



**Independent  
Age**



# Paying for care at home in England and Wales



## Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

# About this guide

Social care includes any personal care or help you may need, such as support for disabilities or medical conditions.

Social care isn't usually free. To decide how much you might have to contribute towards the cost of your support services at home, the council will assess your income and savings. This is known as a financial assessment.

You can't get financial help from the council without first having a care needs assessment. This looks at what care and support you need, and whether you qualify for help from the council to meet these needs.

This guide explains both types of council assessment and how they could help you. It also covers things to consider if you'll be paying for some or all of your care at home yourself.

If you're considering a move to a care home, read our guide **Paying care home fees in England and Wales** instead.



In this guide, you'll find references to our other free publications. You can order them by calling **0800 319 6789**, or by visiting **[independentage.org/publications](https://independentage.org/publications)**.



## 1. Getting a care needs assessment

Getting help from the council doesn't just mean financial help. Council assessments can help you to work out what your needs are and the best way to meet them.

# 1. Getting a care needs assessment

A care needs assessment is the best place to start if you think you need some extra help to look after yourself. Call the adult social services department of your local council to arrange an assessment. You can find their number online at **[gov.uk/apply-needs-assessment-social-services](https://www.gov.uk/apply-needs-assessment-social-services)**. The staff at your local library can help if you need support searching online.

The council must carry out an assessment if you appear to need care and support, regardless of your finances or whether you might qualify for their help. They must not charge you for the assessment.

An assessment might sound intimidating, but it's your chance to explain the difficulties you're having. You and the assessor will look at what your needs are so you can start thinking about what types of support might help best. They may suggest something you hadn't thought of. If you have a carer, they can have a carer's assessment to look at their needs at the same time.

You will be involved throughout, and your views and wishes must be taken into account as well as your needs. You can have someone with you at the assessment if you want to, such as a close friend or relative, or an independent advocate.

For more information, see our factsheet **Helping you get your voice heard: Independent advocacy**.



Our guide **Getting help at home** gives details of the types of services, equipment and adaptations that might help you at home. These may be discussed at your assessment.

For more information about how the assessment works, read our factsheet **First steps in getting help with your care needs in England and Wales**.

“ The assessment made me realise I did need help. Initially I just felt my family were fussing.

# 1. Getting a care needs assessment

## After the assessment

The assessor will work out whether your needs meet the national threshold for help. There are slightly different qualifying criteria in England and Wales.

If your needs do meet the threshold, the council must work with you to plan the support you need. They may give you information and advice about local services if you want to arrange your own care, or they can arrange the care you need. You'll have a separate financial assessment to work out what the council should pay towards your care, and what your contribution should be (**chapter 2**).

In England, the council must tell you what your personal budget is. This is the amount of money that the council has calculated is needed to meet your care needs – as worked out from your care needs assessment. Your personal budget is made up of the council's contribution towards your care costs, and any contribution you need to make. This can be useful to know if you end up arranging your own care privately, because you'll have an idea of the costs involved.



For more information about the national thresholds for getting council support and planning your support when the council is involved, see our factsheet **First steps in getting help with your care needs in England and Wales**.



### Good to know

If you have a very high level of health and care needs, you might qualify for NHS Continuing Healthcare. The council should identify whether you should have an assessment for this.

If you have an assessment and you qualify for NHS Continuing Healthcare, the NHS will arrange and pay for all the care you're assessed as needing – you won't need to have a financial assessment through the council. See our factsheet **Continuing Healthcare: Should the NHS be paying for your care?** for more information.

# 1. Getting a care needs assessment

## If you don't qualify for help from the council

If your needs do not meet the threshold, you can still ask the council for information about how to make your own care arrangements. **Chapter 5** has details of things to consider if you're funding your own care at home.

“ I'm not as mobile as I was, but I can't get help from the council yet. I do get Attendance Allowance, so I'll use that to get some help at home.



## 2. The financial assessment

If you qualify for council support, you'll usually have a financial assessment (or means test) to work out what you should pay towards your care at home.

## 2. The financial assessment

The financial assessment checks whether the council should be paying for any of your care. It looks at:

- your income – for example, pensions and most benefits (such as Attendance Allowance)
- your capital – for example, savings and investments.

Only your income and capital is looked at, not your partner's, if you have one. If you and a partner have joint income or savings, the council will assume you each have an equal share of these, unless there's evidence that you own an unequal share. In Wales, the council can assess your finances as a couple, but only if this works out better for you financially.



