

Benefits for people affected by dementia

Factsheet 413LP
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If you are living with dementia, or caring for someone with the condition, you may be eligible for some benefits. Financial support could be available if dementia affects your ability to work, or if you have extra costs because of it.

This factsheet is 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' on page 32 for details).

You can also find out about benefits rates and amounts at [alzheimers.org.uk/benefitrates](https://www.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 benefits and how to claim them. Some of these may be available to you, although benefits are not specifically for people affected by dementia. Benefits are payments from the government to help people with specific needs such as:

- those on low incomes
- those who have needs because of a disability (which could be due to dementia)
- those who are unable to work
- those who are caring for someone.

It's a good idea to get a benefits check from a benefits adviser in your area – contact Age UK or Citizens Advice (see 'Other useful organisations' on page 32).

How to claim benefits

There are many ways of getting information and advice on benefits, as well as help with filling in claim forms.

Some of the forms are long and complicated, and many people find them challenging. It's important to ask for help if you need it. You have a right to claim benefits that you are entitled to. Sometimes you need to be persistent to get these.

It can be useful to get help from:

- a welfare rights adviser at the local authority, who may be able to advise or can tell you where to get a benefits check
- the government website, where the Department for Work and Pensions (DWP) provides information about benefits and claim forms – go to 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 contact with the DWP local visiting service, which offers home visits for vulnerable people (including those with dementia) to help with benefit applications
- your local Citizens Advice – some areas have local benefits advice services
- Advicelocal, a website that can help you find local advice services
- an online benefits calculator that works out what you could be entitled to in some situations. Note that this is only based on the information you can put into the calculator and so you should seek advice related to your personal situation to ensure that making or transferring a claim will leave you better off.

For contact details of these and other organisations that can help, see 'Other useful organisations' on page 32.

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 depend on:

- 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 effects of a disability or condition on your daily life or mobility
- whether you are subject to immigration control (a Citizens Advice adviser can help with specific queries relating to your status).

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 in 'Other useful organisations' on page 32.

If you have a diagnosis of dementia, you can often claim a disability benefit – for more information see page 10.

Some carers may be entitled to Carer's allowance – for more information see page 15.

Check whether you can claim these and other benefits by talking to a benefits adviser.

Benefit cap

The Benefit cap applies to some people aged over 16 and under State pension age. It means that the total amount you can receive in benefits is limited. The cap doesn't apply to everyone, such as some people who cannot work due to having a disability or caring for someone with a disability.

For more information go to the government website (see 'Other useful organisations' on page 32).

Where to claim

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

Type of benefit	Who organises it?
<ul style="list-style-type: none"> ■ benefits for people of working age (including Universal credit) 	<ul style="list-style-type: none"> ■ Jobcentre Plus
<ul style="list-style-type: none"> ■ State pension and other benefits for people at State pension age 	<ul style="list-style-type: none"> ■ Pension Service
<ul style="list-style-type: none"> ■ disability benefits 	<ul style="list-style-type: none"> ■ Disability Service Centre
<ul style="list-style-type: none"> ■ Carer's allowance 	<ul style="list-style-type: none"> ■ Carer's Allowance Unit
<ul style="list-style-type: none"> ■ tax credits and benefits relating to children 	<ul style="list-style-type: none"> ■ Her Majesty's Revenue and Customs (HMRC)

For contact details see 'Other useful organisations' on page 32.

Making a claim

Different benefits are claimed in different ways – for example, 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, or
- completing an online form on the government website (www.gov.uk). Universal credit needs to be claimed online unless you aren't able to do so. Citizens Advice has Help to Claim advisers who can provide support with this.

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 by a particular time. 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. If you don't manage to return the claim form in the time given, your claim may be cancelled. If you have good reason for the delay, you could seek advice and appeal this.

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 the DWP department in charge of that benefit or make a backdate request on the claim form for this to happen.

Keeping records of your claim

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

■ **keep notes of the main points of conversations**, such as:

- the benefit
- which organisation you are claiming it from
- the name of the person you spoke to
- the date when the conversation 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 with your claim being processed, 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. It can help to arrange your documents in order of date.

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 to the office that made the decision about your benefit. Ask them for a 'mandatory reconsideration', explaining why you are challenging the decision. If you are claiming Universal credit, you can do this using your online account. You can also download, complete and print out a mandatory reconsideration request form from the government website (www.gov.uk).

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.

