefit. To be eligible for this annual payment, the person you care for must receive certain disability-related benefits. 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](https://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 risky. Payday loans often charge extremely high interest rates. You can easily find yourself owing more money than you did to begin with.

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

There are a range of free financial advice services which can tell you what to expect from a loan. They can also tell you about 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/benefits-calculators

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/scotland

Email: advice@carersuk.org

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/get-advice

For online advice and information, go to

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.homeenergyscotland.org

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

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

Our publications are free to everyone in Scotland, in PDF and in print. See them all at **www.chss.org.uk/resources-hub**

For free, confidential advice and support from our Advice Line Team, contact:

0808 801 0899 (Mon-Fri 9am-4pm)

text ADVICE to 66777

adviceline@chss.org.uk

One in five people in Scotland are affected by chest, heart and stroke conditions or Long Covid. Go to **www.chss.org.uk/supportus** to find out how you can help us support more people in Scotland.

To give feedback or request alternative formats, email: **health.information@chss.org.uk**

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all our resources!**

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