

# WORK AND FINANCIAL SUPPORT



ESSENTIAL GUIDE

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

## It provides:

- advice on what to consider when thinking about returning to or continuing work
- information on financial support and benefits that may be available to you or to 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.

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 may be financial support and benefits available to you.



# Working with a long-term health condition

Living with a long-term health condition can affect your ability to work.

Whether or not you are able to continue to work will depend on your symptoms and how they are managed, how well you feel and what kind of work you do.

If you are not sure about the impact your condition might have on your ability to work, talk to your doctor or nurse.

If part of your job involves driving, your doctor and employer should be able to advise you on whether you are still legally allowed to drive.

## Telling your employer

You may wish to tell your employer about your condition and how it affects you. It is up to you whether you decide to do this.

Most chest, heart and stroke conditions are considered a disability and some people worry they may be treated differently if they tell their employer. However, remember that it is against the law to be discriminated against because of a disability.

By law, employers must make 'reasonable adjustments' to support employees with a disability. For example, providing special equipment or removing physical barriers.

You can also discuss the possibility of working fewer hours or working from home.

Employers can get advice on how they can support you from **NHS Scotland Healthy Working Lives**.

## Returning to work

Many people are able to return to work after being ill or to continue working after a diagnosis. For others, returning to their old job may not be possible. Some see this as an opportunity to try something new or take up a new challenge.

The Disability Employment Advisor at your local job centre can advise you on different career options or training in something new if you decide this is the best option for you.

You may also be entitled to support from the Access to Work (AtW) programme. This is a government programme that offers a range of support to you if you are disabled or have a long-term health condition. Examples of support include specialist equipment, help towards additional transport costs and mental health support. Go to [www.gov.uk/access-to-work](http://www.gov.uk/access-to-work) for more information.



## Being a carer

A 'carer' is anyone who provides unpaid care for a partner, relative or friend living with a long-term condition who cannot manage without their 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 with these difficulties.



# Financial support

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

It can be helpful to speak to a social worker, a welfare rights officer, Citizens Advice Scotland, or your local carers centre or money advice centre about what financial support or benefits may be available to you.

Some benefits are 'means tested'. These benefits are based on you and your partner's savings and income. This may affect how much money you receive.



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

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

**Carer's Allowance** – money you may be entitled to if you care for someone for at least 35 hours a week and the person you care for already gets certain benefits.

**Council Tax Reduction** (sometimes called Council Tax Support) – help for people to pay their council tax bill if they are on a low income or claiming certain benefits.

**Disability premiums** – extra money added to your Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance, and Housing Benefit to help with the costs of a disability.

### **Employment and Support Allowance**

**(ESA)** – offers you financial support if you are unable to work or personalised help so that you can work if you are able.

**Housing Benefit** – help to pay your rent if you are unemployed, on a low income or claiming benefits.

**Jobseeker's Allowance** – an unemployment benefit you can claim while looking for work.

**Pension Credit** – extra money if you are a pensioner to bring your weekly income up to a minimum amount.

**Personal Independence Payment (PIP)** – help with some of the extra costs you may have if you have long-term ill-health or a disability. PIP is replacing Disability Living Allowance.

**Universal Credit** – a payment to help with your living costs if you are on a low income or out of work. Note that Universal Credit is replacing Housing Benefit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA), Child Tax Credit and Working Tax Credit. The Citizens Advice Bureaux in Scotland can provide you with more information about Universal Credit (their contact details are at the end of this guide).

**Working Tax Credit** – money to boost the income of working people if you are on a low income.

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)**

# Further information and advice

## Benefits Calculator

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

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

## Carers Scotland (part of Carers UK)

Advice and support for carers and the people they care for.

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

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

## Citizens Advice Scotland (CAS)

Citizens Advice Scotland (CAS) is the Citizens Advice Bureaux in Scotland. CAS offers free, confidential and impartial advice on finances, benefits, employment, housing and many other issues.

To find your local CAS office, go to

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

For online advice and information go to:

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

## Home Energy Scotland

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

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

**Tel:** 0808 808 2282

## **NHS Scotland Healthy Working Lives**

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

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

**Tel:** 0800 019 2211

## **National Debtline**

Provides free, confidential and independent advice on how to deal with debt problems.

**Web:** [www.nationaldebtline.org](http://www.nationaldebtline.org) (webchat is also available on the website)

**Tel:** 0808 808 4000 (Mon-Fri 9am-8pm, Sat 9.30am-1pm)

## **Pension Credit**

The quickest way to apply for Pension Credit is over the phone (paper applications are also available).

**Web:** [www.gov.uk/pension-credit/how-to-claim](http://www.gov.uk/pension-credit/how-to-claim)

**Tel:** 0800 99 1234

**Textphone:** 0800 169 0133

**NGT text relay** (if you cannot hear or speak on the phone): 18001 then 0800 99 1234 (Mon-Fri 8am-7.30pm)

## **Tax Credits**

Information on different tax credits that may be available to you.

**Web:** [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)

**Tel:** 0345 300 3900 (Mon-Fri 8am-8pm, Sat 8am-4pm)



Our publications are available for free to anyone in Scotland who needs them. Go to **[www.chss.org.uk/publications](http://www.chss.org.uk/publications)** 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: [advice@chss.org.uk](mailto:advice@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.**

**Chest  
Heart &  
Stroke  
Scotland**



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