



**Independent
Age**



Paying for care at home in Scotland



Thank you

We would like to thank everyone who shared their experiences for this guide and those who reviewed it. Special thanks go to Scottish Care for their expert knowledge.

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The sources used to create this publication are available on request.

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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

When thinking about your care needs, it's best to plan ahead and avoid snap decisions.

This guide explains council assessments and how they could help you. When you need care at home, it's important to consider your options carefully and review them regularly. Whether or not you will be contributing to the cost of your care, you should make sure you're getting all the benefits and support you're entitled to.



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**.



1. Planning your care

Home care can include help with your personal care needs, or nursing care if you need it.

1. Planning your care

Home care is flexible – you may benefit from:

- regular visits from a care worker
- short-term care, so a family carer can take a break
- 24-hour care from a live-in carer
- temporary care to help you recover after leaving hospital
- emergency care.

Home care may allow you to stay independent in your own home.

How much does care at home cost?

If your local council has assessed that you need personal or nursing care at home, you will not need to pay for this care. You qualify for Free Personal and Nursing Care at home regardless of your income or capital, which includes your savings, investments and any property you own.

If you do not qualify for free Personal Care or free Nursing Care at home, the costs will vary depending on your needs. You can currently expect to pay at least £29.35 an hour for your care at home.

Personal care

Personal care services may include help with:

- bathing and continence
- eating and drinking, and food preparation
- getting around indoors
- changing bandages and dressings, putting on creams and other simple medical treatments.

Personal care does not include help with:

- household chores like shopping
- services outside the home.



Good to know

If you have a carer, they must not be charged for any services you receive.

1. Planning your care

Nursing care

Nursing care is care that requires the skills of a qualified nurse. This can include care like managing sores and giving injections.



If you just need a bit of help with household chores rather than personal care, take a look at our guide **Getting help at home**. This has information about services, equipment and adaptations to help you stay independent in your own home.





2. Getting a care needs assessment

This is the best place to start if you think you need some extra help to look after yourself.

2. Getting a care needs assessment

Call the adult social services department of your local council to arrange a care needs assessment, which is also known as a community care assessment. You can find your local council online at mygov.scot/find-your-local-council. You can also request an assessment through your GP.

Anyone who wants an assessment can ask for one. The council should carry out an assessment if you appear to need care and support, regardless of your finances or whether you might qualify for help. They must not charge you for the assessment.



If you need help urgently, you should tell the council this when you ask for a care needs assessment.

The council may provide immediate help and carry out an assessment later if you need urgent care.

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

An assessment might sound intimidating, but it's your opportunity to explain how you're managing and what difficulties you're having.

The council can then work out what your care needs are and help you decide what to do next. If you have a carer, they can get a carer's assessment to look at their needs at the same time.

At the assessment, you and the assessor will look at what your needs are so you can start thinking about what types of support might help best. For example, the assessment might find you need help with washing and dressing, preparing or eating food, or using your home safely. It's important to be honest about any tasks you find difficult.

You should be involved throughout, and your views and wishes should 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 advocate.



For more information about how the assessment works, read our factsheets **First steps in getting help with your care needs** and **Helping you get your voice heard: Independent advocacy**.

2. Getting a care needs assessment

“ The assessment really brought home the extent of his care needs. It’s not always obvious when you’re close to someone – you don’t notice the gradual deterioration.

If you qualify for council support, the assessor will create a care plan for you. You should receive a copy. This plan will lay out information about the care you’ll receive, including:

- what kind of help you need
- who will provide that help
- when you will receive help.

The plan will also include any adaptations or equipment that you may need, in addition to services.

Your local council may arrange that care, or they may give you money to arrange care yourself. This is called self-directed support. See **chapter 3** for more information.

If you are assessed as needing services that have a charge, you should have a financial assessment to work out how much you need to pay toward these costs. See **chapter 3** for more information.



Good to know

For information about charges in your local area, contact your Health and Social Care Partnership ([hscscotland.scot/hscps](https://www.hscscotland.scot/hscps)).

If you are not happy with your assessment, contact the social work department of your local council to find out what their complaints procedure is.

If you do not qualify for council support, you will need to cover the cost of your care yourself – see **chapter 4**.



3. If you qualify for council support

After you've had your care needs assessment, the council may decide that you need services that have a charge.

Any services that fall under personal or nursing care are provided free of charge in Scotland. However, you may be charged for support you'll receive in addition to Free Personal and Nursing Care. This could include help with laundry or shopping, or help to go to a lunch club.

You will be given a financial assessment (or means test) for this type of support. The council will look at your income and capital to check how much you should be paying, but they will ignore:

- your housing costs – Council Tax, mortgage or rent, water, electricity or gas bills
- any Disability Related Expenditure – this means regular costs related to a disability such as the cost of specialist equipment
- your Minimum Income Guarantee (MIG) – the amount the government thinks you need to keep for your daily living, which should not be spent on home care.



Your MIG depends on your age and other circumstances. The amounts also change from year to year. Contact your local council to get an estimate.

3. If you qualify for council support



Good to know

Your MIG is set by the Scottish 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. Call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

Your council may disregard the first £10,000 of your savings if you are over State Pension age. If you are below State Pension age, the first £6,000 of your savings may be disregarded. Your council may have a different charging policy – contact them to check.



