

Benefits for people affected by dementia

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If you are living with dementia, or caring for someone with the condition, you may be entitled to a number of benefits.

This factsheet contains a lot of information about the main benefits available in England and Wales. It does not include information about every available benefit and you may be entitled to others depending on your situation. Benefits in Northern Ireland are similar to those in England, but there are some differences (such as with Council tax support). If you are claiming benefits in Northern Ireland, contact the Benefit Enquiry Line in Northern Ireland (see 'Other useful organisations' at the end of this factsheet for details).

You can also find out about benefits rates and amounts at alzheimers.org.uk/benefitrates

This page is updated every year.

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Benefits for people affected by dementia

This factsheet includes information about a number of benefits that may be available to you. It includes details on what and how you can claim. These benefits are not specifically for people affected by dementia. They are some of the general benefits provided by the government to help people such as those on low incomes, those who have needs because of a disability (which could be due to dementia) or people who are caring for someone. It's usually best to get a benefits check from a benefits adviser in your area – contact Age UK or Citizens Advice (see 'Other useful organisations' on page 30).

How to claim benefits

You can read about different parts of the process for claiming benefits below. This process can be complex so it's a good idea to ask for extra advice if you need it.

There are different ways of getting information and advice on benefits, as well as help with filling in forms, which can be long and complicated. Choose the approach that is most convenient for you but don't be put off. You have a right to claim benefits that you are entitled to. You may need to be persistent to get what you need when you are applying. It may be useful to get help from:

- a professional, such as a social worker or welfare rights adviser at the local authority, who may be able to advise or tell you where you can get a benefits check locally
- the government website, where the Department for Work and Pensions (DWP) provides information about benefits and claim forms – visit www.gov.uk
- the Pension Service or local Jobcentre Plus office, who should have information leaflets and claim forms. They may also be able to put you in touch with the DWP local visiting service, which offers home visits for vulnerable people to help with benefit applications

- your local Citizen's Advice – some areas have local benefits advice services. For full details, see 'Other useful organisations' on page 30
- websites of other organisations – see 'Other useful organisations' on page 30.

Qualifying for benefits

To qualify for any benefit, you will have to meet certain conditions. These vary according to the type of benefit. Some benefits may depend on different factors, such as:

- whether you've paid or been credited with National insurance contributions over a period of time
- the amount of your weekly income and savings (known as 'means-tested' benefits)
- the practical effects of a disability or a caring role.

Sometimes, getting one benefit may increase your entitlement to another benefit, or it may prevent you from claiming something else. It's best to get advice on this – see some suggestions for who to contact on pages 3–4.

As a minimum, if you have a diagnosis of dementia you can often claim either Attendance allowance, or Personal independence payment (the daily living component) or Disability living allowance (care component). No new claims can be made for Disability living allowance for people aged 16 or over, and for most people it is being replaced by Personal independence payments (unless you were already getting it and were 65 or over when PIP began in April 2013). Some carers may be entitled to Carer's allowance – check whether you can claim this and other benefits by talking to a benefits adviser.

Where to claim

The Department for Work and Pensions (DWP) is responsible for administering the state pension and benefits. The system is organised as follows:

Type of benefit	Who organises it?
benefits for people of working age (including Universal credit)	Jobcentre Plus
State pension and other benefits for people at state pension age	Pension Service
disability benefits	Disability Service Centre
Carer's allowance	Carer's Allowance Unit
tax credits and benefits relating to children	Her Majesty's Revenue and Customs (HMRC)

For contact details see 'Other useful organisations' at the end of this factsheet.

Making a claim

You can claim benefits either by filling in the relevant forms yourself and sending them in the post, or phoning a contact centre where an adviser will complete the form and send it to you to sign and return. Some benefits can be claimed by completing an online form on the government website (www.gov.uk). Universal credit is usually claimed online.

Even if you don't have all the information you need you should not delay making a claim. Some benefits can start on the day you first make contact to say you want to claim the benefit, whether you do this in person, by letter or by phone.

You will usually need to send in your claim form as soon as possible. If you're required to send evidence you don't yet have, such as a letter from your doctor, explain on the form that you will send it later. Some benefits can be backdated (where you can claim for an earlier period) if you were eligible before you made the claim. However you will usually need to ask for this to happen.

As a minimum, a person with dementia can often claim either Attendance allowance or Disability living allowance (care component), or Personal independence payment (the daily living component). Some carers may be entitled to Carer's allowance – they should check whether they can claim this and other benefits by talking to a benefits adviser.

Keeping records of your claim

When making a claim, it can be hard to keep track of all of the information you've been given and who gave it to you. It's best to:

- keep brief notes of the main points of conversations about benefits, who they were with, and the dates when they took place
- keep copies of any letters or forms you have received, as well as copies of those you have completed and returned. You may need these if there are delays in sorting out your claim, or if your claim is refused and you want to challenge the decision
- have all the relevant details with you if you want to discuss your claim over the phone or in person.

