# Getting help at home





What to do if you need care and support at home

## Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

Published: August 2022

#### We'd love to hear from you.

**1) Join our Readers' Panel.** Have your say and be involved in updating our guides by joining our Readers' Panel. You don't need any specialist knowledge at all.

Join our Readers' Panel at www.ageuk.org.uk/readers-panel.

**2) Tell us your story.** Have you been affected by any of the issues in this guide? Has Age UK's information and advice helped? If so, we'd love to hear from you to provide relatable examples that benefit others.

Email your story to **stories@ageuk.org.uk**.

This information guide has been prepared by Age UK 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 UK 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 UK or any of its subsidiary companies or charities.

#### **Contents**

What this guide is about	4
Getting a care needs assessment	6
Getting care and support at home Help around the house Help taking care of yourself Help getting out and about	14 16 17
Making your home work for you Useful equipment at home Home adaptations Using technology to stay safe	18 20 22
Help with your care costs  Help with care costs from the council  Extra money if you have a disability or long-term illness  Arranging and paying for your care services  Arranging your own care and support	26 27 29 31
If things aren't working out What should I do if I'm not happy with the care I'm receiving? What if I need more help at home?	35 38
Useful organisations	39



### What this guide is about

Have you started to feel like you could do with a little extra help at home? Maybe you could use a hand with the housework, gardening or shopping? Or perhaps you're finding it harder to move around your house, or take care of yourself?

Asking for help can be hard. You might not want to admit that you're finding everyday tasks more difficult, but it's something we all face as we get older. The good news is there's lots of support available to help you live safely and independently at home for longer.

"I'm starting to find things trickier than I used to. I think I could do with a little help around the house."

Audrey, 77



This guide gives you an overview of the help that's on offer. It also explains how to access it and what financial help you might be eligible for to help pay for it.



As far as possible, the information given in this guide is applicable across England and Wales. This symbol indicates where information differs for Wales. information in this guide is applicable across the UK.

## Next steps

It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council phone number is:



# Getting a care needs assessment

As you get older, you might find you need some help in your day-to-day life, for example with personal care, such as washing and dressing.

It can be hard to admit you're finding it tricky to do things you used to do on your own and it's understandable if you're reluctant to ask for help. But needing a little help to do certain things is a normal part of ageing.

The care needs assessment (also known as a needs assessment) is the first step in the process of finding out if you're eligible for help with care and support from the council. Even if you're not eligible for the council's help, having a needs assessment can help you make your own care arrangements.

To start the process, contact the social services department of your local council – also known as a local authority. Explain that you need some help at home and ask for a care needs assessment. Your doctor may refer you for an assessment, or it may be part of your hospital discharge. It's free and you can get one regardless of your income or savings. Let the council know if you need help urgently.

#### Step one: your care needs assessment

There are various ways a social care professional can assess you, such as over the phone and online, but generally they come to your home to see how you're managing everyday tasks and what you'd like to achieve in your day-to-day life. They consider:

- your health, abilities and what you can and can't do, or struggle to do
- your current living arrangements
- what help you currently get, if any, and whether this can continue – for example, it may be that friends and family are helping you now but can't continue to do so long-term
- how you would like to be supported.

The assessor should think about the emotional and social side of your life, your physical safety and your overall wellbeing. If they need to, and with your permission, they should get in contact with any health and social care professionals that can help with their assessment, for example your GP or hospital consultant. This is to make sure your assessment fully considers any health conditions you have.

If you have a carer, they should also be involved in your assessment. Your carer is also entitled to a separate carer's assessment, if they would like one, to see if anything can be done to help them in their caring role.

"I got in touch with Age UK about getting help at home and they recommended my first port of call should be an assessment from my local council."



Jim, 80

The assessor considers the type of help you need and whether your needs meet the national eligibility criteria for help from the council. The national eligibility criteria looks at whether you're unable to do, or have difficulty with, daily living tasks, and whether this has a significant impact on your wellbeing.



Wales has its own national eligibility criteria that all local councils must comply with.

The support your council provides can include:

- adaptations or equipment to make your home safer or easier to live in
- help from home carers or a personal assistant
- day care in a day centre.

You can find more information on the support that's available on pages 13-23.

Assessors should think about the support you need right now as well as the support that may prevent you needing more significant help in the future. If you're not eligible for help from the council, they should provide information and advice about how your needs can be met.



