Dementia UK
Helping families face dementia

Financial sources of support

When someone is diagnosed with dementia, it is natural to have concerns about how it will affect their finances and those of the people who care for them. However, there are a number of financial benefits that can help with general living costs, health and social care.

Please be aware that benefits eligibility and rates of payment are subject to change. The information in this leaflet is correct at the time of publication, but you can find the most recent details at:

- **gov.uk/browse/benefits** (England)
- **gov.wales/check-benefits-and-financial-support-you-can-get** (Wales)
- **costofliving.campaign.gov.scot/benefits** (Scotland)
- **nidirect.gov.uk/information-and-services/benefits-and-money/benefits-and-financial-support** (Northern Ireland)

You may also like to use a benefits calculator such as:

- UK Government benefits checker:
  gov.uk/check-benefits-financial-support
- entitledto benefits calculator:
  entitledto.co.uk/benefits-calculator
- Nationwide Better Off Indicator:
  nationwide.co.uk/help/challenging-times/unclaimed-benefits/better-off-indicator
- Policy in Practice Better Off calculator:
  betteroffcalculator.co.uk
- Turn2us benefits calculator:
  benefits-calculator.turn2us.org.uk

Eligibility for benefits may change if circumstances change – for example if an unpaid carer who has taken a career break returns to work, or if the person with dementia moves into a care home. Always inform the benefit provider if there are any changes in circumstances.

People with young onset dementia (where symptoms develop before the age of 65) may face different financial issues from people who develop dementia later in life. For example, they may still be in employment, have a mortgage and have financially dependent children. While most of the information in this leaflet applies to people of all ages, we have also produced a separate guide to finances and young onset dementia – please see Sources of support on p30.

Attendance Allowance (England, Wales and Northern Ireland) and Pension Age Disability Payment (Scotland)

What is it?
A benefit for people over State Pension age who have care needs related to a physical or mental disability.

State Pension age is regularly reviewed so please check the latest information at **gov.uk/state-pension-age**

In Scotland, the equivalent of Attendance Allowance is Pension Age Disability Payment.

Who is eligible?
Attendance Allowance/Pension Age Disability Payment can be claimed by people who have a physical/mental disability and/or health condition that requires care or supervision, for their own or other people's safety. It is based on the person's needs, rather than on their diagnosis, but having a diagnosis can support their claim.

The person does not currently need to be receiving paid care in order to claim, and they do not have to spend the money on care – it could, for example, be used to pay for a cleaner, gardener, taxis to appointments etc.

There are two weekly rates:

- **Lower rate:** for people who need either frequent help or constant supervision during the day, or supervision at night
- **Higher rate:** for people who need help or supervision throughout both the day and night, or who have been told by a medical professional that they may have under six months to live

Attendance Allowance/Pension Age Disability Payment are not means-tested and will not reduce any other benefits the person receives. Some benefits may increase if they receive Attendance Allowance/Pension Age Disability Payment, such as Pension Credit, Council Tax discount or Housing Benefit (this is being replaced by Universal Credit – please see p19 for more information).

People cannot usually claim Attendance Allowance/Pension Age Disability Payment if they live in a care home and this is funded by their local council; however, if the person pays for their care home fees themselves, they can claim.

How to claim

England and Wales: download a claim form at **gov.uk/government/publications/attendance-allowance-claim-form**. For assistance or to request a paper copy of the form by post, call **0800 731 0122**.

Northern Ireland: download an application form at **nidirect.gov.uk/publications/attendance-allowance-claim-form-and-guidance-notes** or contact the Disability and Carers Service for a paper copy on **0800 587 0912** or at **dcs.post@dfcni.gov.uk**

Scotland: apply online at **mygov.scot/pension-age-disability-payment/how-to-apply** or contact Social Security Scotland on **0800 182 2222** if you would like to apply using a paper form.

Claiming towards the end of life

If it is thought that the person may have under six months to live, their application may be fast-tracked under 'special rules' using an 'SR1 form', which is completed by their GP or other medical professional. If the person is awarded Attendance Allowance under special rules, it will be paid at the higher rate.