Challenging a decision

Many people receive the benefits they are entitled to with no problems. However, if you believe your claim has been incorrectly turned down, or that you have not been awarded the right amount of benefit, you have the right to challenge the decision. To do this, call (or write if possible) the office that made the decision about your benefit and ask them for a 'mandatory reconsideration', explaining why you are challenging the decision. (The contact details should be on their letter.) If they do not alter their decision, you may be able to apply to an independent appeal tribunal.

You can ask for a reconsideration if any of the following conditions apply:

- You think the office dealing with your claim has made an error or missed important evidence.
- You disagree with the reasons for the decision.
- You want to have the decision looked at again.

You normally need to ask for mandatory reconsideration within one month of the date of the decision. Some decisions can't be reconsidered – if yours can't be, your decision letter will say this.

Challenging a decision can be complex, and seeking advice as soon as possible can really help. Ask your local Citizens Advice or welfare advice centre (if you have one). Your local authority may have a welfare rights unit (see 'Other useful organisations' on page 30).

How to complain

If you have a complaint about how your claim was dealt with – whether or not you are challenging a benefit decision – tell the office you have been communicating with as soon as possible. You can contact them by phone, in person or in writing using the contact details at the top of any letters you have received.

When you contact an office, it will help if you include:

- your National insurance number
- your full name, address and contact numbers
- what happened, when it happened and how it affected you
- what you want to happen to put things right.

Managing benefits on a person's behalf – appointeeship

If someone is not able to manage their benefits themselves, another person can be chosen to receive the benefits on their behalf. This person is known as an appointee.

For example, if you have dementia and someone else is prepared to act on your behalf, they should contact the DWP and request an appointeeship assessment (see 'Other useful organisations' on page 30). If you are the person's carer you might do this.

The DWP must agree that the person is suitable to act as an appointee. Wherever possible, the appointee should be a close relative who either lives with the person with dementia or visits them regularly. In certain circumstances, the appointee might be a friend, neighbour, or professional, including a representative from the local authority or solicitor.

An appointee is responsible for making and maintaining benefit claims, and collecting payments on the person's behalf. The appointee is also responsible for reporting any changes in the person's circumstances to the DWP.

Appointeeship is only used to manage the person's benefits. If they have other assets there are other ways that these can be managed on their behalf, such as with a Lasting power of attorney or deputyship. For more information see factsheet 472, **Lasting power of attorney** and factsheet 530, **Deputyship**. In Northern Ireland see factsheet NI472, **Enduring power of attorney and controllership**.

Contact the relevant benefit phone line to ask about becoming an appointee (see 'Other useful organisations' on page 30).

Information in other languages

If you need information about benefits in other languages, there are lots of ways to get this. You can ask for an interpreter if you're calling to enquire about a benefit. The service will either put you in touch with a staff member who can interpret, or arrange for another interpreter or telephone interpreting service.

You can also ask the relevant office for written translated information or contact Citizens Advice for more information (see 'Other useful organisations' on page 30).

There are a number of ways to get information and advice on benefits, as well as help filling in forms, which can be complicated. Choose the approach that is most convenient for you. You may need to be persistent to get the information you need.

Disability benefits

If you're living with dementia, you may be entitled to a disability benefit. These include:

- Attendance allowance (AA)
- Personal independence payment (PIP)
- Disability living allowance (DLA).

However, people with dementia don't automatically qualify for these – because tests are required to determine the level of need. If you do qualify, these benefits provide extra help to deal with the practical effects of a disability such as needing help with personal care or supervision to stay safe during the day or night.

These benefits are not means-tested and payment is not affected by your savings or income. They are tax free and do not depend on National insurance contributions. Disability benefits are paid at different rates, depending on your needs. They can be claimed whether or not you work, and whether you live alone or with other people. For some benefits a medical assessment may be required.

Up until November 2018, PIP was for people aged 16–64 and AA was for those aged 65 or over. However, as pension age is now increasing in stages to 66 by the year 2020, the new cut-off point is each person's own pension age. For more information see the government website – www.gov.uk

If your care needs started after you reached pension age, or you have not made a claim until then, you should claim AA (see page 11). This is for help with personal care or need for supervision only.

If you have care and/or mobility needs and are under your pension age, you should claim PIP instead. You must be under pension age when you make your first claim. PIP is the new benefit that replaced DLA – no new claims for DLA have been accepted since June 2013. It's important to ask for advice if you are already claiming one of these benefits and your needs change. Most people who are already claiming DLA will eventually be re-assessed for PIP, unless you were 65 or over when PIP started in 2013. You don't need to do anything to start a claim for PIP if you are already getting DLA – you will get an invitation to claim. However, if you don't respond to this invitation, your DLA will be stopped. People who receive PIP before they reach pension age will be able to stay on it afterwards as long as they continue to be eligible. See 'Disability living allowance' on page 12 for more information about transferring to PIP.