You can prepare for your assessment by thinking about the kind of help you need. Be specific and think about your cultural, social, religious and emotional needs too, as these might be important in your assessment.

For example, you might mention:

"I need someone to help me get up and dressed in the mornings."

"I need help to shower regularly."

"I need to be reminded to take my medication."

"I want to visit my brother twice a month."

"I want to go to my place of worship once a week." Think about whether it would help you to have a family member, friend or carer there for your assessment. The council must provide you with an independent **advocate** if there's no appropriate person to support you and you'd have difficulty being involved in the assessment process.



An **advocate** is someone who supports and represents you, to make sure you can be involved in the process as fully as possible.

#### Step two: your care plan

After the assessment, a care plan (sometimes called a care and support plan) should be agreed, and you should get a copy. The care plan outlines how the council is going to meet your care needs. If some or all of your needs are being met through providing a direct payment, the care plan should record this. Find out more about these payments on pages 29-30.

#### Step three: the financial assessment

If a needs assessment shows you qualify for support, you'll have a financial assessment (also called a means test) to see whether you're entitled to help with the cost of meeting your assessed care needs. If you are entitled to financial help, the assessment also looks at how much you might have to contribute towards the cost of your care. The assessment considers your income, such as pensions and benefits, and capital – for example, any savings you might have. Not all income and capital are considered in your assessment.



**Capital** can include money, savings, assets or even shares and trusts. However, your main property, the property where you live most of the time or your only home, won't be included in your financial assessment.

When deciding how much to charge you, the council must work out what you can afford to pay so that you're left with a minimum level of income. See page 26 to find out more.

'Mum wanted me to be there when she had her assessment just to make sure everything was covered.'

Sandra, 46



#### Care needs assessment capital limit

In England, if you have more than £23,250 in capital you're not entitled to the council's help with care fees and you're considered a 'self-funder'. Though the council won't help you with the costs, if you meet the eligibility criteria you can still ask the council to arrange the care services for you. The council can charge you the full cost of the care services, plus a fee for putting the arrangements in place.



In Wales, the capital limit is £24,000 – however, there's also a maximum weekly charge of £100. This means that if you have more capital than the limit, the local council can either:

- ask you to pay the full cost of services they're providing, if this costs less than £100 per week
- or, ask you to pay the maximum weekly charge of £100 per week, as long as the cost to the council is genuinely that much.

#### Step four: deciding what care services you get and how they'll be arranged

How much financial help you'll get from the council can depend on the local costs for services.

If the council will pay for all or some of your care costs, you have two options:

- 1. The council arranges the care services for you, for example through a local care agency.
- 2. The council can give you a direct payment, which is a cash payment you can use to pay for a carer or any other services that help meet your needs.

See pages 26-34 to find out more about different ways to pay for your care.

## Next steps



For more detailed information, see our factsheets Finding help at home and Paying for care and support at home. In Wales, see Age Cymru's factsheets Finding help at home in Wales and Social care assessments for older people with care needs in Wales.



# Getting care and support at home

As we get older, it can become more difficult to look after ourselves and our homes, and we might need a helping hand with those things that keep us and our homes ticking along. There are a range of services that can help you, whether its help with housework or with personal care, such as eating and drinking, going to the toilet and personal hygiene, or with getting out and about.

The examples in this section are all forms of care and support your local council might have a duty to provide, but this will depend on your needs. If you're having problems with any of the examples in this section, contact the council about a care needs assessment as outlined in the previous section.

#### Help around the house

Sometimes, just a little support with the housework or gardening means you can enjoy living at home without worrying about how you'll get everything done.

#### Help with cleaning

If you could use some help with cleaning, start by asking around for recommendations. You'll be inviting a new person into your home, so it's important to find someone you trust.

#### You could:

- ask your neighbours or local friends for a recommendation
- ask your local Age UK or Age Cymru if it provides a cleaning service or has a list of suggested cleaners
- contact your local council to see if they have a list of approved cleaning agencies.

Make a list of the chores you'd like done and work out how many hours you can afford to pay for. Charges will vary, but you can find out the average cost of cleaners in your area by asking a few different ones for quotes. If you can't afford to have your whole house cleaned every week, focus on the jobs you find most difficult, such as changing your bed sheets.