You should be able to find your council's charging policy on their website. You can also ask them for a copy.

The council must give you a written record of your financial assessment. This should explain what you will be charged, how this was calculated, how often you will be charged and if this charge is likely to change in the future. If there is anything in it that you don't understand, ask the council to explain it to you.

## How your contribution is worked out in England

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**If you have more than £23,250 in capital (not including the value of your home) or a weekly income greater than the cost of your care at home.**

You may have to pay for all your care yourself, depending on your circumstances (see **chapter 5**).

**If you have between £14,250 and £23,250 in capital.**

Most capital between these amounts will be calculated as providing you with what's called a tariff income of £1 a week for every £250 (or part of £250) of your savings. You may also have to contribute from your income.

**If you have less than £14,250 in capital.**

You won't have to use this towards your care costs, but you'll still have to contribute from your income.

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## 2. The financial assessment

### An example

Tim has £16,000 in capital, which is £1,750 over the lower limit. This is seven times £250, so Tim is assessed as having £7 a week in tariff income. He has been assessed as being able to contribute £30 a week from his actual weekly income. So, in total, Tim will pay £37 a week towards his care.

The council must leave you with a guaranteed amount of weekly income, to cover daily living costs such as food and bills. The amount of income you're guaranteed will depend on your circumstances. As an example, if you're single and have reached Pension Credit qualifying age, your minimum income guarantee (MIG) would be £228.70 a week (2024/25 rate).

The MIG is set by the government, but your council can choose to increase this. If you have high costs and you are struggling to cover them with the amount of income you are left with, you could ask the council to increase the MIG figure applied in your case. If they refuse, you could challenge this by making a complaint. Contact our Helpline for advice (**0800 319 6789, [helpline@independentage](mailto:helpline@independentage)**).



You can find out your qualifying age for Pension Credit at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age). Read our guide **Pension Credit** for more information about claiming this benefit.

You may be guaranteed more income if you're a carer or if you receive a disability premium with a benefit, for example. There are some situations when the council may give you a lower guaranteed amount – for example, if they are paying for meals on wheels or a shopping service for you.

You must also be left with enough money to cover housing costs such as rent and Council Tax, and for any costs you have to cover as a result of a disability (**page 15**).

“ If you're getting care in your own home, the value of your home isn't included in the financial assessment, so you won't have to sell it to fund your care.

**Michelle, Independent Age adviser**

## 2. The financial assessment

### How your contribution is worked out in Wales

You may have to pay up to a maximum of £100 a week towards your care at home if you have:

- more than £24,000 in capital (not including the value of your home)
- a weekly income greater than the cost of your care at home.

The £100 limit just covers care costs and does not include services with a flat-rate charge, such as meals on wheels.

The council must ignore a certain amount of your weekly income when looking at your finances. This amount is set by the Welsh Government and is different depending on your age and circumstances. As an example, if you've reached Pension Credit qualifying age, £316.10 a week (2024/25 rate) of income would be ignored in the financial assessment. The council could decide to increase the amount of income they ignore if you need to spend a lot of money on costs related to a disability, for example.

## Before the financial assessment

You should tell the council about any reasonable extra costs that you have to cover because of a disability. Examples of disability-related costs could include:

- equipment such as a personal alarm
- specialist clothing or footwear
- extra heating or water costs
- costs related to household chores that the council wouldn't usually pay for, such as employing a cleaner or someone to help with your shopping.



It's a good idea to make a list of any disability-related costs you have before your assessment, to make sure you remember everything.

## 2. The financial assessment

### Reducing your assets before you need care

You might be tempted to give money to friends or family, or to buy expensive personal items so that your income or capital drops and the council has to pay more towards your care. However, this can have serious consequences for you and anyone you've given your assets to.

When the council carries out the financial assessment, they can look at assets you previously owned as well as what you own now. They will consider whether you have given away money or other assets deliberately, to avoid paying for your care. See our factsheet **Can I protect my assets if I need care?** for more information.

## Challenging a financial assessment

If you disagree with the outcome of your financial assessment, you might be able to challenge it. You may think the council should allow you more income to cover disability-related costs, for example.

You could start by raising the matter informally with your council, or you could make a formal complaint using their complaints procedure.