The claim forms for PIP and AA are very detailed and lengthy. They include questions about the activities that you find difficult or impossible to carry out, and about your need for care and supervision. When answering these questions, consider the days when you need more help as well as days when you don't need as much. It will help your claim if you can provide supporting evidence such as information about medication, care plans or medical reports from your doctor.

It's very important to get advice on filling in the form to make sure all the information that is needed is provided. Contact an organisation such as Citizens Advice or your local Age UK for help (see 'Other useful organisations' on page 30).

If you or the person you care for, goes into a care home or hospital, temporarily or permanently, you should get advice about how your AA, PIP, DLA or Carer's allowance might be affected.

Attendance allowance

Attendance allowance (AA) can be claimed by someone who is disabled, aged over pension age and needs help with personal care.

Personal care needs might include supervision of or help with activities such as washing, dressing, eating, going to the toilet, turning over or settling in bed, taking medication, avoiding danger, or doing social activities. If you are over pension age and the DWP considers that you have a disabling condition (which may include dementia) you may qualify for AA at either a lower or higher rate (see page 12).

For lower rate attendance allowance you must meet one of the following conditions relating to your needs during the day and at night:

Needs during the day	Needs at night
■ needing frequent attention in relation to bodily functions (such as washing, going to the toilet, eating or taking medication)	■ needing prolonged or repeated attention
■ needing continual supervision to avoid harm to yourself or others	■ if another person needs to be awake for a prolonged period or at frequent intervals to watch over you to avoid putting yourself or others in danger.

For the highest rate you must have one of the day needs as well as one of the night needs listed in the table. You need to have met the needs conditions for six months before applying. This is not the case if you've been told by the doctor you probably have six months or less to live. In this case there's no qualifying period and you get the highest rate automatically.

Disability living allowance

This benefit is being phased out and replaced by PIP (see 'Personal independence payment' on page 13). If you were born on or before 8 April 1948 and claimed DLA before you were 65, you will not need to be reassessed for PIP. You will remain on DLA as long as you continue to satisfy the eligibility criteria.

If you were born after 8 April 1948 and already receive DLA you will be reassessed for PIP. The DWP will contact you if you need to change to PIP.

Personal independence payment

PIP has daily living components and (unlike AA) also has mobility components. Depending on your situation, you may qualify for either or both components. If you are under pension age you may qualify for the daily living component of PIP at one of the following levels:

- standard rate – if you have a limited ability to carry out daily living activities safely
- enhanced rate – if you have a severely limited ability to carry out daily living activities safely.

If you have difficulties going out and moving around safely, you may also qualify for the mobility component of PIP at one of the following levels:

- standard rate – if you have limited mobility, which can include the ability to plan a journey or manage it unaided (not just the ability to walk)
- enhanced rate – if you have severely limited mobility (as above).

Making a claim consists of two stages: the initial claim and the claimant questionnaire. The initial claim is made by telephone, or in writing by completing a PIP1 form (see ‘Other useful organisations’ on page 30). This is to establish the claim and ensure that you are eligible to apply.

Once the initial claim has been successfully made, the DWP will send you a claimant questionnaire (PIP2 – How your disability affects you). This includes questions about how your health condition or impairment affects your day-to-day life. This form must be returned within one month, though exceptions may be made in some cases – contact the DWP for more information. During the initial claim stage, people who may have additional support needs, for example because of a cognitive impairment, should be contacted by the assessment providers to attend a medical assessment.

The assessment (either in writing on the PIP2 form or in person) is based on questions about activities. People can be assessed as having limited ability or severely limited ability to carry out these activities. It is a good idea to take someone with you to the medical assessment if possible.

If you or the person you care for, goes into a care home or hospital, temporarily or permanently, you should get advice about how your AA, PIP, DLA or Carer's allowance might be affected.

Carer's allowance

This benefit can be paid to carers who spend at least 35 hours per week looking after or supervising someone who is receiving DLA (care component at the highest or middle rate), PIP (daily living component at either rate) or Attendance allowance (at either rate). You do not have to be related to, or living with, the person you care for.

The benefit does not depend on National insurance contributions, but it is taxable and can affect the amount you receive of some other means-tested benefits. It gives most carers who are under State pension age a National insurance credit each week to help protect their State pension rights.

You must be 16 or over when you first claim Carer's allowance. In some cases, the person being cared for could lose some of their means-tested benefits if Carer's allowance is paid, so it is important to seek advice before making a claim.

You are not eligible for Carer's allowance if you earn more than a limited amount each week after the deduction of allowable expenses (such as Income tax and pension contributions), or if you are in full-time education. See **alzheimers.org.uk/benefitrates** for up-to-date information on the earning limits for eligibility.