Your cleaner might also help with laundry, so do ask if that's something you need. You could also ask your dry cleaners if they have a delivery service or special rates for older people. Some people also offer ironing services in their homes and may be able to pick up your ironing and deliver it back to you.

#### Help with cooking

If you're finding it difficult to cook, you could buy ready meals from the supermarket, or try one of the specialist companies that provide frozen or chilled meals ready for you to heat up. Some also offer hot meals. You can ring these companies for a catalogue and many have websites with detailed menu and dietary options.

There might also be lunch clubs in your area. Ask your local Age UK or council for details. You could also be eligible for meals on wheels for a small charge if you have particular needs. In Wales, visit your local Age Cymru.

#### Help with DIY and gardening

Doing DIY or small jobs around the home and garden can be a chore whatever your age, but especially if you aren't as mobile as you used to be. More than 70 local Age UKs have handyperson schemes that offer older people extra help with practical jobs. There is usually an hourly cost for these services.

### Next steps



Contact Age UK or Age Cymru to find out if there's a handyperson or gardening scheme in your area (page 39). Contact Foundations to find your local Home Improvement Agency for assistance (page 41) or in Wales, contact Care & Repair Cymru (page 41). You can also contact Thrive, a charity that offers practical advice to make gardening easier (page 43).

#### Help taking care of yourself

You can get help with personal care such as eating and drinking, going to the toilet and personal hygiene, as well as support taking care of your appearance.

Even if you don't need a carer, you might appreciate occasional help with personal grooming, such as washing your hair or cutting your toenails. It's not always easy to ask for help with these sorts of things, but the people helping you are professionals who are used to doing it, and they can often visit you at home.

If you need help cutting your nails, contact your local Age UK or Age Cymru in Wales. It may offer a nail-cutting service or be able to recommend someone who can do it for you. If you have a long-term condition, such as diabetes or arthritis, your feet are particularly vulnerable. Check them regularly and make sure you go to any check-ups. If you notice any problems, see your doctor as soon as possible. They may refer you to an NHS chiropodist. You could also choose to see a private chiropodist. Contact the Royal College of Podiatry (page 42) to find someone nearby.

If washing your hair is getting difficult, see if a local hairdresser can visit your home to wash it.

### Next steps



If you need help with any of these tasks, contact your local council for a care needs assessment.

See our guide **More money in your pocket** to see if you can claim extra money towards the costs. In Wales, Age Cymru has its own version of this guide.

#### Help getting out and about

If you're finding it difficult to get out and about by yourself then you might like some help with transport. Whether it's going to your weekly book club or your local day centre, there's help available to make sure you can access the services and activities that are important to you. Ask your local Age UK or council about local transport schemes.

If getting out to the shops is tricky, see if a volunteer from your local Age UK or the Royal Voluntary Service (page 42) can go with you or even do your shopping for you. In Wales, visit your local Age Cymru. You can also order shopping online from most supermarkets and have it delivered for a small fee. Or if ordering online isn't for you, is there a friend or relative who could help? If you'd like some help getting to grips with the internet, contact Online Centres Network (page 42) to find your nearest centre.

There might be a transport service such as Dial-a-Ride in your area that can help you get to the shops. This is a door-to-door minibus service for people who can't use public transport. Drivers are trained to help people who have mobility problems.

### Next steps



Visit **www.shopmobilityuk.org** or ask your local council for more information. Contact your local Age UK to find out about the transport schemes available in your area. In Wales, speak to your local Age Cymru.

# Making your home work for you

Sometimes all you need to manage better at home are a few useful bits of equipment. These don't have to be expensive or a big commitment.

#### Useful equipment at home

- In the kitchen, kettle tippers, wide-handled cutlery and spike boards can help if you find it hard to grip or carry.
- Microwaves can make it very quick and easy to cook or heat up food, and they reduce washing up.
- Raisers can be fitted to beds or chairs, making it easier to get in and out.
- Long-handled shoehorns and gadgets can help with putting on socks or doing up buttons.
- Telephones with large buttons, talking clocks and watches, or raised markings on appliance controls can help if you have sight problems.
- If you have any hearing loss, flashing doorbells and smoke alarms can be helpful.
- If you have memory problems, a digital reminder can prompt you about your daily tasks, and a calendar clock can show you the day, date and time if you tend to forget.
- If you find it difficult to answer the front door, consider using a key safe. This is a secure box outside your home where you can leave door keys. It has an access code that you can give to trusted relatives, carers or health professionals who need to come in. Only use a police-approved key safe and get it properly installed.