Some decisions can't be reconsidered – if yours can't be, your decision letter will say this.

If the office does not change its decision after a mandatory reconsideration, you may be able to apply to an independent appeal tribunal. Information on how to appeal will be sent to you with the result of the mandatory reconsideration. You can appeal online or by post.

You normally need to ask for mandatory reconsideration within one month of the date of the decision. If the decision isn't changed then you normally have one month to appeal. It may be accepted later than this if you have good reasons for the delay.

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 32).

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 32). If you are the person's carer you might do this.

The DWP will arrange a visit to assess the suitability of 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 a 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 a person lacks the mental capacity to manage their benefits and doesn't have someone who can act as an appointee, their local authority should be contacted. If the person has other assets there are other ways that these can be managed on their behalf, such as 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 32).

Information in languages other than English

If you need information about benefits in languages other than English, 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 should either put you in touch with a staff member who can interpret, or arrange for another service to do this.

You can also ask the relevant office for written translated information or contact Citizens Advice for more information (see 'Other useful organisations' on page 32).

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. Assessments are required to understand a person's individual needs. If you do qualify, these benefits provide extra help to manage 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 (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.

Claiming disability benefits

Until November 2018, PIP was for people aged 16–64 and AA was for those aged 65 or over. However, the age limits are now linked to each person's own pension age. Pension age is increasing in stages to 67 by the year 2028. 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 12). Eligibility is based on whether you need help or supervision from another person in the day or night. AA doesn't cover mobility needs (moving around).
- **If you have care or mobility needs and are under your pension age, you should claim PIP instead** (see page 14). You must be under pension age when you make your first claim.
- **PIP is the new benefit that replaced DLA for people over 16** (see page 13) – no new claims for DLA for adults 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 reassessed 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 13 for more information about transferring to PIP.

The claim forms for PIP and AA are long and very detailed. 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, think about 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.

If your condition fluctuates (varies over time), it may be useful to keep a diary of symptoms and needs over a few weeks to include with your claim.

It's very important to get advice on filling in the form to make sure you provide all the information that is needed. Contact an organisation such as Citizens Advice or Age UK for help (see 'Other useful organisations' on page 32).

Attendance allowance

Attendance allowance (AA) can be claimed by someone who has a disability, is over the pension age and needs supervision or help with personal care.

Personal care needs might include support with activities such as:

- washing
- dressing
- eating
- going to the toilet
- turning over or settling in bed
- taking medication
- avoiding danger
- 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.

For lower rate attendance allowance you must meet one of the following conditions relating to your needs:

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.

You normally need to have met these conditions for six months before applying. However, if you've been told by the doctor you probably have six months or less to live then there's no qualifying period and you get the highest rate automatically.

Disability living allowance

This benefit is being replaced by PIP for people over 16 (see 'Personal independence payment').

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

However, if you were born on or before 8 April 1948 and claimed DLA before you were 65, you will not need to change to PIP. You will remain on DLA as long as you continue to meet the eligibility criteria.

Personal independence payment

PIP has two parts: a 'daily living' part and a 'mobility' part. Depending on your situation, you may qualify for either or both parts if you are under pension age.

You may qualify for the **daily living part** 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.

It also considers whether you can carry out daily living activities when you need to, without taking too long and reasonably successfully, and whether you need aids to help you with these.

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

- standard rate – if you have limited mobility, such as difficulties with walking. This can also include the ability to plan a journey or manage it without support
- enhanced rate – if you have severely limited mobility (as above).

The initial claim for PIP is made by telephone, or in writing by completing a PIP1 form (see 'Other useful organisations' on page 32). This is to start the process and ensure that you are eligible to apply.

Once the initial claim has been successfully made, the DWP will send you form PIP2 ('How your disability affects you'). This includes questions about how your condition affects your day-to-day life. It's important to include as much relevant information as possible, to give the DWP a clear idea of the tasks you find difficult and what support you need.

This form must be returned within one month, though exceptions may be made in some cases – contact the DWP for more information or to ask for an extension.

Most people will be asked to attend a PIP medical assessment. This could be carried out face-to-face or another way, such as over the phone.

The assessment (both on the PIP2 form or in person) is based on questions about particular activities and the difficulties you have with them. It's a good idea to take someone with you to the medical assessment if possible. You should also include information on any aids you may use to help you, such as grab rails, walking sticks or modified cutlery. Even if they aren't special disability aids, they could still be relevant. If appropriate you could bring them to the medical assessment.

