



DementiaUK
Helping families face dementia

Sources of support Financial and legal issues for families facing dementia



Financial help

We know that getting a dementia diagnosis can sometimes make you feel out of control. Many people find that planning ahead for the future can help them feel more assured.

If you have a dementia diagnosis, or are caring for someone who does, you could be entitled to a number of benefits. Use the online benefits calculator to see the benefits you or the person you care for might be entitled to:

[gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators)

Attendance Allowance

What is it?

A benefit paid by the UK Government to people of State Pension age or older who have a physical or mental disability that is severe enough to need someone to look after them.

Am I eligible?

You can claim if you have a physical and/or mental disability that is severe enough that you need care or supervision, for your or other people's safety. You must have

required this care for at least six months (unless it is thought that you have under six months to live).

You do not have to have someone caring for you already in order to claim.

How much is it?

There are two weekly rates:

- £61.25 if you need frequent help or constant supervision either during the day, or supervision at night (lower rate)
- £92.40 if you need help or supervision throughout both day and night, or if a medical professional has said you may have under six months to live (higher rate)

If it is thought that you may have under six months to live, your application for Attendance Allowance may be fast-tracked under 'special rules'.

Claiming Attendance Allowance will not reduce any other benefits you receive, and it is tax-free. The other benefits you get may increase if you receive Attendance Allowance. You could get extra Pension Credit,

Housing Benefit or Council Tax Reduction if you get Attendance Allowance. (Housing Benefit is being replaced by Universal Credit. Please see p8 for more information). Successful claims can be backdated to when you first applied.

How do I claim?

Download a claim form at [gov.uk/government/publications/attendance-allowance-claim-form](https://www.gov.uk/government/publications/attendance-allowance-claim-form)

For assistance or to request a paper copy of the form by post or call **0800 731 0122** (Monday to Friday, 8am–6pm).

Carer's Allowance

What is it?

A UK Government payment to the carer of someone who receives benefits such as Attendance Allowance, Personal Independence Payment or Disability Living Allowance (at middle or higher rate).

Am I eligible?

You must:

- be 16 years of age or over and spend at least 35 hours a week caring for someone

- earn no more than £132 a week after tax, National Insurance and expenses
- normally live in England, Scotland or Wales, or overseas as a member of the armed forces
- have been in England, Scotland or Wales for at least two of the past three years
- not be in full-time education (over 21 hours per week)
- not be subject to immigration control



If you receive a State Pension of over £69.70 per week, you cannot claim Carer's Allowance. If your State Pension is under £69.70 per week, you will receive a Carer's Allowance for the difference.

If you share caring responsibilities with someone else, only one of you can claim Carer's Allowance.

How much is it?

You could receive £69.70 a week. If you receive Carer's Allowance, you may also be able to claim other benefits including Council Tax Reduction, Pension Credit and Universal Credit (depending on your income).

Keep in mind that the person being cared for may lose some of their benefits if their carer receives this allowance. Find out more about which benefits could be affected: [gov.uk/carers-allowance/effect-on-other-benefits](https://www.gov.uk/carers-allowance/effect-on-other-benefits)

How do I claim?

If possible, apply online at [gov.uk/carers-allowance/how-to-claim](https://www.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** (Monday to Friday, 8am–6pm).

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 you can take on caring responsibilities without affecting your State Pension.

Am I eligible?

Your income, savings or investments do not affect eligibility for Carer's Credit. You need 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 benefits like Attendance Allowance or Disability Living Allowance

How much is it?

You will not receive a direct payment but any gaps in your National Insurance record will be credited.

How do I claim?

Download the Carer's Credit claim form online at [gov.uk/government/publications/carers-credit-application-form](https://www.gov.uk/government/publications/carers-credit-application-form).

This must be printed, filled in and returned by post.

You can request a copy of the form by post by calling **0800 731 0297** (Monday to Friday, 8am-6pm).

If you already receive Carer's Allowance or get Child Benefit for a child under 12, you do not need to make a claim as Carer's Credits will be applied automatically.

Council Tax reduction

What is it?

Council Tax is a fee local authorities charge to people living in residential properties to help meet the cost of local services. Certain reductions on the charge are available for some people.

Am I eligible?

If a person with dementia is entitled to receive either Attendance Allowance, Personal Independence Payment, or Disability Living Allowance at the middle or higher rate, they should be exempt from paying Council Tax in England, Scotland and Wales.

