

Benefits for people living with dementia

EXTRA MONEY
TO HELP YOU

ADVICE

INFORMATION

CARERS
ALLOWANCE

ATTENDANCE
ALLOWANCE

POWER OF
ATTORNEY

Being
Dementia Aware





Being Dementia Aware

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Benefits for people living with dementia

The benefits system can provide financial support for older people living with dementia. This guide will give you an idea of the main benefits you may be entitled to as a person over State Pension age living with dementia, or as a carer.

In April 2019 State Pension age is 65 and 3 months and it is increasing every month during 2019. It will be 66 by October 2020 then 67 by 2028.

Benefits you are entitled to could help with the additional costs of living with dementia such as care or travel costs or provide support if you are a carer.

Benefit rates change from time to time, usually in April of each year. The figures given in this guide apply from **April 2019** to the end of **March 2020**.

For advice about entitlements and a benefits check call the **Age Scotland helpline** on **0800 12 44 222**.

Pension Credit

Pension Credit is a benefit that can give you extra money if you are living on a low income and are State Pension age. It comes in two parts – Guarantee Credit and Savings Credit. You might be eligible for one part or both.

There is no savings limit for Pension Credit, but if you have capital over £10,000 your Pension Credit will be reduced.

Guarantee Credit will top up your income to a minimum level of £167.25 per week if you are single and £255.25 if you are a couple. **From May 15th 2019 a couple will both need to be State Pension age before they can make a new claim for Pension Credit.** You may receive an extra amount of Pension Credit if you are a carer or if you receive Attendance Allowance, the middle or higher rate care component of Disability Living Allowance or a care element of Personal Independence Payment. Pension Credit can provide help with your mortgage interest costs in the form of a loan secured on your home.

Savings Credit is extra money if you have some savings or your income is above £144.38 (single) or £229.67 (couple). You can only claim if you and your partner reached State Pension age before 6 April 2016. Get advice if you think you might be able to claim.

For more information about Pension Credit phone the **Age Scotland helpline** on **0800 12 44 222**.

Making a claim for Pension Credit

To claim Pension Credit contact the **Pension Service** on **0800 99 1234** or visit **www.dwp.gov.uk/thepensionservice**.

If you need help with filling in a form call the **Age Scotland Helpline** on **0800 12 44 222** for a referral to the Department for Work and Pensions home visiting service or for contact details of a local benefits advice agency which can help you.

Attendance Allowance

You may be able to claim Attendance Allowance if dementia has affected your ability to look after yourself and you need extra help. Attendance Allowance is a benefit for people who are State Pension age who have a disability or health condition which means that they need care or supervision. The age when you can claim will gradually increase as State Pension age increases.

You can apply for Attendance Allowance regardless of how much income or savings you have. You must normally have needed care or supervision for 6 months before your award can begin; if you are terminally ill and are not expected to live more than six months you can make a claim straight away.

There are two rates of Attendance Allowance:

1. A lower rate of £58.70 per week if you need help during the day OR during the night
2. A higher rate of £87.65 per week if you need help both day AND night

You do not have to spend the money on care. You can decide to spend it on anything you want.

Explaining the help you need

To qualify for Attendance Allowance you need to show how your health condition affects your ability to look after yourself or to keep yourself safe. If you have more than one health condition or disability, and many older people do (such as dementia, visual impairment and arthritis together), you need to explain the effects of all the conditions.

When you are completing a claim form do not underestimate the help you need. Be realistic and consider the things you cannot do or have trouble with.

Think about a typical day or week in your life and the things you find difficult. It might be useful to keep a diary of the help you need and to speak with someone close to you. Family members, a carer, friends or relatives might help you think of examples and could give you a hand to complete the claim form.

You may need to explain about:

Using the toilet

You might need help finding the toilet in unfamiliar places, someone to assist you to use the toilet safely or to be reminded to check your clothing after using the toilet.

