

Financial Support for Unpaid Carers

Being an unpaid carer can pose new challenges in many areas of your life – and your finances are no exception.

If you've recently found yourself caring for a loved one with dementia (or any other condition), then it makes sense to explore the financial support available to you. Similarly, if you've been an unpaid carer for a while but haven't been made aware of your options, then it's wise to find out now!

Throughout this article, we'll be explaining **Attendance Allowance** and **Carer's Allowance**, as well as some associated benefits, such as **Housing Benefit** and **Council Tax Reduction**.

Attendance Allowance

Attendance Allowance is a benefit available to financially support people with long-term illnesses or disabilities.

Who Is Entitled to Attendance Allowance?

This benefit is only available to people above State Pension age (currently 66 years old) who require care due to their disability. The money is paid directly to the person requiring care but the application can be made by a carer or loved one.

How Much Are Payments?

There are two rates of the allowance, determined by the level of care the person requires.

For those who need care and supervision **either in the day or at night**, the lower rate is paid at £68.10 a week.

For those who need care and supervision **throughout the day and night**, the higher rate is paid at £101.75 a week. This rate is also paid to claimants who have been advised by a medical professional that they're likely in the last year of their life.

There are no restrictions on what you can spend this money on.

How to Claim Attendance Allowance

In England, Scotland and Wales:

To apply for Attendance Allowance, you need to fill out a form and send it to the Department for Work and Pensions (DWP) by post.

You can download this form on our online version of this article.

Visit: www.dementiaconcern.co.uk/financial-support-for-unpaid-carers

You can either fill out the form using a desktop or laptop computer before printing it, or you can download it, print it out and fill it in by hand.

Once you've completed the form, send it to the following address:

Freepost DWP Attendance Allowance

There is no postcode and you do not need to put a stamp on the envelope.

If you're unable to print the form yourself, contact the DWP helpline on 0800 169 0154. They will send you a printed copy of the form.

In Northern Ireland:

Claimants in Northern Ireland can access the application form on our online version of this article.

Visit: www.dementiaconcern.co.uk/financial-support-for-unpaid-carers

Once you've printed and completed the form, send it to the following address:

Attendance Allowance
Disability and Carers Service
Mail Opening Unit
PO Box 42
Limavady
BT49 4AN

Alternatively, you can hand deliver it to your local Jobs and Benefits Office.

If you need assistance making a claim for Attendance Allowance in Northern Ireland, contact the helpline on 0800 587 0912.

Help Applying for Attendance Allowance

If you're applying for Attendance Allowance on behalf of someone with dementia, then you can contact our team at Dementia Concern for help and advice.

You can reach us Monday to Friday from 09:00 to 17:00 on **020 8568 4448**.

The Decision on Your Claim

Once you've sent your form by post, you should receive a decision on your application within three weeks. This might be by text message or by post.

If your claim is successful, your payments will typically be back-dated to the date of your application. Moving forward, payments will be made weekly.

If your application for Attendance Allowance is refused, you'll receive an explanation as to the reason. If you disagree with the decision, you can ask for a reconsideration, as long as you do so within one month. If this still results in an unsuccessful claim, then you can appeal to a tribunal.

Is Attendance Allowance Means Tested?

Attendance Allowance is not means tested, so your savings, income or any other benefits received will not affect your application.

Attendance Allowance and Claiming Additional Benefits

A successful application for Attendance Allowance can help increase eligibility for other benefits and allowances, such as Council Tax Reduction and Carer's Allowance.

Being in receipt of Attendance Allowance can also increase the amount you're entitled to for Housing Benefit.

When it comes to Housing Benefit, people over State Pension age are typically eligible if they:

- Are living in rented accommodation
- Have a low income
- Have less than £16,000 in savings

So, if these apply to you and you haven't yet explored Housing Benefit, then it's worth making a claim.

Additionally, it's possible to apply for a council tax discount if you or someone in your household has dementia:

- If you have dementia and live alone, you could be entitled to a 100% discount.
- If you live in a household with only one other adult and one of you has a diagnosis of dementia, you should be entitled to a 25% discount.

In some cases, but not all, you might be eligible for a refund on council tax you've previously paid.

How to Claim Carer's Allowance

If you provide unpaid care to someone for more than 35 hours a week, you could be entitled to Carer's Allowance, which is £76.75 a week.

The person you care for doesn't have to be a member of your household or a relative.

If the person you care for has another carer who is already claiming Carer's Allowance, then you can't claim. Additionally, if you care for multiple people, you can only claim for one of these people.

To be eligible to claim Carer's Allowance, the person you care for must be in receipt of one of the following benefits:

- Personal Independence Payment (daily living component)
- Disability Living Allowance (at the middle or highest care rate)
- Attendance Allowance
- Constant Attendance Allowance (at or above the normal maximum rate with an Industrial Injuries Disablement Benefit)
- Constant Attendance Allowance (at the basic full-day rate with a War Disablement Pension)
- Armed Forces Independence Payment
- Child Disability Payment (the middle or highest care rate)
- Adult Disability Payment (daily living component at the standard or enhanced rate)

A person with dementia is highly likely to be eligible for one or more of the benefits on this list, especially Personal Independence Payment, Disability Living Allowance and Attendance Allowance.

Additionally, you as the carer must meet all of the following conditions:

- Aged 16 or over
- Care for the person for more than 35 hours a week
- Have lived in England, Scotland or Wales for at least two of the last three years
- Normally live in England, Scotland or Wales
- Not in full-time education
- Not studying for more than 21 hours a week
- Not subject to immigration control
- Not earning more than £139 a week (after tax and certain expenses)

Financial Support for Young Carers

Anyone can find themselves in the position of caring for a loved one, including young family members.

Since anyone over the age of 16 can be eligible for Carer's Allowance, it's a good idea to explore this option where applicable.

For full information on the financial support available, requesting a carer's assessment is the best place to start.

Dementia Concern

Remember, at Dementia Concern we're here to provide practical support and advice. If you're confused about what you're entitled to as an unpaid carer, feel free to give us a call on **020 8568 4448**.

This information was accurate and up-to-date as of 04/01/2024.