Carer's allowance and other benefits

Some people may be entitled to Carer's allowance but are unable to receive the payments because they already receive another 'overlapping' benefit such as a retirement pension, and the two benefits cannot be paid at the same time. You will receive the benefit that pays the highest rate, but that is not usually Carer's allowance. In these circumstances although you cannot receive the payment of Carer's allowance, you have an 'underlying entitlement' to it so it may still be useful to you when claiming any means-tested benefit.

If you are entitled to Carer's allowance you may be entitled to additional amounts in other benefits if you're also claiming them, such as Income support, Universal credit, Housing benefit or Pension credit. This may be the case even for those who are entitled to Carer's allowance but cannot receive the payments because they receive an 'overlapping' benefit. If you are a carer and are unsure about your entitlement, contact Carers UK for advice (see 'Other useful organisations' on page 30).

Depending on your income, you may be able to claim a higher rate of benefit if your spouse or partner is dependent on you financially. If you have dependent children, you may also be able to claim Child tax credit or Universal credit.

If you're not eligible for Carer's allowance but you're not working because of caring responsibilities, you may be able to claim Carer's credit (if you care for at least 20 hours per week). It is a National insurance credit rather than a payment, so caring responsibilities will not affect your ability to qualify for the State pension.

The rules for Carer's allowance and Carer's credit are complex and it is important to seek advice from an experienced benefits adviser (see 'Other useful organisations' on page 30).

Benefits for people of working age

Universal credit

Universal credit (UC) is gradually replacing many 'legacy' benefits including the means-tested forms of Jobseeker's allowance and Employment and support allowance, as well as Housing benefit, Income support, Working tax credit and Child tax credit. Some working age benefits will not be included such as Council tax, disability related benefits and benefits based on your National insurance contributions.

Universal credit is administered and managed by the DWP and has many rules that are similar to income support, ESA or housing benefit, such as savings limits, treatment of couples and exemptions from looking for work if claimants are ill or caring. However, there are some significant changes. UC is paid monthly in arrears and the application process is almost fully online. It can also act as a top-up to wages for people who work. Universal credit includes an element for the claimant (and partner), children and housing costs, as well as extra amounts if you're considered unfit for work and work-related activity or if you're a carer.

The introduction of UC only affects people of working age – men and women over State pension age will generally not be affected. However, if you are a couple where one person is under pension age and the other is over pension age, and you need to top up your income, any new claim will now be for UC instead of Pension credit. Those who already receive pension credit will continue to receive it. If you are already on legacy benefits you will remain on them until you're invited by the DWP to claim Universal credit. However, if you have a major change of status, such as being found unfit for work when you were previously working or claiming as unemployed, you will be invited to claim UC at that point and your legacy benefits will stop. Getting a benefits check from a local benefits adviser is important – contact Age UK or Citizens Advice (see 'Other useful organisations' on page 30).

Employment and support allowance (ESA)

ESA may be claimed by anyone under the State pension age (see ‘State pension’ on page 25) who has a limited capacity to work because of an illness or a disability. Employment and support allowance (ESA) has two forms – contributory ESA (which replaced Incapacity benefit and which the DWP now refers to as new-style ESA) and income-related ESA (which is means-tested and will eventually be replaced by Universal credit).

You could receive Income support or Universal credit if you qualify for benefits on grounds other than incapacity for work (because you are a carer, for example). See ‘Income support’ on page 19.

Work capability assessment (WCA)

After your initial claim for ESA there will be a work capability assessment to decide how your illness or disability affects your ability to work. The first part of this work capability assessment will look at whether you have a limited capability to work and therefore qualify for ESA. The second part of the assessment will decide what level of work-related activity you can do. If you can’t do work-related activity (such as training courses or voluntary work) you will be put in the ‘support group’ category, which means you will receive a higher level of ESA. Otherwise you will be placed in the ‘work-related activity group’. If you are put into this group, you will be expected to perform activities such as attending interviews at the job centre about how your condition is and whether you are getting closer to being able to work or look for work.

Eligibility for ESA is reviewed regularly but if you have dementia and have been found eligible for ESA and put into the ‘support group’ you may not have to be reassessed regularly. This is because of changes to the rules for people who are unlikely to be able to re-enter the workforce. Having a diagnosis of dementia does not mean that there will automatically be no review, but the DWP must carefully consider whether a review is necessary. For more information ask the DWP or Citizens Advice about reviews of ESA (see ‘Other useful organisations’ on page 30).

Eligibility

You need to have paid enough National insurance to be eligible for contributory new-style ESA, and claims for contributory ESA for people in the 'work-related activity group' are limited to 12 months. If you are in the support group, contributory ESA is not restricted to 12 months.