The financial assessment is complex, so it's a good idea to get advice. Contact Independent Age (**0800 319 6789**, [helpline@independentage.org](mailto:helpline@independentage.org)) or read our factsheet **Complaints about social care services**.

“ We managed to get the council to reduce their charges. They agreed to treat the riser recliner chair we recently bought, and the maintenance costs of our stairlift, as disability-related expenses.



### 3. Services you may not have to pay for

The council can charge you for most of the care and support they provide, but certain things may be free.

## Short-term help

If you need short-term care to maintain or regain your independence after an illness or a hospital stay, this must be provided free of charge for up to six weeks. The hospital or your local council will assess you to work out whether you should get this. If you need longer-term support, you'll have a financial assessment and may have to pay towards the services you're receiving.

For more information, visit [independentage.org/get-advice/health-and-care/staying-in-hospital](https://independentage.org/get-advice/health-and-care/staying-in-hospital) or call our Helpline on **0800 319 6789**.



### Good to know

If you have been kept in hospital under certain sections of the Mental Health Act, you'll get free help when you leave the hospital – this is often referred to as section 117 aftercare services.

## 3. Services you may not have to pay for

### Equipment and adaptations

In England, if you're assessed as needing adaptations that cost £1,000 or less each (such as grab rails or a ramp) or equipment (such as a mobile hoist), these must be provided free of charge.

In Wales, you may be asked to pay a 'reasonable' amount towards them, depending on your finances. However, the council may consider some equipment as disability-related costs in the financial assessment. This means the cost of it would be taken into account when the council works out what you can afford to pay towards your care.



For more information about types of equipment and their costs, read our factsheet **Choosing disability equipment**.



Remember that if you have a high level of physical or mental health needs and you qualify for NHS Continuing Healthcare, the NHS pays for all your care. The criteria for this is complicated. Read our factsheet **Continuing Healthcare: Should the NHS be paying for your care?** or call our Helpline on **0800 319 6789** for advice.





## 4. If the council is paying towards your home care

There are options for how you receive the council's funding for your care services.

If the council will be paying for some of or all your care at home, you can choose how you want to receive this contribution. You can:

- get direct payments to a bank account to arrange your care services yourself
- ask the council (or an independent third-party organisation) to arrange services for you
- use a combination of these options.

Direct payments can give you more flexibility about the times you receive services, or more control over choosing a care worker. Your council should help with things like recruiting and managing staff, if you decide to employ a care worker yourself.



Direct payments can only be used to meet the needs identified in your care needs assessment. See our factsheet **Direct payments** for more information.

If the council is arranging all your services for you, they can invoice you for any contribution you need to make towards the costs.

## 4. If the council is paying towards your home care

### If you're struggling to pay your contribution

If you need to pay towards your care, your council must regularly reassess if you're able to pay your care charges – usually once a year. If you're having problems paying before this, ask the council to reassess your finances straightaway.

If you don't pay the charges, social services can recover the money as a debt. The council must act reasonably and consider all options when recovering debt, depending on the circumstances.



Make sure you're getting all the benefits you're entitled to – contact us on **0800 319 6789** to arrange a free benefits check. If you're struggling to pay your care charges, we can also support you to challenge the council's decision.

### If your circumstances change

If the council is paying towards your home care services and your capital or income increases – for example, because you inherit some money or start receiving a new benefit – you should ask for a new financial assessment. If you don't, you could end up owing the council money.



## 5. If you need to pay for your care yourself

Make sure you're getting everything you're entitled to and thinking about what you can afford in the long term.

## 5. If you need to pay for your care yourself

### How much does care at home cost?

The cost of home care varies a lot, depending on:

- where you live
- how much care you need and at what time of day
- whether you employ care workers through an agency or directly.

You could expect to pay at least £20 an hour, but full-time care, for example, could cost a lot more than this.

It's worth asking the council what they would pay for the type of care that you need. This is useful to know if you need the council to step in later if your financial situation changes. If your care costs a lot more than the price they usually pay, they're unlikely to cover all the costs.

**“ Although I am self-funding, I could have asked the council to arrange my home care for me as they said my needs were high enough. But, they were charging a fee which would have put the cost up.**

## Planning ahead

If you need regular care, the costs can add up quickly. There are financial products that may be available to you to help pay for your care, but their quality varies. You may want to consider getting independent financial advice to help you plan ahead. You can find an adviser through the Society of Later Life Advisers (**0333 202 0454**, [societyoflaterlifeadvisers.co.uk](http://societyoflaterlifeadvisers.co.uk)) or Unbiased (**0800 023 6868**, [unbiased.co.uk](http://unbiased.co.uk)).