You can buy a lot of these things on the high street or online, or you can contact Living Made Easy (page 41) to find suppliers. Always seek advice before buying anything, as these can be expensive purchases. You'll need to make sure they're right for you and that you're not being overcharged.

If you're considering any of this equipment to help you at home and you haven't already had one, you should ask your local council for a care needs assessment. Councils must provide this for you regardless of your income and savings and you may find you're eligible for free equipment (see pages 6-12 for details). Even if you can't get help with the costs, the council should be able to tell you what equipment would help you.

You can also pay to get an assessment from a private occupational therapist who can help you identify ways to stay living independently. Contact the Royal College of Occupational Therapists for a list of private practitioners (page 42).

### Next steps



Visit asksara.livingmadeeasy.org.uk/selector for a self-help guide to gadgets and equipment that could help you.

See our guide Adapting your home and our factsheet Disability equipment and home adaptations for more information. In Wales, see Age Cymru's factsheet **Obtaining disability** equipment and home adaptations in Wales. Our guide At home with dementia has tips specifically for people living with dementia.



#### **Home adaptations**

Simple changes to your home can help you continue to live independently and safely. For example, a grab rail at the front door to help you step inside or an entry intercom to help you answer the door might make a big difference to how you live.

You can also make more substantial changes, such as fitting your home with a stairlift or an accessible shower. If you own your own property, inform your household insurer of any major changes and check that items such as a stairlift are covered. If you rent your home, ask your landlord before making any permanent changes.

Start by contacting the social services department of your local council. Someone will assess your needs to see if you're eligible for help (pages 6-12). If you are, you could qualify for help with paying for adaptations.

In England, any adaptations you need for daily living that cost £1,000 or less – for example, a grab rail or a ramp – and specialist equipment – for example, a raised toilet seat, special bed or walking frame – are provided free of charge.



In Wales, minor adaptations aren't means-tested and should be provided for free. However, a charge may be applied to disability equipment, depending on your circumstances. See Age Cymru's factsheet Obtaining disability equipment and home adaptations in Wales for more information or contact Care & Repair Cymru to find out more (page 41).

If the council recommend that you need an adaptation that costs more than £1,000, you may be able to get a Disabled Facilities Grant (DFG) to help with the cost.

Local councils can also provide help with repairs, improvements and adaptations. This help is in addition to a DFG and can be in the form of a loan or grant, equipment or advice.

In England, contact Foundations (page 41) to find out if there's a Home Improvement Agency in your area. It can help you with repairs, improvements or adaptations to your home. For example, it can help you apply for grants, arrange surveys and get estimates. It can also oversee the work while it's being carried out, to make sure it's done to the right specifications for you. In Wales contact Care & Repair Cymru (page 41).

### Next steps



See our guide Adapting your home. For more detailed information see our factsheet Disability equipment and home adaptations. In Wales, see Age Cymru's version of this factsheet.

#### Using technology to stay safe

If you worry about accidents or falling when you're home alone but still enjoy living independently, think about using a telecare service. Telecare can also help if you live with someone who is unwell or disabled, or if you've recently come out of hospital and want a little extra support while you're recovering.

Telecare services offer easy-to-use technology to give you, your family and friends peace of mind that you're safe, while still maintaining your privacy and independence.

Telecare offers support in a variety of ways. The most common example is a personal alarm, which lets you call for help if you're unwell or have a fall and can't reach a telephone. Other examples of telecare include:

- sensors that automatically detect if you've fallen and raise an alert
- fire alarms that flash or vibrate
- plug-in hall lights that turn on at a certain time or when they detect movement
- gas detectors that can raise an alarm and even shut the gas off completely if it's been left on
- devices that can detect if you've had a seizure
- special plugs for the bath and sink that allow the water to only reach a certain level
- movement sensors that can turn on lights when you get out of bed
- door sensors that detect if someone has left the house alone or left and not returned within a certain time.

Depending on your finances, you may have to pay something towards the cost of telecare. Once the council have carried out a care needs assessment, they will assess your income and capital to see whether you need to contribute. See pages 26-34 to find out more.