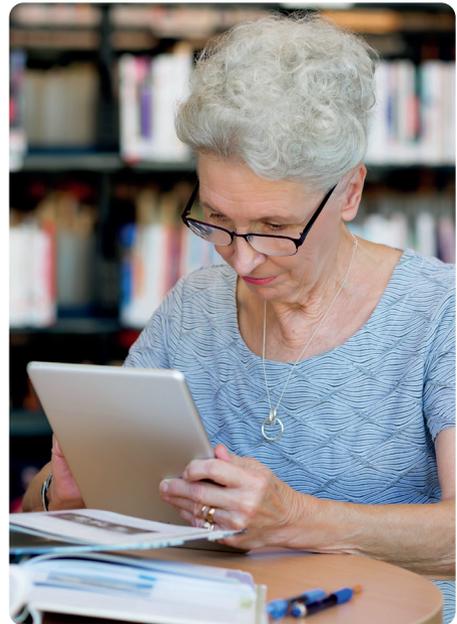
Also, some carers do not have to pay Council Tax if they are living with and caring for a person with

dementia who gets the higher rate of Attendance Allowance or Personal Independent Payment.

How much is it?

If a person with dementia lives in a private home with someone else, the Council Tax should be reduced by 25%. If the person with dementia lives alone, they are exempt from paying Council Tax.

If you provide care for a person who receives certain benefits (eg Disability Living Allowance or Personal Independence Payment) for more than 35 hours per week but do not live with that person,



you may be able to get a discount on your council tax. The person cannot be your spouse or civil partner.

How do I apply?

Call your local Council Tax department and ask for a form for 'Council Tax discount because of mental impairment'.

Find out more at [gov.uk/apply-council-tax-reduction](https://www.gov.uk/apply-council-tax-reduction)

Disability Living Allowance (DLA)

What is it?

A monthly payment to help with care and mobility needs for people with a disability.

Am I eligible?

DLA is being replaced by Personal Independence Payment (PIP) and Attendance Allowance. You cannot make a new claim for DLA. If you already receive DLA and were born before 8th April 1948, you can continue to receive it but if there is a change in your circumstances, you may be moved to PIP. If you were born after 8th April 1948, you will be reassessed for PIP instead.

How much is it?

DLA has a 'care component' and a 'mobility component' (only payable to people who have severe difficulty walking). The care component is paid at £92.40 (higher rate), £61.85 (middle rate) or £24.45 (lower rate) per week.

The mobility component is paid at £64.50 (higher rate) or £24.45 (lower rate) per week.

How do I apply?

You cannot make a new application for DLA but you can apply for Attendance Allowance (see p2) or Personal Independence Payment (see p10) instead.

Disability Premium

What is it?

Disability Premium is a UK Government payment which is added to Income Support, income-based Jobseeker's Allowance (JSA) or income-based Employment Support Allowance (ESA).

Am I eligible?

You or your partner must be under Pension Credit age and be receiving other benefits including Disability Living Allowance, Personal



Independence Payment, Armed Forces Independence Payment, Working Tax Credit with a disability element, Attendance Allowance, War Pensioners' Mobility Supplement, or Incapacity Benefit.

How much is it?

You could receive £36.20 a week if you are single and £51.60 a week if you are a couple.

How do I claim?

You do not have to claim Disability Premium as it is automatically added to your Income Support, JSA, ESA or Housing Benefit if you are eligible. Call your local Jobcentre Plus if it has not been paid. To find details of your nearest Jobcentre Plus, visit [gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus)

Find out more at [gov.uk/disability-premiums](https://www.gov.uk/disability-premiums)

Employment and Support Allowance (ESA)

What is it?

ESA is a UK Government benefit paid to people whose illness or disability affects their ability to work. It gives you money towards your living costs if you are unable to work, and support to get back into work if you are able to. It is sometimes referred to as 'new style ESA'.

Am I eligible?

You must:

- be under State Pension age
- have an illness or disability that affects your ability to work
- have paid enough National Insurance/received enough National Insurance credits in the past two to three years

You cannot claim ESA if you are claiming JSA or Statutory Sick Pay.

How much is it?

You will get a pre-assessment rate of between £61.05 and £77 when you first claim. Then, after 13 weeks, you can receive up to £77 a week if you are in the ‘work-related activity group’ (ie if you are likely to be able to return to work in the future) or £117.60 a week if you are in the ‘support group’ (ie if it is not expected that you will return to work). If you are in the support group and on income-related ESA, you are also eligible for the advanced Disability Premium (see p7).

How do I claim?

If possible, apply online at apply-new-style-employment-support-allowance.service.gov.uk

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** (Monday to Friday, 8am-5pm).