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

Carer's allowance

This benefit can be paid to people who spend at least 35 hours per week unpaid looking after or supervising someone who is receiving:

- DLA (care component at the highest or middle rate)
- PIP (daily living part 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.

Carer's allowance 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 right to a State pension.

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

You are not eligible for Carer's allowance if you earn more than a certain amount each week, or if you are in full-time education or studying for 21 hours a week or more. See [alzheimers.org.uk/benefitrates](https://www.alzheimers.org.uk/benefitrates) for up-to-date information on the earning limits for eligibility.

Carer's allowance and other benefits for carers

Some people may be entitled to Carer's allowance but 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 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 32).

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 receive Child tax credit or Universal credit, depending on when you made your claim.

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). This 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. It's important to get advice from an experienced benefits adviser (see 'Other useful organisations' on page 32).

Benefits for people of working age

Universal credit

Universal credit is now available in all areas. It has replaced many older benefits (known as 'legacy benefits'), including:

- income-based Jobseeker's allowance
- income-related Employment and support allowance
- Housing benefit
- Income support
- Working tax credit
- Child tax credit.

No new claims can be made for these six legacy benefits, except for Housing benefit in some situations. Other working age benefits such as Council tax support, disability benefits and benefits based on your National insurance contributions will continue to be available.

Universal credit is managed by the DWP. It has many rules that are similar to Income support, ESA or Housing benefit. These include savings limits, assessing the finances of couples and exemptions from looking for work if you're too ill to work or if you are caring for someone.

However, there are some significant changes:

- Universal credit is paid monthly in arrears (meaning payments cover the previous month). You can claim an advance for the first month, if needed.
- The application process for Universal credit is almost fully online.
- Universal credit can also be used as a top-up to wages for people who work.
- Universal credit is made up of different parts (called 'elements'). There are elements for the person making the claim (and any 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 Universal credit 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 Universal credit 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 becoming unemployed, this could mean that you have to claim Universal credit. However, you may be able to claim contribution-based benefits in certain circumstances, or amend the claims for means-tested benefits you are already on.

Always seek advice before transferring to Universal credit as you cannot go back onto or claim one of the legacy benefits listed above even if this leaves you with less money.

Getting a benefits check from a local benefits adviser is important – contact Age UK or Citizens Advice (see 'Other useful organisations' on page 32).

Employment and support allowance (ESA)

ESA may be claimed by anyone under the State pension age (see 'State pension' on page 27) who has limited ability to work because of an illness or a disability. ESA has two forms:

- **contributory ESA** – this replaced Incapacity benefit and the DWP now refers to it as new-style ESA
- **income-related ESA** – this is means-tested and is being gradually replaced by Universal credit.

Work capability assessment (WCA)

After your initial claim for ESA or Universal credit, there will be a work capability assessment to decide how your illness or disability affects your ability to work.

The first part of this assessment will look at whether you have a limited capability to work and therefore qualify for ESA or Universal credit. 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 placed in the 'support group' category. This means you will receive a higher level of ESA or Universal credit. Otherwise, you will be placed in the 'work-related activity group'. In this group, you will be expected to do activities such as attending interviews at the job centre. During these, you'll be asked about your condition and your progress with being able to work or look for work.

Eligibility for ESA or Universal credit is normally reviewed regularly. However, if you have dementia, have been found eligible for ESA or Universal credit and are in the 'support group' you may not have to be reassessed regularly. The DWP must carefully consider whether a review is necessary. For more information ask the DWP or Citizens Advice about reviews of ESA and Universal credit (see 'Other useful organisations' on page 32).

Eligibility

You need to have paid enough National insurance to be eligible for contributory ESA.

For people in the 'work-related activity group', claims for contributory ESA are limited to 12 months. If you are in the 'support group', contributory ESA is not limited 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, for new claims income-related ESA has been replaced by Universal credit (see page 17).

The amount of ESA you may receive depends on:

- your ability to work
- your past National insurance contributions
- how long you have been claiming, and
- whether you are entitled to one or both types of payment – income-related ESA and contributory ESA.

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](https://www.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 either continues at that rate or is paid at a higher rate if you aren't expected to prepare for a return to work.

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.

Statutory sick pay

Statutory sick pay is paid by employers to employees below pension age.

It is paid for up to 28 weeks in any one period of sickness that lasts for four days or more. In most cases, you won't get Statutory sick pay for the first three days that you aren't able to work.

