

Help and support available when caring for a loved one

I'm caring for someone - what help is out there to support me?

Caring for others can be rewarding and fulfilling - it's part of our human nature to want to support our loved ones in living their best lives. However, it can also be demanding. Whether you're a full-time caregiver or juggling care with work and family responsibilities, it can be both physically and emotionally exhausting.

Are there benefits I can apply for?

Even if you don't think of yourself as a carer, if you look after someone regularly you are classed as one, which means you may be entitled to financial support to help with costs.

- [Carer's Allowance](#) - £81.90 per week if you care for someone for at least 35 hours a week and they receive certain benefits.
- [Carer's Credit](#) – If you care for someone over 20 hours per week, you can receive National Insurance credit to help with gaps in your record to ensure you still receive your State Pension.
- [Carer Premium](#) - an extra amount added to certain benefits if you're caring for someone, applied automatically.
- [Disability Living Allowance for Children](#) - between £28.70 and £184.30 a week, depending on the level of care needed for the child. They must be under 16 and have difficulty walking or need further care than a child of the same age with no disability.
- [Council Tax Reduction](#) - you may be eligible for a reduction in your council tax if you're on a low income or you live with someone with a disability.

What further financial support is available?

You can ask your local council for a [Carer's Assessment](#), where an assessor will visit you to go through your caring situation and make recommendations to help make your life easier. They can help you by providing training on how to lift things safely, help with taxi fares if you don't drive, give you advice about benefits and generally help with managing your load.

You may be eligible for a 'personal budget' - an amount determined by the council to cover the support needs identified during your assessment. This can be received as a direct payment, allowing you to pursue activities beyond your caregiving duties. It can be a one-time payment or an ongoing payment.

It can be difficult to make ends meet if you've had to give up work or reduce your working hours down to fit around caring. Organisations and schemes offer [grants or support schemes](#) that you may be eligible for. This could help lots of things from buying equipment through to taking a short break away.

Take care of your mental health

As a carer, it's common to put your own needs on hold while focusing on your loved one. However, it's essential to care for yourself too. Caring can be mentally exhausting and isolating. Don't feel guilty about taking a break, and remember it's okay to arrange for someone else to step in if needed.

Other types of support available

There are many support groups available for carers to support you through your journey and to help meet other people coping in the same circumstances. Carer's UK offers [online meetups](#) for carers to connect, share experiences and enjoy activities together.

Your employer may have a carer's policy to provide you with support whilst working, including flexible working or special leave. You may have colleagues in similar situations who can provide support.

Age UK offers support through a free advice line on 0800 678 1602, which is available 8am to 7pm, 365 days a year. They also have specialist advisers at over 120 local Age UK branches.

Remember, if you're unable to keep up with repayments, our team are here and ready to help