In Scotland, the 'special rules' fast-track process applies if the person's condition is considered terminal; there is no rule around how long they are expected to live.

Carer's Allowance (England, Wales and Northern Ireland) and Carer Support Payment (Scotland)

What is it?

A payment to the carer of someone who receives certain disability benefits. In Scotland, the equivalent is Carer Support Payment.

Who is eligible?

The main criteria for claiming Carer's Allowance/Carer Support Payment are:

- 16 years of age or over
- spending at least 35 hours a week caring for someone
- earning no more than £204 a week after tax, National Insurance and expenses (maximum earnings for eligibility may change – please see **gov.uk/carers-allowance/eligibility** for the latest figure)

For further eligibility criteria, please visit:

- **gov.uk/carers-allowance/eligibility** (England and Wales)
- **nidirect.gov.uk/articles/carers-allowance#toc-0** (Northern Ireland)
- **mygov.scot/carer-support-payment/who-can-apply** (Scotland)

The carer cannot receive a full State Pension and full Carer's Allowance at the same time, although they may receive a payment for the difference if their pension is below a certain amount.

If the person shares caring responsibilities with someone else, only one of them can claim Carer's Allowance.

The person being cared for may lose some of their other benefits if their carer receives Carer's Allowance. You can find out which benefits could be affected at:

- **gov.uk/carers-allowance/effect-on-other-benefits** (England and Wales)
- **nidirect.gov.uk/articles/carers-allowance#toc-3** (Northern Ireland)
- **mygov.scot/carer-support-payment/overlapping-benefits** (Scotland)

How to claim
England and Wales: apply online at **gov.uk/carers-allowance/how-to-claim**. If you cannot apply online or would like a paper form, please call the Carer's Allowance Unit on **0800 731 0297**.

Northern Ireland: apply online at **nidirect.gov.uk/services/apply-carers-allowance-online**. If you cannot apply online or would like a paper form, please call the Disability and Carers Service on **0800 587 0912** or email **belfastcastlecourt.caenquiries@dcfni.gov.uk**

Scotland: apply online at **portal.socialsecurity.gov.scot/sgdashboard/startpage/register-or-sign-in** (you will need to create an account). You can also apply by phone by calling **0800 182 2222**; by downloading and printing a paper form from **mygov.scot/carer-support-payment-application-form**; or in person by calling the same number to request an appointment.

Carer's Credit

What is it?
A 'credit' that covers any gaps in National Insurance that occur as a result of caring for someone. This means a person can take on caring responsibilities without it affecting their State Pension (eg if they have to leave work for a period). It is not a direct payment.

Who is eligible?
Carer's Credit is not dependent on the carer's income, savings or investments. The person needs to be:

- caring for someone for at least 20 hours a week
- over 16 but under State Pension age
- looking after someone who gets specific disability benefits

How to claim
England, Scotland and Wales: download the Carer's Credit claim form online at **gov.uk/government/publications/carers-credit-application-form** or request a copy by post by calling **0800 731 0297**.

Northern Ireland: apply online at **nidirect.gov.uk/publications/carers-credit-claim-form-cc1-guidance-notes-and-care-certificate**. If you cannot apply online or would like a paper form, please call the Disability and Carers Service on **0800 587 0912**.

If the carer already receives Carer's Allowance/Carer Support Payment or Child Benefit for a child under 12, they do not need to make a claim as Carer's Credits will be applied automatically.

Council Tax discount/exemption for 'severely mentally impaired' people (England, Scotland and Wales)

What is it?

Council Tax is a fee that local councils charge to people living in residential properties to help meet the cost of local services. People with a 'severe mental impairment' (SMI) may qualify for a Council Tax discount/exemption. While some people find the term 'severe mental impairment' upsetting, it refers to anyone with a mental impairment which is disabling, which includes many people with dementia.

Who is eligible?

The person with dementia will receive a 100% discount on Council Tax if they are considered to have an SMI and one of the following applies:

- they live on their own
- any other adults in their household also qualify as having an SMI or are a full-time student

If the person is considered to have an SMI and everyone else in the household is 'disregarded' for Council Tax purposes, there is a 50% reduction in Council Tax – you can check who is disregarded at **gov.uk/council-tax/who-has-to-pay**

If you live with someone who has an SMI, you will qualify for a 25% discount if there are no other adults in the household; or if everyone else in the household is 'disregarded' for Council Tax purposes.