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](https://www.alzheimers.org.uk/benefitrates)).

Statutory sick pay is paid at a flat rate and is taxable.

If you know you will continue to be unable to work, you can start a claim for contributory ESA up to three months before the end of your statutory sick pay. Your employer will need to complete the SSP1 form. The ESA payments will then begin when your statutory sick pay ends.

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 can't make a new claim for Income support, because it's being replaced by Universal credit. People on Income support will be invited to claim Universal credit instead at some point.

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 or below for seven days in a row.

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 your heating bills. The eligible age is linked to the State pension age – see 'State pension' on page 27.

Winter fuel payments are worked out per household. For current amounts go to [alzheimers.org.uk/benefitrates](https://www.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 new 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 32).

Funeral costs

If you are responsible for a funeral, you may be able to claim payment towards reasonable costs if:

- 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

You may qualify for help with your housing costs, including Council tax, if you are on a low income or receiving certain benefits.

Support for mortgage interest (SMI)

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. It will 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 – if you are, you can receive help immediately. The DWP will charge interest on the SMI loan, meaning you will pay back more than you borrowed. Seek advice to compare your options.

Housing benefit, housing costs element and Local housing allowance

Housing benefit helps people to pay for rent. It is assessed and paid for by local authorities. 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.

You can no longer make a new claim for Housing benefit unless you have reached State pension age or are living in supported, sheltered or temporary housing. If you can't apply for Housing benefit you may be able to claim Universal credit instead. If you are already receiving Housing benefit and are living in the same local authority area, then you should be able to complete a change of circumstances form and don't need to make a Universal credit claim.

The housing costs element of Universal credit to help with rent is very similar to Housing benefit.

People renting from a private landlord usually have their Housing benefit limited to what is known as the local housing allowance rate. This rate can be found on your local authority's website or you can look it up at **lha-direct.voa.gov.uk**

Housing benefit and Universal credit are also 'capped' (limited) for working-age tenants under the Benefit cap (see page 5). 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 contribute 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. The application packs for these benefits often also include an application form for Housing benefit. If you are not applying for another benefit you can ask the local authority for an application form.

Housing benefit and Universal credit do not cover Council tax. Help with Council tax has to be claimed separately from the council. For more information see below.

Under-occupancy penalties ('bedroom tax')

Limits on Housing benefit also apply to people of working age living in social housing. There is an 'under-occupancy penalty' (often known as the 'bedroom tax'). 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).

In some cases a room for a carer, or for equipment needed due to someone's disability, can be counted as a requirement for an extra bedroom. An exception can also be made where a couple or children can't share a room due to their disabilities. If you are affected by the 'under-occupancy penalty' you may be able to claim a Discretionary housing payment from your local authority.

Help with Council tax

Council tax is set by local councils 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 Council 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. They would need to be considered by their doctor to have 'severe mental impairment' and be receiving a qualifying benefit. For information on Council tax support and reductions see factsheet 414, **Council tax**.

Help with NHS costs

There are schemes that may help you to reduce your medical costs. You can buy a prescription prepayment certificate (PPC) which allows you to get unlimited prescriptions during a set period for a set price. This is available to anyone who prepays, and is not means-tested. You can buy it online or by phone – see the details for the NHS website on page 34.

NHS full help with health costs

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

- Income support
- income-based Jobseeker's allowance
- income-related Employment and support allowance
- Pension credit guarantee Credit
- 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. You may be entitled to this if you are claiming Working tax credit or Child tax credit, but it depends on your circumstances.

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, although the government is looking at potential changes to this)
- 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.

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

NHS low income scheme

If you aren't eligible for full help with health costs but are on a low income and have savings below a set amount, 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 household 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 care home staff for this.

For more information on help with NHS costs, see the Department of Health and Social Care booklet HC11 'Help with health costs'. You can get this from any of the places mentioned above, 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 discussed 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' on page 32.

State pension

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

The pension age for men and women is gradually rising. It is currently 66 and is set to increase to 67 between 2026 and 2028.

If you have not made enough 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. 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 (delay) your pension and then get a higher weekly pension when you 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 32).

Once you get the letter, you can put in a claim for your State pension online or by phoning the State pension claim line. Claim as soon as you receive the letter or it may not be processed in time.