Income-related ESA is means-tested. Your needs are compared with the money you have, such as your income and savings and the amount you receive is worked out from this. You can receive income-related ESA on its own or as a top-up to contributory ESA. However, income-related ESA is being replaced by Universal credit, which can also be an alternative benefit if you can't get contributory ESA or as a top-up to it.

The amount of ESA you may receive depends on your capacity to work, your past National insurance contributions, how long you have been claiming and whether you are entitled to one or both of the types of payment – income-related and contributory benefits. The payment can be backdated for up to three months and will continue until you are able to work or look for work. It is important to seek advice if you think that you are not getting the right amount of money. For more details go to alzheimers.org.uk/benefitrates

Both types of ESA are paid at a lower rate for the initial 13-week assessment period. Then if you are still entitled, payment continues at the determined rate. If you're eligible for income-related ESA or Universal credit you may also be entitled to other benefits such as help with housing costs and prescriptions.

Universal credit is replacing income-related ESA and Income support, in addition to a number of other means-tested benefits for people of working age. ESA paid according to National insurance contributions will continue to be available to those who are eligible for it (see 'Universal credit' on page 16).

Statutory sick pay

Statutory sick pay is paid by employers to employees below pension age, for up to 28 weeks in any one period of sickness that lasts for four days or more. To qualify, you must be employed and earn a set amount or more each week before tax (for the current amount go to alzheimers.org.uk/benefitrates). Statutory sick pay is paid at a flat rate and is taxable.

Help for people on a low income

Income support

Income support is a means-tested benefit to help people with basic living expenses. It is for people who have not reached pension age and who are not required to be available for work, such as carers.

You may be able to claim Income support if you have a low income and limited savings, or limited joint savings with a partner. Whether or not you qualify may depend on the number of hours you (and any partner) work each week. Income support can be paid in full or as a top up to other pensions and income. If you have a partner, you must claim Income support together.

Income support does not depend on National insurance contributions, but savings and income will be taken into account when the DWP assess your claim (including income from most benefits). Income from AA, DLA and PIP will be ignored when calculating weekly income, but savings over a certain amount usually mean you cannot receive Income support.

The amount of Income support paid varies according to age, existing income and savings, and entitlement to any available premiums. Premiums are awarded to people receiving certain disability benefits and carers receiving the Carer's allowance, for example, so it is important to seek advice.

If you are eligible you will receive Universal credit instead of Income support when it is fully introduced in your area for new claims or when you are eventually moved from one of the legacy benefits to Universal credit. A carer amount will be included in Universal credit if you have 'regular and substantial caring responsibilities' – whether or not you get Carer's allowance.

Social fund

The social fund makes payments to cover exceptional costs such as cold weather and winter fuel payments and funeral costs.

Cold weather payments

Cold weather payments are paid if the average temperature in your area falls – or is forecast to fall – to freezing point or below for seven consecutive days. These payments are made automatically if you are receiving some means-tested benefits including Pension credit and Income support.

Winter fuel payments

If you are at an eligible age, you will normally qualify for a winter fuel payment to help with the cost of fuel. The age at which people receive a winter fuel payment is rising because it is linked to the State pension age – see ‘State pension’ on page 25. For current amounts go to alzheimers.org.uk/benefitrates

This benefit is not means-tested or taxable, and will not affect any other benefits you are claiming. You should not have to make a claim if you received a payment last year and your circumstances have not changed.

For more information, or to apply, contact the Winter fuel payment helpline (see ‘Other useful organisations’ on page 30).

Funeral costs

If you are responsible for a funeral, you may be able to claim payment towards reasonable costs, providing you are the closest surviving relative and you are receiving certain benefits such as Income support, income-based Jobseeker’s allowance, income-based ESA, Universal credit or Pension credit. It is important to check your entitlement before making arrangements. You can claim up to three months after the funeral. The funeral payment often has to be repaid from the assets of the person who has died.

Help with housing costs

If you receive Income support, income-related Employment and support allowance, income-related Jobseeker's allowance, Universal credit or Pension credit guarantee, you may qualify for help with your housing costs including Council tax. You may also be eligible to apply for help if you are on a low income, such as a retirement pension and other pensions, low wages or pension credit.

Support for mortgage interest

If you are a homeowner you may get help paying some of your mortgage interest, if you are entitled to any of these benefits:

- Income support
- income-related ESA
- income-based Jobseeker's allowance
- Pension credit
- Universal credit.

This will depend on the circumstances of those living in your home and will now only be given as a loan which must be repaid. There is a 39 week wait for payment from the time you claim (unless you are over pension age, in which case you can receive help immediately).

Housing benefit, housing cost element and Local housing allowance

Housing benefit helps people to pay for rent. It is assessed and paid for by local councils. The amount of benefit paid will normally depend on the person's income and savings, and the rent being charged. You may not be eligible for Housing benefit if you have savings over a set amount.