Universal Credit

What is it?

A payment to help with your living

costs if you are on a low income, out of work or unable to work. It is replacing:

- Child Tax Credit
- 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
- Working Tax Credit

Everyone who claims one or more of the six benefits that will be replaced by Universal Credit will be moved across by September 2024.

This will happen automatically if you report a change of circumstances relating to any of the above benefits; otherwise, at some point you will receive a ‘migration letter’ telling you that you must move to Universal Credit.

Am I eligible?

You must:

- live in the UK
- be aged 18 or over

- be under State Pension age
- have under £16,000 in money, savings and investments

How much is it?

This is very specific to your circumstances. The monthly standard allowance is:

- £265.31 if you are single and under 25
- £334.91 if you are single and 25 or over
- £416.45 per couple if you live with a partner and are both under 25
- £525.72 per couple if you live with a partner and either of you are 25 or over

You may get extra money if, for example, you have a disability or health condition or care for someone who has; or if you have children.

How do I claim?

If possible, apply online at [universal-credit.service.gov.uk/start](https://www.gov.uk/universal-credit).

Otherwise, call the Universal Credit helpline on **0800 328 5644** (Monday to Friday, 8am–6pm).

NHS continuing healthcare funding (CHC)

What is it?

Free social care arranged and funded by the NHS for people with long-term health needs. It covers the cost of care in your own home or in a residential care home.

Am I eligible?

This depends on your individual needs. You will need to be assessed by a team of healthcare professionals who will look at:

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

How much is it?

This depends on your individual needs. There is no fixed amount.

How do I claim?

You can ask a doctor, nurse, other healthcare professional or social worker to carry out an ‘initial checklist’. If you meet certain criteria, you 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/](https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/)

Personal Independence Payment (PIP)

What is it?

A benefit paid by the UK Government which helps with some of the extra costs caused by a long-term physical or mental health condition or disability that causes difficulty with everyday living tasks and/or getting around.

Am I eligible?

You must be aged 16 or over and usually have not reached State Pension age to claim. You must also have a health condition or disability where you have difficulties with daily living or getting around (or both).

PIP is tax-free and you can get it at the same time as most other benefits and whether you are in or out of work or have savings.

How much is it?

You could get between £24.45 and £156.90 a week, depending on how

your condition affects you.

How do I claim?

First, check your eligibility at [gov.uk/pip/eligibility](https://www.gov.uk/pip/eligibility)

You can then start your claim by calling the PIP new claims phone line on **0800 917 2222** (Monday to Friday, 8am-5pm).

You can also start a claim by post (although it will take longer to reach a decision) by writing to request a form from:

Personal Independence Payment
New Claims
Post Handling Site B
Wolverhampton
WV99 1AH

Find out more at [gov.uk/pip](https://www.gov.uk/pip)

Personal health budget

What is it?

A personal health budget is an amount of money to support your health and wellbeing needs, which is planned and agreed between you (or someone who represents you), and your local NHS team. It allows you to manage your healthcare and support such as treatments, equipment and personal care, in a



way that suits you.

Am I eligible?

The right to have a personal health budget applies to adults who receive NHS continuing healthcare (please see p9), meet the eligibility criteria for the local wheelchair service, or qualify for section 117 aftercare after being detained under certain sections of the Mental Health Act. Local NHS organisations are free to offer personal health budgets to other people on a voluntary basis if they think they will benefit from it.

How do I apply?

Talk to the local NHS team that helps

you most often with your care.

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 authority to help people to manage their care in a way that suits them. If they agree to pay for some or all of your care needs, the local authority must also offer a choice of how to meet your needs. The aim of personal budgets is to give people greater choice over the care and support they receive.

Am I eligible?

A person must have been assessed as requiring services in order to receive a personal budget, and the payment must be used to purchase the services that the person needs. Payments may be made to the carers or to people with dementia.

How do I apply?

You can request information about a personal budget by contacting your social services department and asking for a needs assessment or a carer's assessment.

How is it paid?

A personal budget can be managed in different ways:

- The local council chooses who provides your care and pays them directly
- You choose which care provider to use and the local authority pays them directly
- You receive the money into your bank account and use it to pay for the services you use

Can I join up my personal health budget and my personal budget?

Personal health budgets and

personal budgets may be joined together into one package of care.

Paying for care

Provision of care in the UK is the joint responsibility of the NHS, which provides healthcare, and the local authority social services which provides social and personal care. Services that the NHS provides are mostly free. But you may have to pay for all or some of the services that are arranged by social services, depending on your income and savings: please see NHS continuing healthcare funding on p9.