It's also a good idea to check that you're receiving all the benefits you're entitled to. For example, if you have care needs because of a long-term condition or disability, you might qualify for a disability benefit such as Attendance Allowance. Contact our Helpline (**0800 319 6789**, [helpline@independentage.org](mailto:helpline@independentage.org)) to arrange a free benefits check, or use our online benefits calculator ([independentage.org/benefits-calculator](http://independentage.org/benefits-calculator)).



### Good to know

You can ask for a quote from a home care agency before making a decision.

## 5. If you need to pay for your care yourself

### Arranging your home care

If you're self-funding and your needs assessment shows you have needs that meet the threshold for support, you can ask the council to arrange services for you. If you ask them to, they must help. The council can charge for this, but they may be able to get a cheaper rate with the care provider than you can yourself.



If the council arranges home care through a provider on your behalf, make sure you get a copy of the contract.

Alternatively, you can find a care worker yourself, either directly or through an agency. If you employ a care worker directly, you'll have more control over who cares for you and what they do, but you'll also have certain legal responsibilities as an employer.

For more information, visit [gov.uk/employing-staff](https://www.gov.uk/employing-staff) or ask your local council about organisations that can support you with this.

## Home care agencies

Many people find it simpler to use an agency, although it may cost more. You can find one through:

- your council – call them to ask for a list or check their website. They must provide you with information and advice
- the Care Quality Commission (CQC) in England (**0300 616161**, **cqc.org.uk**) or Care Inspectorate Wales (**0300 7900 126**, **careinspectorate.wales**). Both organisations inspect and rate care services, including home care agencies
- the Homecare Association (**0208 6618 188**, **homecareassociation.org.uk**).

“ I did a lot of research and asked around before employing anyone.

## 5. If you need to pay for your care yourself

You'll need to arrange a contract with the agency. Check it carefully – it should include information about how much you need to pay, what payments are for and when they need to be made. It should also cover notice periods and the procedure to follow to make a complaint. Make sure that you understand it and are happy with it before signing.

If in doubt, get advice from the Citizens Advice consumer helpline (**0808 223 1133**, **[citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue](https://citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue)**).



For more information, see our factsheet **Arranging home care.**

## If your circumstances change

If you're funding your own care, your capital may at some point fall below the threshold for financial support from the council (£23,250 in England or £24,000 in Wales). Contact the council around three months before your capital is likely to drop below the threshold to ask for reassessments of your finances and care needs. This is because the assessments can take a while to arrange.



### Good to know

The council can only provide financial help from the date you contact them for help, so they will not reimburse you if you've already had to spend your savings down to below the threshold. It's up to you to let the council know that you need help.



## Chloe's story

My mum has dementia and needs reminding to do things now. She has carers to make sure she's up and dressed, that she's had her breakfast and that she's taken her tablets.

Mum receives Attendance Allowance, so we use that to pay for her care. She doesn't qualify for financial help from the council. Once Mum starts needing help more than three times a week, the Attendance Allowance won't be enough to fund her care – so it's likely we'll have to enact power of attorney to control her finances and pay for her care on her behalf.

The carers that come in are brilliant. A neighbour had used this same company and I had seen how reliable and well managed they were. Those are the things you really need to look out for: happy, caring staff with a low turnover whose managers look after them.

**Mum receives Attendance Allowance, so we use that to pay for her care.**

# Checklist

Steps to take to get help to pay for care at home.

Arrange a care needs assessment from your local council – see **chapter 1**.

Have a benefits check – call our Helpline on **0800 319 6789**.

If you qualify for council support, consider whether you want to arrange your own services or for the council to arrange them for you. You can ask for this even if the council won't be paying anything towards your care.

Consider if you want direct payments if the council needs to pay towards your care – see **chapter 4**.

Think about whether you want to use a home care agency, or employ someone directly – see **chapter 5**.

Prepare for your financial assessment. Make sure you have the information about your income and savings that the council asks for. Also write down any extra costs you have because of a disability – see **chapter 2**.

Consider getting financial advice if you're going to be paying for some of your care services yourself – see **chapter 5**.

## About Independent Age

No one should face financial hardship in later life.

Independent Age is the national charity focused on improving the lives of older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to arrange to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.



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