People renting from a private landlord usually have their Housing benefit limited to what is known as the local housing allowance rate. Local housing allowance rates can be found on local authority websites. In some instances, a room for a carer can be included in the amounts.

Similar provisions now also apply to people of working age only, living in social sector housing. The under-occupancy size criteria (often referred to as the bedroom tax) means that, if it is considered that you have too many bedrooms (based on the number of people living there), the amount of your rent eligible for housing benefit will be cut by 14% (for one bedroom too many) or 25% (for two or more bedrooms too many).

Housing benefit is also being ‘capped’ for working-age tenants under the Benefit cap provisions, which apply to Housing benefit and also to Universal credit as it is implemented around the country. If you are already claiming Housing benefit you may find that this is reduced if your income is more than a certain amount (go to alzheimers.org.uk/benefitrates). Benefits should not be capped for people receiving DLA or PIP or Carer’s allowance, or who are in the ESA support group.

If you live with a partner, only one of you should apply for Housing benefit. However, your income and savings will be considered jointly and other adults living with you will affect the amount of Housing benefit you can receive. If you or your partner get AA or PIP (daily living) or DLA (care component), any non-dependents who live with you are not required to make a contribution to your housing costs.

Housing benefit does not depend on National insurance contributions and is tax free. It can be claimed at the same time as Income support, income-based Jobseeker’s allowance, income-related ESA or Pension credit. A claim form for Housing benefit is often included in the application packs for means-tested benefits. If you are not applying for another benefit you can ask the local authority for an application form.

The housing cost element is part of Universal credit to help with rent and is very similar to housing benefit. The housing cost element does not pay Council tax. Help with Council tax still has to be claimed separately from the council – see page 23 for more information.

Help with Council tax

Council tax is set by local authorities to pay for the services they provide. The amount of Council tax support available depends on your income and savings, and the amount of Council tax due. If you are under pension age you may be asked to pay a contribution to the tax even if you are on a low income.

Some people with dementia may be eligible for help with their Council tax regardless of their income or age on the grounds of 'severe mental impairment'. For information on Council tax support discounts, reductions, disregards and exemptions see factsheet 414, **Council tax**.

Help with NHS costs

There are a number of schemes that may enable you to reduce your medical costs. You can buy a prescription prepayment certificate (PPC) which allows you to buy several prescriptions for a set price. This is available to anyone who prepays and is not means-tested. You can buy a prescription prepayment online or by phone – see the details for the NHS website on page 31.

NHS benefits

Full help with health costs is available if you or your partner get:

- Income Support
- income-based Jobseeker's allowance
- income-related Employment and support allowance
- Pension credit guarantee
- Universal Credit (under certain circumstances).

You're also entitled to full help if you are named on, or entitled to, an NHS tax credit exemption certificate.

Any dependent children under 20 included on your benefit or tax credit claim are also entitled to the same help.

If you receive these benefits you may be eligible for:

- free prescriptions (prescriptions are also free for anyone aged 60 and over)
- free dental treatment from NHS dentists
- free sight tests and vouchers towards the cost of glasses – sight tests are also free for anyone aged 60 and over
- help with hospital travel costs for NHS treatment and free appliances for outpatients or day patients.

NHS hearing aids are prescribed by an NHS consultant to anyone needing them on free loan. They are fitted, serviced and supplied with batteries free of charge.

NHS low income scheme

If you do not receive any of the NHS benefits but are on a low income and have savings below the limit, you can apply for help towards NHS health costs that are usually paid for such as dentist or optician services. The amount of financial help you receive will depend on your savings and income. You may qualify if you are on a low income and have less than:

- £16,000 in savings, investments or property (not including the place where you live)
- £23,250 in savings, investments or property if you live permanently in a care home (£24,000 if you live in Wales).

To apply, complete form HC1, which you can get from Jobcentre Plus offices and NHS hospitals. Some GPs, dentists and opticians may also have them. If you live in a care home you can apply on a special short form called HC1 (SC). Ask the care home manager or a carer for this form or use the HC1 form.

For more information on help with NHS costs, see the Department of Health and Social Care booklet HC11 'Help with health costs', available from any of the above sources. Or, search for 'HC11' on the government website – visit www.gov.uk

Retirement

The Pension Service

If you have reached, or are nearing, State pension age, the DWP Pension Service will contact you and give you a phone number to call for information. Your queries will usually be dealt with over the phone or by post, but the service can arrange for someone to visit you at home if necessary. For more information see 'Other useful organisations' at the end of this factsheet.

State pension

A State pension is paid to people who reach State pension age if they have made sufficient National insurance contributions. It is taxable.

The pension age for men and women is gradually rising so that by 2020 it will be 66. After that it will eventually rise to 68 for everyone.