For more information on paying for care and support, please visit [nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/](https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/)

Legal issues

Lasting power of attorney (LPA)

A lasting power of attorney appoints one or more people (known as the attorney) to make health, welfare and/or financial decisions for a person who does not have the capacity to make them for themselves.

There are two types of LPA:

- a health and welfare LPA – for decisions about health and personal welfare, such as where the person might live, their day-to-day care or medical treatment
- a property and affairs LPA – for decisions about finances, such as selling a house or managing a bank account

You can:

- make an LPA with a solicitor of your choice
- apply online at [gov.uk/power-of-attorney/make-lasting-power](https://www.gov.uk/power-of-attorney/make-lasting-power) (you will need to print the completed forms and return them by post)
- download and print the forms at [gov.uk/government/publications/make-a-lasting-power-of-attorney](https://www.gov.uk/government/publications/make-a-lasting-power-of-attorney)

If you would like paper forms to be posted to you or need help with an online application, please call the Office of the Public Guardian on **0300 456 0300** (Monday to Friday, 9.30am-5pm, except Thursday, 10am-5pm).

An LPA is only valid in England and Wales. In Northern Ireland please visit nidirect.gov.uk/contacts/office-care-and-protection or call **0300 200 7812** (Monday to Thursday, 9am-1pm)

In Scotland, please visit publicguardian-scotland.gov.uk/power-of-attorney. You will need to make your application with a solicitor or purchase forms from retailers like stationery shops.

Enduring Power of Attorney (EPA)

EPAs have been replaced by LPAs. Only EPAs made before 1st October 2007 are still valid. An EPA only covers decisions about property and financial affairs, and not about health and welfare.

If someone becomes unable to make their own decisions relating to financial and property matters, the EPA must be registered with the Office of the Public Guardian before the attorney can take any further action on the person's behalf.

For more information and to register an EPA, please visit [gov.uk/government/publications/register-an-enduring-power-of-attorney](https://www.gov.uk/government/publications/register-an-enduring-power-of-attorney)



Deputyship under the Court of Protection

The Court of Protection deals with issues relating to people who lack capacity to make decisions for themselves.

Under the Mental Capacity Act, the court has the power to make:

- decisions about the personal welfare or property and financial affairs of people who lack the capacity to make such decisions themselves
- declarations about a person's capacity to make a decision, if this cannot be resolved informally
- decisions about medical treatment around providing, withdrawing or withholding treatment to someone who lacks capacity

The court can appoint a 'deputy' to take control of someone's affairs if the person lacks capacity, does not have an EPA or LPA, and is thought to be in immediate danger or at risk and so another person needs to act on their behalf.

To find out more about becoming a deputy please visit [gov.uk/become-deputy](https://www.gov.uk/become-deputy)

Find a Solicitor

Find a Solicitor is a free service for finding organisations or people providing legal services in England and Wales that are regulated by the Solicitors Regulation Authority (SRA).

You can find out more at [solicitors.lawsociety.org.uk](https://www.solicitors.lawsociety.org.uk)

Sources of support

To speak to a dementia specialist Admiral Nurse about financial and legal support or any other aspect of dementia, please call our Helpline on **0800 888 6678** (Monday–Friday 9am–9pm, Saturday and Sunday 9am–5pm) or email helpline@dementiauk.org

To book a phone or video appointment with an Admiral Nurse, please visit dementiauk.org/book-an-appointment

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

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

Lasting power of attorney
dementiauk.org/lasting-power-of-attorney

Legal and financial information section
dementiauk.org/legal-and-financial-information

Mental capacity and decision-making
dementiauk.org/capacity-decision-making

Other resources

Benefits calculators
gov.uk/benefits-calculators

Citizens Advice
citizensadvice.org.uk

Government benefits section
gov.uk/browse/benefits

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

Turn2us – the charity for financial security
turn2us.org.uk

The information in this leaflet is written and reviewed by dementia specialist Admiral Nurses. We hope you find it useful. If you have feedback, please email feedback@dementiauk.org

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We want to ensure no one has to face dementia alone – and we can only do this because of our generous supporters. If you would like to help, please consider making a kind gift.



To donate: call **0300 365 5500**,
visit dementiauk.org/donate-to-support
or scan the QR code.
Thank you.



If you have questions or concerns about any aspect of dementia, please contact our Admiral Nurses.
Helpline: **0800 888 6678** or helpline@dementiauk.org
Virtual clinics: dementiauk.org/book-an-appointment



dementiauk.org • info@dementiauk.org

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