Before buying telecare products:

- Make sure you're receiving all the financial help you're entitled to.
- Read customer reviews and check guarantee and return policies in case the product doesn't meet your needs.
- Consider leasing or hiring larger or more expensive products instead of buying them, as your needs may change.
- Some charities offer individual grants to help with the cost of telecare, for example the RNIB. If you have a health condition, check with the relevant charity to see if it offers grants.

"My mum carries a personal alarm. I think it gives us both peace of mind."

Nicola, 57



### **Next steps**



Contact Living Made Easy (page 41) to find out more about telecare.

## Joseph's care assessment led to him receiving the help he needs.

Joseph asked for a care assessment after he started to struggle with everyday tasks.

'In the past few years, the everyday things I used to take for granted have started to get more difficult. My fingers don't seem to be able to manage the buttons on my shirt as well as they used to and I have difficulty carrying things. And unless there's someone there to help me, I find it really difficult to get up and down the stairs or cook myself a proper meal.

'My daughter suggested I get a care needs assessment. So I contacted the social services department of my local council to ask about it, and they told me that people can get a care assessment for free.



"I feel much happier knowing I can start getting my life back on track."



'A few weeks later a social worker came to my house to talk about how I was managing. I told her about the trouble I was having.

'My daughter was there with me, which was great, as she helped me explain my problems.

'After the assessment, the social worker agreed a care plan with me. It outlined that I could get a home carer who would come in twice a day to help me dress and prepare my meals. It also said that a stairlift would help me get up and down the stairs more easily.

'I still need to have a financial assessment to see whether I'll have to contribute to the costs, but I feel much happier knowing I can start getting my life back on track and stay living at home for as long as possible.'

### Help with your care costs

If the council decides you're eligible for support or care, it can arrange or provide those services for you. But if you want more choice and control, there are other options.

#### Help with care costs from the council

Following a needs assessment, the council has to do a financial assessment to work out whether you're entitled to help with the cost of your care.

If you're entitled to help with care costs, the council has to work out how much, if any, you can be charged for the cost of your care. When the council is working out how much you can be charged, it needs to make sure you're left with a minimum amount of income for day-to-day costs, known as your 'Minimum Income Guarantee' (MIG). You must also be left with money for housing-related costs, such as rent, mortgage repayments and Council Tax. If your disability benefits are included in the financial assessment, the council should allow you to keep enough benefit for you to meet any disability-related expenses. Check your local council's website for its charging information. If you think the fee is unreasonable, ask for a review. If you're still not happy, use the council's complaints procedure.



Similarly, in Wales you must be left with a 'Minimum' Income Amount' (MIA) after you've been charged for services. There's also a maximum weekly charge.

### **Next steps**



See our factsheet **Paying for care and support at home** for more details. Age Cymru has their own version of this factsheet.



## Extra money if you have a disability or long-term illness

If you have an illness or disability and need help with personal care, you might be able to claim Attendance Allowance (AA). You can use AA to pay for anything – it doesn't have to be spent on care or carers, although many people use it in that way.

#### You can claim AA if you:

- are State Pension age or older (if you're under State Pension age, you must apply for Personal Independence Payment instead)
- require help with personal care, such as getting washed or dressed, or supervision to keep you safe. You don't have to actually get this help – AA is based on the help you need, not the help you actually get
- have a disability or long-term illness, including sight or hearing impairments, or a condition such as dementia
- have needed help for at least six months (there are special rules if you're terminally ill).

AA isn't means-tested, so it doesn't matter how much income or savings you have. It has a lower rate and a higher rate which depends on whether you need help in the day or night, or both.

If you qualify for AA, you could also be entitled to increased means-tested benefits such as Housing Benefit, Council Tax Support (Council Tax Reduction in Wales) or Pension Credit – Guarantee Credit.

If you receive services from your local council, it can take AA into account when working out how much income you have in the financial assessment. If AA or other disability benefits are taken into account, the council must make sure you keep enough benefit to meet your disability expenses.

### Next steps



Call the Attendance Allowance helpline (page 40) for an application form, or visit www.gov.uk/attendance-allowance to make a claim online. For more information and tips on filling out the form, see our guide Attendance Allowance. Your local Age UK might also be able to help you. In Wales, contact your local Age Cymru.

If you're under State Pension age, see our factsheets **Personal** Independence Payment and Disability Living Allowance.

To find out whether you're eligible for other benefits too, see our guide More money in your pocket. In Wales, Age Cymru has their own version of this guide. You can use our online benefits calculator at www.ageuk.org.uk/benefits-check or visit your local Age UK or Age Cymru for a benefits check.