If you do not have sufficient contributions you may receive a reduced State pension or no pension at all. Under the previous rules, women and widowed people, divorced people, civil partners and same-sex spouses who did not have sufficient contributions of their own were able to claim on the contributions of their partner or former partner. This stopped being possible in April 2016.

You may also qualify for extra pension for a number of reasons. People over 80 who do not qualify for a State pension or full State pension may be eligible for an over-80s pension, which does not depend on National insurance contributions.

You can claim your pension if you are still working. However, if you want to, you can defer your pension and then draw a higher weekly pension when you do claim it later. If you are entitled to a State pension, the Pension Service should contact you about three months before you reach State pension age. If you have not heard from the Service two months before reaching State pension age, contact the State pension claim line (see 'Other useful organisations' on page 30).

Once you get the letter, you can put in a claim for your State Pension online or by phoning the State pension claim line.

The new State pension

The new State pension was introduced from April 2016, but only for people who reach State pension age on or after April 2016. If this applies to you, your basic pension will be set at a higher level, but you will need a longer National insurance record of your own, and certain other pension additions will be phased out. Not everyone who became eligible for their State pension after April 2016 will receive the same amount as it depends on National insurance contribution history.

If you were born on or after these dates you must claim the new State pension:

- 6 April 1951 if you're a man
- 6 April 1953 if you're a woman.

If you are below State pension age but unable to work, you may be able to protect your State pension rights by getting National insurance contribution credits. These are automatically given to people receiving certain benefits, such as Incapacity benefit, Employment and support allowance and Carer's allowance. Alternatively, carers who do not receive these benefits may be able to protect their rights through a weekly Carer's credit to build up their State pension entitlement (see 'Carer's allowance' on page 14).

Gender recognition certificates and the State pension

The date when you become eligible for some benefits and for your State pension depends on your gender. This may lead to confusion or concern for some trans people.

If you are awarded a full Gender Recognition Certificate, you will be legally recognised in your acquired gender from the date of your certificate. Your social security benefits including pensions will be paid on the basis of the gender on your certificate.

This means that your right to any benefit or pension may change. It may also affect National insurance contributions, your tax liability and any benefits and pensions you or your spouse or civil partner receives now or in the future.

Before you apply for a Gender Recognition Certificate it's a good idea to get further information on how doing so in your circumstances may affect your finances. See the government website for more information – visit www.gov.uk

Pension credit

If you claim the State pension, but it is not enough for you to live on or if you cannot claim it, you may be entitled to other benefits (such as Pension credit). Many people think they will not be entitled to this extra amount but it is best to get a benefits check from a local organisation (such as Age UK or Citizens Advice) because the rules are complicated.

You may receive extra amounts in your pension credit if you are eligible for Carer's allowance (even if you're not actually receiving it), or if you receive other benefits (such as Attendance allowance or Personal independence payments). If you are eligible for Pension credit you may also qualify for other benefits such as help with housing costs, and NHS costs. However this does not happen automatically, so you must make a claim.

The age at which you are eligible to claim Pension credit will increase in line with the changes in the State pension age (see 'State pension' on page 25).

Pension credit is a means-tested benefit. It has two parts: Guarantee credit and Savings credit. Guarantee credit works by topping up a person's income if they are on a low income (for current amounts go to [alzheimers.org.uk/benefitrates](https://www.alzheimers.org.uk/benefitrates)). Savings credit is extra money for people aged 65 and over who have an income level above the basic retirement pension level, or who have savings or investments. No new claims for Savings credit have been taken since April 2016, but people who already receive it will continue to do so.

Some people are entitled to both the Guarantee and Savings credits, while others are entitled to one or the other. Couples where one person is above pension age and one is below can receive Pension credit based on the age of the older partner. However, from May 2019, unless you are already receiving Pension credit, you will have to claim Universal credit to get this extra income.

Changes in where a person is cared for

If you're claiming benefits, they may be affected if you need to go into hospital or a care home.

Benefits in hospital

If either a carer or a person with dementia goes into an NHS hospital for more than a short stay, the benefits that either of them receives may be affected. These may include Personal independence payment, Disability living allowance, Attendance allowance and Employment and support allowance. If you receive Carer's allowance this may also be affected if the person being cared for goes into hospital.

If you go into hospital it is important to inform the Jobcentre Plus office, Pension Centre or DWP Disability Service Centre (depending on the benefits you receive).

Benefits in a care home

If someone moves to a care home some of their benefits may be affected, especially if their stay is permanent.

Certain benefits must not be taken into account in the financial assessment to decide how the care will be paid for and you may continue to receive them. These include the mobility part of DLA or PIP.

If you're fully self-funding, you will still be entitled to some benefits such as AA, DLA (care component) or PIP (daily living component).