Looking after your appearance

You may need reminders about washing yourself, support to check the water is a safe temperature or help to identify the contents of different bottles in the bathroom.

Dressing or undressing

You might need a hand to find clean clothes, appropriate clothes for the weather or clothes that match. You might need someone to remind you to change your clothes or to give you a hand with fastening things like laces or buttons.

Eating and drinking

Some people living with dementia find it difficult to remember where their food and drink is stored or need help to recognise types of food and drink. You might forget to eat and drink sometimes or need help to cut up food on your plate. If you enjoy cooking you may need support to read recipes, use kitchen equipment or check that food is still in date.

Taking medication

If you take medication you might need reminders about what time to take it and how much to take. For example, sorting out tablets, measuring liquid medication or taking medication with, before or after food for it to work properly. You might find it difficult to recognise your medication or need assistance to read and understand the instructions. For example, how to use eye drops or an inhaler.

Communication

Some people living with dementia have problems with communication. For example, you might find it difficult to understand people you do not know, or others may struggle to understand your speech. You may have trouble finding the right word or repeat words and phrases. Someone might need to help you to answer the phone, read letters or fill out forms.

Keeping safe in your home

Some people living with dementia have difficulties with spatial awareness, such as misjudging distances or the size and shapes of objects.

You may also have other disabilities or illnesses which cause you to need care or supervision. For example, you might find it hard to get up and down stairs safely, need help to avoid objects you cannot see clearly have frequent falls. Describe any falls or stumbles you have had and if you needed medical help afterwards. Explain what having someone with you could do to reduce these risks.

If you have difficulties with your memory or become confused you may need help if you forget where you are, leave the cooker on, or forget to lock doors or close windows when you go out or at night. Again, explain what someone can do to help you.

You might need support to deal with people who come to your door. For example, remembering to check their identity or help with signing for parcels.

Keeping safe out and about

Explain the help you need when you are out and about. For example, if you use buses you may need someone to remind you where to get off. If you have to cross a road you might find it hard to judge when it is safe to do so. When you are shopping you might struggle to find the items you want or to read and understand the labels.

For more information about Attendance Allowance call the **Age Scotland helpline** on **0800 12 44 222**.

Making a claim for Attendance Allowance

To claim Attendance Allowance phone the **Attendance Allowance helpline** on **0800 731 0122** or visit **www.gov.uk/attendance-allowance**.

If you need help with filling in a form phone the **Age Scotland helpline** on **0800 12 44 222** for a referral to the Department for Work and Pensions home visiting service or for contact details of a local benefits advice agency which can help you.

Carer's Allowance

If you care for someone living with dementia who receives Attendance Allowance, Disability Living Allowance care component (at the middle or highest rate) or Personal Independence Payment daily living component (at either rate) you might qualify for Carer's Allowance.

Carer's Allowance is £66.15 per week but 'overlaps' with State Pension. If your State Pension is less than £66.15 you can claim Carer's Allowance to top it up to £66.15.

If your State Pension is higher than £66.15 you will not be paid Carer's Allowance, but you might be entitled to additional amounts of money as part of any income-related benefits you get, such as Pension Credit or Housing Benefit because of 'underlying entitlement' to Carer's Allowance.

Claiming Carer's Allowance can lead to the person you care for receiving less in income-related benefits, such as Pension Credit. You should get advice about this before making a claim.

To qualify for Carer's Allowance, you must spend at least 35 hours a week caring for the person. This might include helping them develop a routine, reminders to take medication or help with washing and dressing.

In Scotland, people who receive Carer's Allowance automatically receive a 6 monthly top-up payment of **Carers Allowance Supplement** from Social Security Scotland. This will be £226.20 in June 2019 and £226.20 in December 2019. Call the Age Scotland helpline for more information.