## Arranging and paying for your care services

In England, if you're eligible for financial support the council must provide you with a personal budget. This is a budget to arrange and pay for your care and support. The amount of money depends on your needs as set out in your care plan. There are different ways you can manage this money:

- You can get the council to manage it and arrange services for you. The council spends the money on services to meet your needs.
- You can directly receive the money in your personal budget and spend it as you choose on services that meet your needs as set out in your care plan. This is called a direct payment.

Direct payments allow you to be more flexible. You could use them to choose your own carers, people you feel comfortable with and who can visit you regularly, rather than having different carers each time.

You might want to pay someone to help you go shopping, for example. Also, if you have a place of worship, or you want to do a course, you can use the money you've been allocated to get you there. You can use it in a variety of ways, as long as it meets the needs in your care plan.

Direct payments are not right for everyone. You might have to take on the duties of an employer, depending on your support or care needs. You can get support with this from your local council. You can also nominate someone to receive and manage the money for you if you don't feel able to do it yourself.

However you arrange your care, it's your choice. If you choose not to receive direct payments, the council must arrange or provide care services for you.



In Wales you can receive a direct payment, as outlined above, or the council can arrange your services but there are no personal budgets. For more information see Age Cymru's factsheet **Direct payments for social care services** in Wales.

"Direct payments work well for me. I much prefer being able to arrange my own care."

Stanley, 71



### Next steps

See our factsheet **Personal budgets and direct payments** in social care for more detailed information.

#### Arranging your own care and support

If you're paying for your own care and support at home – either privately or through direct payments – there are a number of ways you can find a provider.

#### Home care agencies

An agency can provide carers who will support you to live independently at home. They can help you with activities such as getting in and out of bed, washing, getting dressed, preparing a meal or collecting medication. The duration and number of visits depends on your needs.

There are several ways to find a home care agency:

- Ask your local council for a list of agencies. They must give you information and advice even if it isn't providing any other services for you.
- Contact the UK Home Care Association (page 43) for details of home care agencies that follow its code of practice.
- Contact the Care Quality Commission (CQC), the national regulator for care services, for a list of agencies and its inspection reports (page 40). You can also find these reports on the CQC website. In Wales, contact the Care Inspectorate Wales (CIW) (page 40).
- Search online or check your phone book.
- Ask friends, relatives or neighbours about their experiences with local agencies. Remember that while a personal recommendation is a good starting point, agencies can change and what suits one person may not suit another.

Ask agencies to send you a brochure and their price list or look for one on their website. Customer reviews can be useful, but you should always contact the agencies you like to see if they're right for you before committing.

You may want to ask:

- if they have cared for anyone with similar needs to yours
- · what training their care workers receive
- whether the agency ensures that all staff have been checked by the Disclosure and Barring Service (DBS) – this is a check on someone's criminal record, formerly called a CRB check
- what happens if a regular worker is off sick or on holiday
- how to contact the agency in an emergency
- whether they charge extra for evenings or weekends
- what arrangements are in place to deal with concerns and complaints if things go wrong.

There may be other questions that you or your loved ones would like to ask. Think about what's important to you.

Your chosen agency will do its own care needs assessment to find out what help you need. It should produce a care plan showing your carer's arrival times, what they'll do, how long they'll stay and any other relevant information. This should be reviewed yearly, or more often if your needs change.



See our factsheet **Finding help at home** for more detailed information. In Wales, contact Age Cymru for its version of this factsheet.

#### **Employing someone directly**

Instead of using an agency, you may prefer to employ someone directly to help you. If you do this, you'll need to handle their tax, National Insurance and pension. Skills for Care has useful resources for employing someone directly on their website – www.employingpersonalassistants.co.uk. You must make sure you're insured in case your carer has an accident. You should consider getting a DBS check for the person you employ, as this helps you know whether they have had a criminal conviction. The DBS can tell you how to go about this (page 40).

You can't generally use direct payments to employ a partner or relative who lives with you, but the council should allow this if it's necessary to meet your needs. Think about how employing a partner or relative could affect your relationship, and check if becoming a paid carer affects their eligibility for benefits.



#### How much will it cost?

Home care costs can vary depending on where you live, the kind of care you need, the amount of care you need and what times of the day and week you need it.

If you're a self-funder, it's worth looking at a number of providers to get a better idea of the price range.