You can check if you qualify for a Council Tax discount at **gov.uk/apply-for-council-tax-discount**

The person with dementia will need a doctor's certificate stating that they have an SMI and must be able to prove that they are eligible for certain benefits. Please contact your local council for more details on qualifying benefits: you can find its details at **gov.uk/find-local-council**

How to claim

Contact your local Council Tax department, which will advise you on how to find out if you or the person with dementia is eligible for a Council Tax discount or exemption and if so, direct you to the relevant claim form. Please visit **gov.uk/apply-for-council-tax-discount** to find the details of the Council Tax department.

Council Tax Disabled Band Reduction Scheme (England, Scotland and Wales)

What is it?

A Council Tax reduction for a person who lives in a property that is bigger than they would need if they or someone they live with were not disabled. If the person qualifies, their Council Tax bill will be reduced to the next lowest band – for example, if their property is in band D, they will pay the lower band C rate. If the home is band A (the lowest band), they will receive a 17% discount on their Council Tax instead.

Who is eligible?

You will need to prove that the property is the main home of at least one disabled person, and that it has either:

- an extra bathroom, kitchen or other room that the disabled person needs
- extra space inside the property for a wheelchair

A person with dementia will not automatically qualify for a Council Tax Disabled Band Reduction. It will depend on whether they have needs related to dementia or another disability or health condition that mean they need a bigger property than they would otherwise require.

How to claim

Visit **gov.uk/apply-for-council-tax-discount**

Lone Pensioner Allowance (Northern Ireland)

What is it?

A 20% reduction in rates (the Northern Ireland equivalent of Council Tax) for people over 70 who live alone. People can be awarded the benefit alongside the Disabled Person's Allowance on rates (see p13).

Who is eligible?

The person must be over 70 and live alone. People who do not live alone may also be eligible if they:

- live with a carer who is not their spouse or partner
- provide care for someone who lives with them who is not their spouse or partner
- live with anyone under the age of 18
- live with someone who has a 'severe mental impairment' such as dementia, including their spouse or partner

There is no need for the person to be claiming other benefits such as Attendance Allowance to be awarded Lone Pensioner Allowance.

How to claim

If the person is a homeowner, apply online at **nidirect.gov.uk/publications/lone-pensioner-allowance-application-form** or request a paper form on **0300 200 7801** or by email at **applicationbased.raterelief@finance-ni.gov.uk**

If the person is a tenant, they can apply by downloading a form at **nidirect.gov.uk/articles/lone-pensioner-allowance#toc-2** or by phone on **0344 892 0902**.

Disabled Person's Allowance on rates (Northern Ireland)

What is it?
A similar benefit to the Council Tax Disabled Band Reduction Scheme. It provides a 25% discount on rates.

Who is eligible?
Disabled Person's Allowance is available to people who have, or live with someone who has, a disability; and whose property has certain adaptations or additional features to support the disabled person's needs:

- a room, other than a kitchen, bathroom or toilet, which is wholly used by the person with a disability for treatment or therapy
- an extra kitchen for the person with a disability
- an extra toilet for the person with a disability (including an ensuite)
- an extra bathroom (including extra toilets/an ensuite)
- enough floor space to use a wheelchair easily inside the property

As with the Council Tax Disabled Band Reduction in England, a person with dementia will only be eligible if their needs – whether related to dementia or another disability or health condition – require an adapted property. There must be a clear link between the adaptation and the person's disability.

How to claim
Download a claim form at **nidirect.gov.uk/publications/disabled-persons-allowance-application-form** or call **0300 200 7801** or email **applicationbased.raterelief@finance-ni.gov.uk** to request a form.

Disabled Facilities Grant

What is it?
A grant to cover disability adaptations to the home, eg a stairlift, accessible shower room or access ramps. The maximum grant depends on which part of the UK the person lives in. It is not just for people with a physical disability; it can also help meet the needs of people with cognitive impairments like dementia, for example by funding adjustments that make cooking or bathing safer.