You can refuse a financial assessment, but this means that you will have to pay the full cost of any services that are arranged for you, aside from your free Personal Care or free Nursing Care.

Deprivation of assets

You might be tempted to give away your assets (such as money or property) 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. This is known as deprivation of assets.

There's no limit to how far back the council can look when considering this (unlike Inheritance Tax rules, there isn't a seven-year cap), but they will need to consider your reasons and whether you knew you'd need care when you deprived yourself of assets.

“ People try and hide money thinking they're doing it legally, but they're not. We looked into that.

3. If you qualify for council support

If the council decide you have deprived yourself of assets with the intention of avoiding paying for care, they can:

- treat you as still having the asset and include its value in your financial assessment
- in some cases, recover the difference between what the council charged you and what it would have charged you from the person who received the asset.



For more information, read our factsheet
Can I protect my assets if I need care?

After a financial assessment

If you disagree with the results of the financial assessment, you can ask for a review.

If your financial situation changes for any reason, make sure to let the council know.

Self-directed support

If you need care that the council has agreed to pay for, you could qualify for self-directed support. This gives you greater control over how you receive the services you need. There are four options available. You can:

1. receive a direct payment from the council and pay the service provider
2. choose the service provider you want and have the council make the arrangements and payments
3. have the council choose the service provider, and arrange and pay for your care
4. choose what you would like the council to do, and what you would like to do yourself.

You may decide to arrange your own care through a home care provider or a home care agency – see **page 19** for ways to contact home care providers and nursing agencies.

For more information, see our factsheet **Direct payments**. You can also contact your council's social work department or Self Directed Support Scotland (**0131 475 2623**, sdsscotland.org.uk).



4. If you don't qualify for council support

You may need to arrange your own care through a home care provider or a home care agency if you do not qualify for free home care.

You can find home care providers and nursing agencies on the Care Inspectorate website (**careinspectorate.com**).

You can also 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**.

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
- the Care Inspectorate (**0345 600 9527**, **careinspectorate.com**), which inspects and rates care services, including home care agencies
- the Homecare Association (**020 8661 8188**, **homecareassociation.org.uk**).



For more information, see our factsheet
Arranging home care.

4. If you don't qualify for council support

The contract

You will have a written contract with the care 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 complaints procedure. 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**, cas.org.uk/spotlight/consumer).

If you're employing someone directly, you'll need to draw up your own contract with them. Ask your local council about organisations that can help with this.

Get financial advice

It's important to get independent financial advice. Paying for long-term care is a specialist area, so make sure your adviser holds a rCF8 or CeLTCI qualification showing they understand the care and support system in Scotland. You can find an adviser through the Society of Later Life Advisers (**0333 202 0454**, **societyoflaterlifeadvisers.co.uk**) or Unbiased (**0800 023 6868**, **unbiased.co.uk**).

“ There are some rogue financial advisers around and you've got to be extremely careful. You do need financial advice and it's got to be correct and unbiased.

4. If you don't qualify for council support

Get a benefits check

If the council has decided that you must pay some or all of your care costs, it's important that you make sure you're claiming all the benefits you're entitled to. Try our online benefits calculator at **independentage.org/benefits-calculator** or contact us (**0800 319 6789**, **helpline@independentage.org**) to arrange to speak to an adviser.

If you have care needs because of a long-term condition or disability, you might qualify for a disability benefit. This might be Attendance Allowance if you're over State Pension age – this is being gradually replaced by Pension Age Disability Payment in Scotland. If you're under State Pension age, you might qualify for Adult Disability Payment. Whether you qualify depends on your needs – your finances aren't taken into account.



For more information about who qualifies and what you could get, read our factsheet **Attendance Allowance** and our webpage **independentage.org/get-advice/money/benefits/disability-benefits-for-adults-under-state-pension-age**.



Peter's story

It was my daughter who convinced me to ring the council. She doesn't live nearby so she worries about me sometimes, especially since I've been having trouble with my arthritis. I promised her I'd look into it and I called them. Someone from the council came to talk to me about the kind of things I need doing – help with making food, mostly. A few weeks later, I got a letter to say I'd be getting help and, because it's personal care, I don't need to pay for it. They told me I could have a say in who comes around to help, but I decided I'd rather the council work it out. They pay for it, and someone comes to help with tea most days, so it's made a big difference.

I am thinking about getting some help with housework – the council said they can arrange that for me, but I'll have to pay for it myself. I can't afford that, but they did tell me about Attendance Allowance, and said I might be able to get it, so I'm going to apply for it next.

“ Someone from the council came to talk to me. A few weeks later, I got a letter to say I'd be getting help.

Checklist

Contact your local council to ask for a care needs assessment – see **chapter 2**. The assessor will look at what your needs are so you can start thinking about what types of support might help best.

Prepare for your financial assessment (or means test) if the council has said you need services that have a charge – see **chapter 3**.

Remember: when the council carries out the financial assessment, they can look at assets you previously owned as well as what you own now – see **chapter 3**.

Claim the benefits you are entitled to – see **chapter 4**.

If you do not qualify for free home care, look for home care providers and nursing agencies on the Care Inspectorate website (**careinspectorate.com**).

If you are assessed as needing care that the council has agreed to pay for, think about how you want that support to be arranged – see **chapter 3**.

Let the council know if your financial situation changes. You may no longer qualify for financial support, or you may find that you now qualify. Either way, it's important to keep the council informed.

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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