If the care home placement is funded by NHS Continuing healthcare (CHC) you are treated as if you are in a hospital and benefits are affected but all of the care costs are funded by the NHS. For more information see booklet 813, **When does the NHS pay for care?**

For information on benefits for people living in a care home see factsheet 532, **Paying for care and support in England**, or factsheet W532, **Paying for care and support in Wales**.

Other useful organisations

Age UK

0800 055 6112 (advice line, 8am–7pm)

www.ageuk.org.uk/contact-us/information-and-advice (contact form)

www.ageuk.org.uk

Wales – Age Cymru

0300 303 44 98 (advice line, 9am–4pm Monday–Friday)

advice@agecymru.org.uk

www.ageuk.org.uk/cymru

Northern Ireland – Age NI

0808 808 7575 (advice line, 9am–5pm Monday–Friday)

advice@ageni.org

www.ageuk.org.uk/northern-ireland

Age UK, Age Cymru and Age NI provide information and advice for older people in the UK.

Benefit Enquiry Line (Northern Ireland)

0800 232 1271 (helpline, 9am–5pm Monday–Friday, 10am–5pm Thursday)

The Benefit Enquiry Line provides advice and information on Attendance allowance, Disability living allowance, Personal independence payments, Carer's allowance and Carer's credit.

Carers UK

0808 808 7777 (helpline, 9am–6pm Monday–Friday)

advice@carersuk.org

www.carersuk.org

Carers UK gives advice, information and support about caring. This includes information on benefits for carers.

Citizens Advice

0800 144 8848 (for England, 9am–5pm Monday–Friday)

0800 702 2020 (for Wales)

www.citizensadvice.org.uk

Citizens Advice provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. Trained Citizens Advice advisers can offer information on benefits in a way that is easy to understand. To find your nearest Citizens Advice, look in the phone book, ask at your local library or look on the website. Opening times vary.

Disability Rights UK

0330 995 0400 (general enquiries line)

www.disabilityrightsuk.org

Disability Rights UK is an organisation of disabled people working for equal participation for all.

Disability Service Centre

www.gov.uk/disability-benefits-helpline

This page lists contact numbers where you can get advice or information about a claim you've already made for Disability living allowance, Attendance allowance or Personal independence payment.

GOV.UK

www.gov.uk

GOV.UK is the website for finding information and services from the UK government, including information about benefits and Jobcentre Plus.

NHS Help with health costs

www.nhs.uk/using-the-nhs/help-with-health-costs

The NHS website provides information on how you can get help with health costs, including the different phone numbers you can call.

Phone lines on specific benefits

Attendance Allowance (also for DLA claimants who are 65+)

0800 731 0122 (8am–3.30pm Monday–Friday)

Disability Living Allowance (DLA)

If born after 8 April 1948 – 0800 121 4600 (8am–3pm Monday–Friday)

If born on or before 8 April 1948 – 0800 731 0122 (9.30am–5.30pm Monday–Friday)

Pension Credit claim line

0800 99 1234 (8am–6pm Monday–Friday)

Pension Service for State pension

For new claims – 0800 731 7898 (9.30am–2.30pm Monday–Friday)

For enquiries – 0800 731 0469 (9.30am–3.30pm Monday–Friday)

Personal Independence Payment (PIP)

For enquiries – 0800 121 4433 (9am–5pm Monday–Friday)

For new claims – 0800 917 2222 (8am–5pm Monday–Friday)

For enquiries in Northern Ireland – 0800 587 0932
(10am–4pm Monday–Friday)

For new claims in Northern Ireland – 0800 012 1573
(9am–4pm Monday–Friday)

Winter Fuel Payments

0800 731 0160 (for new claims or payment enquiries 9.30am–3.30pm Monday–Friday, to report a change in circumstances or eligibility enquiries 8am–6pm Monday–Friday)
www.gov.uk/winter-fuel-payment

Turn2us

turn2us.custhelp.com (contact form)

www.turn2us.org.uk

Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services. It also has a benefits calculator.

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Our information is based on evidence and need, and is regularly updated using quality-controlled processes. It is reviewed by experts in health and social care and people affected by dementia.

Reviewed by: Gary Vaux, Head of Unit, Money Advice Unit, Hertfordshire County Council

This factsheet has also been reviewed by people affected by dementia.

To give feedback on this factsheet, or for a list of sources, please email publications@alzheimers.org.uk

People affected by dementia need our support more than ever. With your help we can continue to provide the vital services, information and advice they need.

To make a single or monthly donation, please call us on **0330 333 0804** or go to alzheimers.org.uk/donate

Alzheimer's Society is the UK's leading dementia charity. We provide information and support, improve care, fund research, and create lasting change for people affected by dementia.

For support and advice, call us on **0333 150 3456** or visit alzheimers.org.uk



Alzheimer's Society operates in England, Wales and Northern Ireland. Registered charity number 296645.

