

April 2021

Benefits for people living with dementia

EXTRA MONEY
TO HELP YOU

ADVICE

INFORMATION

CARERS
ALLOWANCE

ATTENDANCE
ALLOWANCE

POWER OF
ATTORNEY

PENSION
CREDIT

Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



Tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

For information, advice and friendship



Call us free on: 0800 12 44 222
(Monday – Friday, 9am - 5pm)



Visit agescotland.org.uk
to find out more.

This information guide has been prepared by Age Scotland and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional advice.

Neither Age Scotland nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

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Benefits for people living with dementia

The benefits system can provide financial support for 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. State Pension age was 66 in October 2020 and is increasing to 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 2021** to the end of **March 2022**.

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 you and your partner are both 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 £177.10 per week if you are single and £270.30 if you are a couple. You may receive an extra amount of Pension Credit if you receive Attendance Allowance, the middle or higher rate care component of Disability Living Allowance or a care element of Personal Independence Payment. You may also receive an extra amount if the benefits system recognises you as a carer. Pension Credit can provide access to help with your mortgage interest in the form of a loan secured on your home.

Savings Credit is extra money if you have some savings. You can only claim if you are 65 or over and 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 Attendance Allowance will change 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 £60 per week if you need help during the day OR during the night
2. a higher rate of £89.60 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.

We have given examples below of types of help some people with dementia might need. Everyone's experience is different so these examples may not apply to you. For each section of the form you need to explain how having someone to help you or to keep an eye on you would make a difference. You may need to explain about:

Using the toilet: finding the toilet in unfamiliar places, help to use the toilet safely or to check your clothing after using the toilet.

Looking after your appearance: reminders about washing yourself, support to check water temperature or help to identify the contents of different bottles in the bathroom.

Dressing or undressing: help to find clean clothes, the right clothes for the weather or clothes that match. Reminders to change your clothes or a hand with fastening things like laces or buttons.

Eating and drinking: remembering where food and drink is stored, help to recognise types of food and drink, reminders to eat and drink, or 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: reminders about what time to take it, how much to have and whether to take medication with, before or after food. Different pills may look similar or you could need help to read and understand instructions.

Communication: 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: dementia may make it harder for you to judge distances and the size and shape of objects. Other disabilities such as sight loss may make it more difficult to avoid falls and use stairs safely. Describe any falls or stumbles you have had and if you needed medical help afterwards.

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.

You might need support to deal with people who come to your door if you are not expecting them - you should always check someone's identity if you don't know who they are.

Keeping safe out and about: what help do you need when you are out and about? Reminders about bus routes and bus stops? Where it's best to cross the road? What you need to sort out at the bank and post office? Figuring out labels on food?

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 (only available for emergencies during coronavirus restrictions) or for contact details of a local advice agency which can help you.

Within the next few years Attendance Allowance will be replaced by a new payment from Social Security Scotland for people making a claim for the first time. Call the **Age Scotland helpline** for more information on **0800 12 44 222**.

Carer's Allowance

If you care for someone living with dementia who receives Attendance Allowance, Disability Living Allowance care component (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 £67.60 per week but 'overlaps' with State Pension. If your State Pension is less than £67.60 you can claim Carer's Allowance to top it up to £67.60.

If your State Pension is higher than £67.60 you will not be paid Carer's Allowance, but extra money might be added to 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 wash and dress, develop a routine, or reminders to take medication.

In Scotland, most people who receive Carer's Allowance also receive an automatic 6 monthly top-up payment from the Scottish Government. This payment is called Carer's Allowance Supplement. You can find out more about Carer's Allowance Supplement from **Social Security Scotland**, call **0800 182 2222**.

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**.

Carers Allowance will be replaced by a new benefit for carers in Scotland over the next few years.

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. You claim these benefits from your local council.

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 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.

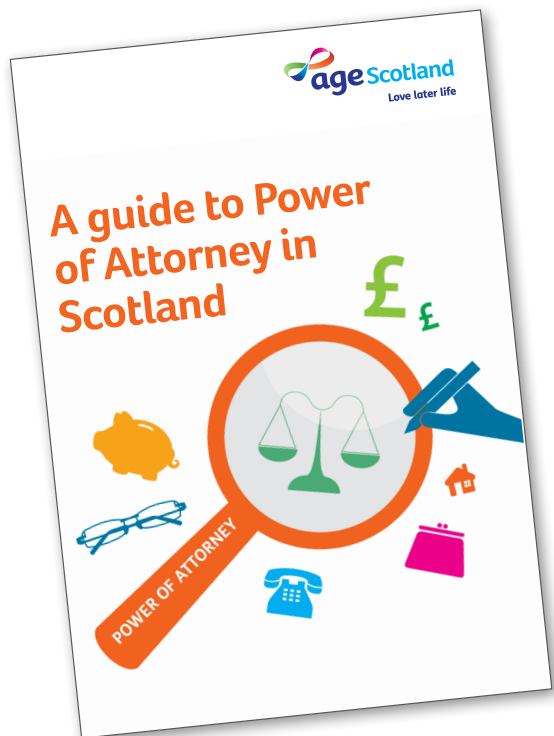
Managing a claim

Changes in circumstances

If your circumstances change, such as moving house or going into hospital, 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

If you can no longer manage your benefit claim yourself, someone else can help you if you have granted them Power of Attorney or if they become your appointee.



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 can no longer manage to claim benefits yourself 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 safely at home. 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 a separate 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.

If the help you need is classed as personal care or nursing 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 guides **Care and support at home: assessment and funding** and **Care and support at home: practical help**.

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

You can call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice or for details of your local bureau or see their website **www.citizensadvice.org.uk/scotland/about-us/get-advice-s/**

Social Security Scotland

You can find information about Social Security Scotland on their website **www.socialsecurity.gov.scot** or you can call their helpline **0800 182 2222**.

How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting age.scot/roundup



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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[@age_scotland](https://www.instagram.com/age_scotland)



[/AgeScotland](https://www.linkedin.com/company/AgeScotland)

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Contact us:

Head office

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Visit our website

www.agescotland.org.uk

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