What is called ‘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. Not everyone will receive the same amount as it depends on their 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 were born before these dates then your State pension will be called ‘the basic State pension’. If you are below State pension age but unable to work, you may be able to protect your right to a State pension by getting National insurance credits. These are automatically given to people receiving certain benefits, such as Employment and support allowance, child benefit or Carer’s allowance. Carers who do not receive these benefits may be able to get a weekly Carer’s credit to build up their State pension entitlement (see ‘Carer’s allowance’ on page 15).

You can check your National insurance record to find out if you have any gaps and if you have been given credits. For more information go to the government website – see ‘Other useful organisations’ on page 32. You might be able to pay voluntary National insurance contributions if you want to increase your State pension amount.

Gender recognition certificates

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 have a Gender recognition certificate, your gender will be legally recognised from the date of your certificate. Your social security benefits including pensions will be paid according to 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 receive 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. For more information go to the government website (see 'Other useful organisations' on page 32).

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 who are entitled to Pension credit don't realise they are eligible, and miss out because they haven't applied. It's best to get a benefits check from a local organisation (such as Age UK or Citizens Advice) because the rules are complicated. See 'Other useful organisations' on page 32 for contact details.

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 to the State pension age (see 'State pension' on page 27). Pension credit is means-tested. It has two parts:

- 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 above the basic retirement pension level, or who have savings or investments. No new claims for Savings credit have been accepted 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 it can receive Pension credit based on the age of the older partner. However, since May 2019 you have to claim Universal credit to get this extra income, unless you were already receiving Pension credit before that date.

Changes in where a person is cared for

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

Benefits in hospital

If either a person with dementia or a carer goes into an NHS hospital for more than a short stay, it may affect the benefits that each of them receives. These may include Personal independence payment, Attendance allowance and premiums included in means-tested benefits. If you receive Carer's allowance this may also be affected if the person with dementia 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). Contact the correct office for each benefit, don't assume the information will be passed on.

Also remember to let them know when you are discharged.

For more information about how benefits are affected if someone goes into hospital, go to the Turn2Us website (see 'Other useful organisations' on page 32).

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.

In the financial assessment to decide how the care will be paid for, certain benefits must not be taken into account and you may continue to receive them. These include the mobility part of DLA or PIP. However, if you are in a nursing home, the mobility part of DLA or PIP are likely to stop.

If you're fully self-funding (paying for your own care), you will still be entitled to some benefits such as AA, DLA (care component) or PIP (daily living part). If you aren't fully self-funding, these benefits usually stop after you have been in care for four weeks.

Carer's allowance will also usually stop four weeks after the person you have been caring for moves into a care home.

If the care home placement is funded by NHS Continuing healthcare (CHC) you are treated as if you are in a hospital and your 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?**

It is important to inform the benefit provider about any changes in who funds your care. For information on benefits for people living in a care home see factsheet 532, **Paying for care and support in England**, W532, **Paying for care and support in Wales** or NI532, **Paying for care and support in Northern Ireland**.

Other useful organisations

Advicelocal

www.advicelocal.uk

Advicelocal helps you find tailored local advice and support organisations in your area.

Age UK

0800 678 1602 (advice line, 8am–7pm every day of the year)

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 232 127 1 (helpline, 9am–5pm Monday, Tuesday, Wednesday, 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)

enquiries@disabilityrightsuk.org

www.disabilityrightsuk.org

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

Disability Service Centre

www.gov.uk/disability-benefits-helpline

The Disability Service Centre 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, checking your National insurance record and information about Gender recognition certificates.

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–5pm Monday–Friday)

Disability Living Allowance (DLA)

If born after 8 April 1948 – 0800 121 4600 (9am–5pm Monday–Friday)

If born on or before 8 April 1948 – 0800 731 0122

(8am–5pm Monday–Friday)

Pension Credit claim line

0800 99 1234 (8am–6pm Monday–Friday)

Pension Service for State pension

For new claims – 0800 731 7898 (8am–6pm Monday–Friday)

For enquiries – 0800 731 0469 (8am–5pm 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 (8am–5pm Monday–Friday)

www.gov.uk/winter-fuel-payment

Turn2us

www.turn2us.org.uk

Turn2us is a national charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services. There is a benefits calculator and grant search tool on their website.

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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: Robert Sherratt, Senior Welfare Rights Officer, Nottingham City Welfare Rights Service and Sara Kelsall and Frank Durnion, Broudie Jackson Canter Solicitors

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

We are Alzheimer's Society. We are a vital source of support and a powerful force for change for everyone affected by dementia. We provide help and hope.

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.