Disabled Facilities Grants are not available in Scotland. Disabled people may qualify for financial support with adaptations by applying directly to their local council via the 'Scheme of Assistance'.

Who is eligible?
Disabled Facilities Grants may be made to people who have a disability or live with someone who is disabled, and who intend to live in the property during the grant period (usually five years). It may be paid to the owner of the property, the tenant or the landlord. How much the person receives will depend on their household income and savings (this does not apply if a landlord submits the application).

The council must be satisfied that the work:

- is necessary and appropriate to meet the disabled person's needs
- is reasonable and can be done

You can check your eligibility at **foundations.uk.com/how-we-help/adapt-my-home/**

How to claim
England and Wales: apply via your local council – visit **gov.uk/disabled-facilities-grants/how-to-claim** for more information. A home assessment may be required.

Northern Ireland: apply to your local Health and Social Services Trust – you can find the address at **nidirect.gov.uk/contacts/health-and-social-care-trusts**. A GP or social worker can apply on your behalf.

Disability premium

What is it?

An extra payment that is added to Income Support, income-based Employment Support Allowance (ESA), income-based Jobseeker's Allowance (JSA) or Housing Benefit. There are three types:

- disability premium
- enhanced disability premium
- severe disability premium

The rate of payment depends on which level of premium the person qualifies for. They may qualify for more than one level. Couples who both qualify will receive a joint payment.

Who is eligible?

To receive the basic disability premium, the person must be under Pension Credit age and receiving certain benefits (eg Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Adult Disability Payment).

If the person does not qualify through receiving benefits, they may still be able to claim if they have been unable to work for at least a year. People who are registered blind are also eligible regardless of which other benefits they receive.

Although dementia is classed as a disability, people with dementia will not qualify for Disability Premium based solely on their diagnosis.

There are different eligibility criteria for enhanced and severe disability premiums: please see **gov.uk/disability-premiums/eligibility**

How to claim

You do not have to apply for disability premium as it is automatically added to your Income Support, JSA, ESA or Housing Benefit if you are eligible. Find out more at **gov.uk/disability-premiums** or, in Northern Ireland, at **nidirect.gov.uk/articles/premiums-people-disabilities**

Employment and Support Allowance (ESA)

What is it?
A benefit paid to people whose illness or disability affects their ability to work. It contributes to a person's living costs and provides support for them to return to work if they are able. It is sometimes referred to as 'new style ESA'.

The person will receive an initial pre-assessment rate of ESA when they first claim. Then, after 13 weeks, they will receive a lower rate if they are in the 'work-related activity group' (ie if they are likely to be able to return to work in the future) or a higher rate if they are in the 'support group' (ie if it is not expected that they will return to work).

Who is eligible?
The person must:

- be under State Pension age
- have an illness or disability that affects their ability to work (for example, if dementia symptoms like memory or concentration problems are impacting their work)

- have paid enough National Insurance/received enough National Insurance credits in the past two to three years

The person can apply whether they are in or out of work.

People who are claiming Jobseeker's Allowance (JSA) or Statutory Sick Pay (SSP) cannot claim ESA.

If the person receives ESA in the 'support group', they are also eligible for the enhanced disability premium (see p15).

How to claim

Apply online at **gov.uk/employment-support-allowance/how-to-claim**. If you cannot apply online or are applying on behalf of someone else, please call the Jobcentre Plus new claims helpline on **0800 055 6688**.

In Northern Ireland, apply online at **nidirect.gov.uk/services/claim-new-style-employment-and-support-allowance** or call **0800 587 1377**.

Universal Credit (UC)

What is it?
A payment to help with living costs for people who are on a low income, out of work or unable to work. The rate of payment is specific to the person's circumstances, including their age and whether they live with a partner. They may be able to claim extra UC if, for example, they have a disability or health condition (which may include dementia) or care for someone who has; or if they have children.

UC replaces:

- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA) – 'new style' disability-related ESA is not included

Everyone who claims one or more of these will be moved across to UC by 2028. This will happen automatically if they report a change of circumstances relating to any of the above benefits. Otherwise, at some point the person will receive a 'Migration Notice' which means they must move to UC within three months.