To claim Carer's Allowance phone the **Carers Allowance Unit** to ask for a claim form on **0800 731 0297** or visit **www.gov.uk/carers-allowance/how-to-claim**

For more information on Carer's Allowance call the **Age Scotland Helpline** on **0800 12 44 222**.

Help with rent and Council Tax

If you have a low income and modest savings, you may be entitled to Housing Benefit for help with your rent and Council Tax Reduction for paying your Council Tax bill.

If you are receiving Pension Credit Guarantee Credit you will be entitled to the full amount of Housing Benefit and Council Tax Reduction unless other people live with you.

You can claim Housing Benefit or Council Tax Reduction from your local council.

You may also qualify for help with your Council Tax bill which is not means tested – See the Age Scotland **Council Tax** guide for more information.

If you would like more information on benefits, including benefits for people of working age call the Age Scotland Helpline or see Age Scotland's **Benefits Maze** guide.

Managing a claim

Changes in circumstances

If your circumstances change, for example you need to go into hospital you should tell the authority that is responsible for paying your benefit. If you do not it might result in an overpayment or underpayment.

Formal help to manage your claim

There may come a time when you do not have the ability to manage a benefit claim on your own. You could arrange for someone to be your Power of Attorney or appointee.

There may come a time when you do not have the ability to deal with financial matters or manage a benefit claim on your own.

There are two ways to manage this - arranging a Power of Attorney or someone becoming an appointee for you.

Power of Attorney

You should arrange a Power of Attorney whilst you have the mental capacity to do so. A Power of Attorney is a legal document which lets you give someone else the authority to support you to make decisions, and to make decisions on your behalf if you lose the ability to do so. Family members, friends, carers and relatives do not have the right to make or manage benefit claims on your behalf.

See Age Scotland's publication **A Guide to Power of Attorney in Scotland** for more information or visit the web page for **The Office of the Public Guardian (Scotland):**
www.publicguardian-scotland.gov.uk

Appointees

If you do lose the capacity to claim benefits and you do not have a Power of Attorney in place, a family member, friend, carer or relative could become an appointee for you and become responsible for making and managing benefits claims on your behalf. A person who wants to be your appointee must apply to the Department for Work and Pensions. For more information phone the **Age Scotland Helpline** on **0800 12 44 222**.

Council assessment for care and support at home

The help with care which is available from your local council is separate from the help which is available from the benefits system.

At some point most people living with dementia will need support to live comfortably and safely in their own home and community. As time goes on you will probably need more help with things like washing and dressing, taking medication, moving around the home and keeping yourself safe.

If you think you need support contact your council's social work department for an assessment of your care needs. A social worker, occupational therapist or health professional will visit and talk with you about what you think you need help with. If you have a carer they are entitled to an assessment of the support they need too.

The help you are offered might include getting support from carers, home adaptations, equipment or being involved in social activities and groups.

From April 2019 if the help you need is classed as personal care this should be free.

Your council is likely to have a waiting list for an assessment. If you need help because you are at risk of harm, make sure the social work department knows that you need urgent help.

If you need information and advice phone the **Age Scotland helpline** on **0800 12 44 222**.

For more information see Age Scotland's guide **Care and support at home: assessment and funding**.

Useful contacts

Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state, the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **www.agescotland.org.uk**

Alzheimer Scotland

Alzheimer Scotland campaigns for the rights of people with dementia and their families and provides an extensive range of support services.

Freephone 24 Hour Dementia Helpline: **0808 808 3000**

www.alzscot.org

Citizens Advice Bureaux

Citizens Advice Bureaux are members of Citizens Advice Scotland and provide local information and advice services throughout Scotland.

Tel: **0808 800 9060** for details of your local service

For online information see **www.citizensadvice.org.uk/scotland/**

Social Security Scotland

Social Security Scotland will be delivering the benefits which have been devolved to Scotland including Carers Allowance Supplement.

Their website is **www.socialsecurity.gov.scot** and you can call them about Carers Allowance Supplement on **0800 182 2222**



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