In Wales, there's a maximum weekly charge for non-residential care arranged by your local council following an assessment so this may be cheaper than arranging services privately.

Even if the council isn't paying for your care, it can help with information and advice about local care services. This will give you an idea of the cost of care and the range of providers in your area. Self-funders also have the right to a needs assessment from their local council and the assessment can help you find and plan appropriate care.

While cost is important, it needs to be balanced against the quality of care. You can contact the CQC in England or CIW in Wales to see how a care provider is performing (page 40).





### If things aren't working out

It's vital that you're comfortable with the care you receive and feel confident it's right for you.

## What should I do if I'm not happy with the care I'm receiving?

If you're unhappy with your care, first try to resolve it by having an informal conversation with your local council or care agency. If that doesn't work, you can make a formal complaint to the council if it arranged or provided the services. If you have made private, self-funded arrangements, you can make a complaint using the provider's complaints procedure.

If you're not happy with the outcome of the complaint, you can ask the Local Government and Social Care Ombudsman to investigate (page 41). The Ombudsman deals with complaints made about councils, as well as care providers. In Wales, contact the Public Services Ombudsman for Wales (page 42).

You can tell the regulatory organisation in your nation about your complaint: the Care Quality Commission in England or the Care Inspectorate Wales (page 40).

#### Discrimination

Everyone has the right to be treated with dignity and respect. If you feel you've been discriminated against because of your age, disability, gender reassignment, marriage, civil partnership, pregnancy, maternity, race, religion or belief, sex or sexual orientation, contact the Equality Advisory and Support Service for advice (page 41).

#### **Neglect and abuse**

Neglect can take the form of a carer not turning up when they should, or not giving the correct medication on time. It can also be someone ignoring your personal hygiene needs or not providing you with the support you need. Abuse can take different forms, including (but not limited to) physical, psychological, sexual and financial abuse.

If you experience neglect or abuse from anyone who cares for you, or you feel you're at risk of neglect or abuse, contact the local council safeguarding team immediately. The council has a safeguarding duty to take action in response to concerns about abuse or neglect where necessary.

### Next steps

If you're in immediate danger or feel threatened, contact the police on **999**.

For more detailed information, you can see our factsheet **Safeguarding older people from abuse and neglect**. In Wales, see Age Cymru's version of this factsheet.

#### Mental capacity

If someone lacks **mental capacity**, for example as a result of dementia, there are legal safeguards in place to protect them.



If someone has **mental capacity**, they have the ability to make and understand the consequences of their decisions.

A person may be treated as lacking mental capacity for a decision if an assessment shows, for example, they can't understand information relevant to the decision or can't remember the information long enough to make the decision. A person should be treated as having mental capacity to make the decision, unless evidence shows they don't.

Under the Mental Capacity Act 2005, any decision that's made for a person lacking mental capacity must be in their 'best interests'. Working out what's in the person's best interests means taking into account their particular circumstances, including their past and present wishes and feelings and the views of people who know them, such as family, friends and carers.

### Next steps



See our factsheet **How to resolve problems and complain about social care** for more detailed information. In Wales, see Age Cymru's version of this factsheet. For information about mental capacity see our factsheet **Arranging for someone to make decisions on your behalf**. For face-to-face advice, contact your local Age UK, Age Cymru or Citizens Advice (pages 39-40).

For more information on making sure your wishes are respected if you lose mental capacity, see our **Powers of attorney** guide.

#### What if I need more help at home?

You may start to feel like you need more support at home. You might not be as mobile or have as much energy as you once did, and your needs may change. If this happens, you can always ask your local council to review your needs. They'll see if they can provide any additional services, or whether you're now eligible for help you haven't had before. If you're receiving direct payments, this review may result in an increase in funding.

If you're employing your own carers, see if you can afford to employ them for a few extra hours. Talk to the agency (if you're using one) to see what it can offer.

There may come a time when your current home is no longer suitable, even with care, support or adaptations. If this happens, the options you could consider include:

- downsizing to a more manageable property
- · moving in with family
- · moving into sheltered housing
- moving into a care home.

It can be understandably difficult to think about leaving your home, especially if you've lived there a long time, but it's a good idea to consider your options and discuss them with friends and family well in advance. You can then be sure you've made your wishes known and thought about what's best for you.

## Next steps

See our guides **Housing options** and **Care homes** for more information about your options.