Who is eligible?
The person must:

- live in the UK
- be aged 18 or over
- be under State Pension age
- have £16,000 or less in money, savings and investments

(this amount may change – please check current eligibility at
gov.uk/universal-credit/eligibility)

A person with dementia will not automatically be eligible for UC based on their diagnosis; however, they may be eligible if they are under State Pension Age, have low household income and a reduced ability to work that means they can claim work-related benefits.

How to claim
England, Scotland and Wales: apply online via **gov.uk/universal-credit/how-to-claim**. If you cannot apply online, you can apply by phone by calling the Universal Credit helpline on **0800 328 5644**.

You can also get free support with claiming UC through the 'Help to Claim' service, provided by Citizens Advice. To apply via Help to Claim in England and Wales, visit **citizensadvice.org.uk/benefits/universal-credit/claiming/contact-us-about-universal-credit**. In Scotland, visit **cas.org.uk/get-advice/help-claim**

Northern Ireland: applications must be made online – please see **nidirect.gov.uk/articles/how-you-make-claim-universal-credit**. If you are unable to apply online, your local Jobs and Benefits Office can help: visit **nidirect.gov.uk/contacts/jobs-and-benefits-offices** for details.

Personal Independence Payment (PIP) (England, Wales and Northern Ireland)

What is it?
A benefit to help with the extra costs of living with a long-term physical or mental health condition or disability that causes difficulty with everyday tasks and/or getting around. The amount received will depend on how much the person's condition affects them.

In Scotland, the equivalent of PIP is Adult Disability Payment (ADP).

PIP/ADP are the usual alternatives to Attendance Allowance/Pension Age Disability Payment for people who are under State Pension age. They have two components:

- **Daily living:** for people who need help with daily activities, such as preparing food, eating and drinking, personal care or communicating
- **Mobility:** for people who have difficulty getting around; this may include difficulty with planning and following routes, not just physical disability

PIP/ADP are tax-free and may be paid alongside most other benefits.

Who is eligible?
The person must be aged 16 or over and usually not have reached State Pension age to claim. They must have a health condition or disability that causes difficulties with daily living or getting around

(or both), and that condition must be expected to last at least 12 months. Find out more at **gov.uk/pip/eligibility**

PIP/ADP are based on the person's needs rather than their diagnosis, although a formal diagnosis of dementia may support their application. It does not depend on whether the person works or has savings.

How to claim

England and Wales: check for eligibility at **gov.uk/pip/eligibility**. You can then start your claim by calling the PIP new claims phone line on **0800 917 2222**. Alternatively, you can request a form by post by writing a letter saying you want to start a PIP claim and sending it to:

Freepost DWP PIP 1 (no stamp needed)

Northern Ireland: start the claim by contacting the Personal Independence Payment Centre on **0800 012 1573** or writing to:

DFC PIP
Mail Handling Site A
Wolverhampton
WV98 2JN

Scotland: apply online at **portal.socialsecurity.gov.scot/sgdashboard/startpage/register-or-sign-in** (you will need to create an account). If you prefer, you can apply by phone and paper form by calling **0800 182 2222**.

You can get support with your application from an advisor via Social Security Scotland: please visit **mygov.scot/if-you-need-help-from-social-security-scotland**

Help with NHS health costs (England)

What is it?
Free or discounted health services including prescriptions, dental care, eye tests, glasses and contact lenses, and wigs. Prescriptions are free for everyone living in Scotland, Wales and Northern Ireland.