#### **Useful organisations**

#### Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: 0300 303 44 98

www.agecymru.org.uk

In Northern Ireland, contact Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact Age Scotland: 0800 124 4222

www.agescotland.org.uk

#### **Attendance Allowance helpline**

Tel: **0800 731 0122** 

Textphone: 0800 731 0317

www.gov.uk/attendance-allowance

#### **Care Inspectorate Wales (CIW)**

The national regulatory body of social care services in Wales. Can provide lists of home care providers for a specific area.

Tel: 0300 7900 126

www.careinspectorate.wales

#### **Care Quality Commission (CQC)**

National independent regulator of all health and social care services in England. Can provide lists of home care providers for a specific area.

Tel: **03000 616161** www.cqc.org.uk

#### **Citizens Advice**

National network of advice centres offering free, confidential and independent advice, face-to-face or by telephone. For online information and to find details of your nearest Citizens Advice in England or Wales:

In England, call Adviceline on **0800 144 8848**. In Wales, call Advicelink on **0800 702 2020**. Visit their website **www.citizensadvice.org.uk** 

#### **Disclosure and Barring Service (DBS)**

Can check the criminal record of someone you're considering employing as a carer.

Tel: 0300 0200 190

Textphone: 0300 020 0192

www.gov.uk/disclosure-barring-service-check

#### **Equality Advisory and Support Service**

Advises and helps people on issues related to equality and human rights.

Tel: 0808 800 0082

Textphone: 0808 800 0084

www.equalityadvisoryservice.com

#### **Foundations**

National body for Home Improvement Agencies (HIAs), with a website you can use to find your nearest one in England.

Tel: **0300 124 0315** 

www.foundations.uk.com

In Wales, contact Care & Repair Cymru

Tel: 0300 111 3333

www.careandrepair.org.uk

#### **Independent Age**

Provides advice and support for older people, their families and carers.

Tel: 0800 319 6789

www.independentage.org

#### **Living Made Easy**

A DLF website, it also has extensive information about different types of specialist disability equipment.

Tel: 0300 999 0004

www.livingmadeeasy.org.uk

#### **Local Government and Social Care Ombudsman**

Investigates complaints about adult social care providers in England.

Tel: **0300 061 0614** www.lgo.org.uk

#### **Online Centres Network**

Can help you learn about computers and the internet at a local centre.

Tel: 0114 349 1666

www.onlinecentresnetwork.org

#### **Public Services Ombudsman for Wales**

Investigates whether people have been treated unfairly or have received poor service through a public body, such as a local authority. The Ombudsman can also help people who fully fund their own social care services.

Tel: 0300 790 0203

www.ombudsman.wales

#### **RNIB** (Royal National Institute of Blind People)

Provides services, advice and information to people who are visually impaired or blind.

Tel: **0303 123 9999** www.rnib.org.uk

#### **Royal College of Occupational Therapists**

Can help you find an independent occupational therapist in your area.

Tel: **020 3141 4600** www.rcot.co.uk

#### **Royal College of Podiatry**

Can help you find chiropodists and podiatrists in your area.

Tel: 020 7234 8620 www.rcpod.org.uk

#### **Royal Voluntary Service**

Offers a range of services, including home visits, help with shopping and other tasks, community transport, meals delivered to the home and social clubs.

Tel: 0330 555 0310

www.royalvoluntaryservice.org.uk

#### **Shopmobility**

Shopmobility schemes lend or hire out manual and powered wheelchairs and powered scooters. There are schemes throughout the UK: some are free and some make a charge. Search for local schemes local schemes on their website. www.shopmobilityuk.org

#### **Thrive**

Helps people with disabilities enjoy gardening. There are three regional centres in Reading, London and Birmingham, and a database of over 600 garden projects. Staff can put you in touch with one nearest to you.

Tel: 0118 988 5688 www.thrive.org.uk

#### **TrustMark**

Helps people find a reliable, trustworthy tradesperson.

Tel: 0333 555 1234 www.trustmark.org.uk

#### **UK Home Care Association**

Provides information on choosing care and finding a home care agency.

Tel: **020 8661 8188** www.ukhca.co.uk

#### What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- Adapting your home
- Housing options
- Care homes

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit www.ageuk.org.uk/home-and-care to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65.** 



0800 169 65 65 www.ageuk.org.uk









Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204796 08/22