Who is eligible?
Many people are automatically eligible for 'full help with health costs', for example:

- people over 60
- people who receive income-based ESA, income-based JSA, Income Support or Pension Credit Guarantee Credit
- people with certain medical conditions (eg cancer, some forms of diabetes, some types of epilepsy, and stoma) – this is known as a medical exemption and can be arranged by speaking to the GP or specialist
- people who receive Universal Credit (UC) and earn beneath a set threshold: please see **nhs.uk/nhs-services/help-with-health-costs/help-with-health-costs-for-people-getting-universal-credit**

Other people may qualify for free or discounted health services under the NHS Low Income Scheme (LIS). To check for eligibility, please visit **nhsbsa.nhs.uk/check-if-youre-eligible-help**

How to claim
To apply online, visit **services.nhsbsa.nhs.uk/apply-for-help-with-nhs-costs/apply-online**

To download a form to fill in offline, visit **nhsbsa.nhs.uk/nhs-low-income-scheme** (scroll down to 'If you live in England')

To order a paper copy visit **applications.nhsbsa.nhs.uk/LISWebAppStaticData/begin.do**

You do not have to apply if you are over 60, or receive Income Support, income-based JSA, income-related ESA, Pension Credit Guarantee Credit or UC and your earnings are below the threshold. In these cases, you are automatically eligible for full help with health costs.

Paying for care
Provision of care in the UK is the joint responsibility of the NHS, which provides healthcare, and local councils, which provide social and personal care. Services that the NHS provides are mostly free, but social care (eg home carers or care home fees) may need to be partly or fully paid for by the person themselves, depending on their income and savings.

For more information on paying for care and support, please visit **nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits**

NHS continuing healthcare funding (CHC)

What is it?
A package of care that is fully paid for by the NHS. It is for adults with long-term, complex health needs. Normal NHS healthcare, such as GP or hospital treatment, is free; CHC covers health and social care costs such as home carers or care home fees. There is no fixed rate of CHC funding – it depends on the person's individual needs.

CHC is available in England, Wales and Northern Ireland. The benefit is slightly different in Scotland and is called Hospital Based Complex Clinical Care; you can find out more at **gov.scot/policies/independent-living/hospital-care**

You can read more on CHC on our website and in our dedicated leaflet:
dementiauk.org/guide-to-continuing-healthcare-chc-funding

Who is eligible?
This depends on the person's individual needs and is not specific to their diagnosis or age. They will need to be assessed by a team of healthcare professionals who will look at:

- what help they need
- the complexity of their needs
- how intense their needs can be
- how unpredictable they are

A person who lives in a nursing home but does not qualify for CHC may still qualify for NHS-funded nursing care. This is where the NHS pays for the nursing care component of nursing home fees, but not the care/residential elements. This is paid at fixed rates. It does not usually require a separate assessment as it will be covered by the CHC assessment. For more information, please see **nhs.uk/social-care-and-support/money-work-and-benefits/nhs-funded-nursing-care**

If a person does not qualify for CHC, they can be referred to their local council to see if they are eligible for other social care support.

How to apply
A healthcare professional or social worker will carry out an 'initial checklist'. If the person meets certain criteria, they will then need a full assessment by at least two healthcare professionals. For more information, please visit **nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare**

Personal budgets and personal health budgets

A person who is eligible for financial support with their health and social care needs can receive this as a personal health budget and/or personal budget. Personal health budgets and personal budgets may also be joined together into one package of care.

Personal health budget (England)

What is it?
A personal health budget is an amount of money to support a person's health and wellbeing needs, which is planned and agreed between them (or someone who represents them) and their local NHS team. It allows them to manage their healthcare and support such as treatments, equipment and personal care in a way that best suits them.

A personal health budget can be managed in one of three ways:

- **Notional budget:** the person is told how much money is available, and together with their NHS team, they decide how to spend that money to meet their care needs. The NHS then arranges the care for them. No money is given directly to the person who needs care or the person who represents them
- **Third party budget:** an independent organisation holds the money and arranges and pays for the person's care. As above, no money is given directly to the person who needs care or the person who represents them
- **Direct payment:** the person receives the money directly into their bank account and then arranges and pays for their care themselves. They must be able to prove how they spend the money

There are no direct equivalents of personal health budgets in Wales, Scotland or Northern Ireland. Instead, NHS-funded care is arranged directly by the local NHS Board (Health and Social Care Trust in Northern Ireland). There is no option for people to receive direct payments.

Who is eligible?

Personal health budgets are available to adults who receive NHS continuing healthcare (please see p24), meet the eligibility criteria for the local wheelchair service, or qualify for section 117 aftercare after being detained (sectioned) under certain sections of the Mental Health Act. Local NHS organisations may offer personal health budgets to other people on a voluntary basis if they think they will benefit from it.

How to apply

Talk to the local NHS team that has main responsibility for your care (or the care of the person you support). For more information, please visit **nhs.uk/nhs-services/help-with-health-costs/what-is-a-personal-health-budget**

Personal budget

What is it?
A personal budget is similar to a personal health budget but covers social care rather than healthcare. It is an amount of money from a local council to help people manage their care in a way that suits them. The aim of personal budgets is to give people greater choice over their care and support, including choosing their care providers.

The amount of money a person receives in a personal budget will be decided after a care needs assessment and financial assessment, which you can request from your local Social Services. Carers may also be entitled to a personal budget following a carer's assessment by Social Services.

A personal budget can be managed in different ways:

- The local council manages the budget, chooses the care provider(s) and pays them directly
- The person chooses their own care provider(s) and the local council pays the provider directly
- The person receives the money into their bank account and uses it to pay their care provider themselves (known as a direct payment)

You can also choose a combination of these: for example, the local council could arrange some of the person's care, but they receive the rest of the money themselves to choose and pay for their own care. This is known as 'mix and match'.

For more information on personal budgets, visit **nhs.uk/social-care-and-support/money-work-and-benefits/personal-budgets**

Personal budgets apply in England and Wales. In Scotland, the equivalent of a personal budget is called Self-Directed Support (SDS). You can find out more at **sdsscotland.org.uk**

In Northern Ireland, the term 'personal budget' is not always used, but people can still opt for direct payments to choose and pay their care provider. Please see **nidirect.gov.uk/articles/direct-payments-care**

Who is eligible?
The person must have been assessed as requiring social care, and the payment must be used to purchase the services that the person needs.

How to apply:
You will need to request a care needs assessment (for the person with dementia) or a carer's assessment (for an unpaid carer who has support needs related to their caring responsibility) from Social Services to determine what help is needed and what financial support is available. The council will then discuss how you would like to manage the personal budget.

Sources of support

If you are living with dementia or caring for someone with the condition, register for our free online sessions, ‘Dementia: what next?’ at **dementiauk.org/dementia-what-next**

To speak to a dementia specialist Admiral Nurse, call our free Helpline on **0800 888 6678** (Monday-Friday 9am-9pm, Saturday and Sunday 9am-5pm, every day except 25th December) or email **helpline@dementiauk.org**

If you prefer, you can book a phone or video call with an Admiral Nurse at a time to suit you: please visit **dementiauk.org/book**

Dementia UK resources

Attendance Allowance

dementiauk.org/attendance-allowance

The carer’s assessment

dementiauk.org/the-carers-assessment

Employment and young onset dementia

dementiauk.org/employment

Finance and young onset dementia

dementiauk.org/finance-and-young-onset-dementia

Guide to NHS continuing healthcare funding

dementiauk.org/guide-to-continuing-healthcare-funding

Legal and financial guidance section

dementiauk.org/financial-and-legal-support

Other resources

Care needs assessment

nhs.uk/conditions/social-care-and-support-guide/help-from-social-services-and-charities/getting-a-needs-assessment

Citizens Advice

citizensadvice.org.uk

entitledto – benefits advice

entitledto.co.uk

Government benefits information

gov.uk/browse/benefits

NHS guide to money, work and benefits

nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits

Northern Ireland Government benefits information

nidirect.gov.uk/information-and-services/benefits-and-money

Pathways Through Dementia: free legal and financial information to support people with dementia

pathwaysthroughdementia.org

Turn2us – the charity for financial security

turn2us.org.uk

To speak to a dementia specialist Admiral Nurse about any aspect of dementia:

Contact our Helpline:
0800 888 6678 or **helpline@dementiauk.org**

Book a virtual appointment:
dementiauk.org/book

Our charity relies entirely on donations to fund our life-changing work. If you would like to donate to help us support more families:

- Call **0300 365 5500**
- Visit **dementiauk.org/donate**
- Scan **the QR code**

Thank you.

Dementia UK
Helping families face dementia

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Dementia UK, 7th Floor, One Aldgate, London EC3N 1RE

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