



# Elderly Care: A Guide for Families New to Caring



# Introduction to SuperCarers



We started SuperCarers to make sure no other family is forced to make the same difficult decision ours did.

When our grandmother flooded her home for the second time, our mum felt she had no choice but to put her in a home. Grandma Pam was confused and unhappy away from familiar surroundings. Mum still feels guilty about it today.



We help those in need of care find hand-pick experienced, vetted local home carers. Keeping you in your own homes and living your own lives, safely, for as long as possible.

*Adam Pike*

*Daniel Pike*

Call one of our care advisors on **020 8629 1030** for a **free care consultation** or visit our website **supercarers.com** for more information.



Use code **GUIDE10** for **10% off** your first two weeks of care

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# Introduction to Guide

If you're newly responsible for finding support for a family member or friend, it can be difficult to know where to start.

This actionable starter guide aims to provide you with an overview of care, from what's available to the more practical financial and legal issues. It covers:

- ✓ Different types of care
- ✓ Financing care
- ✓ Care assessments
- ✓ Legal considerations
- ✓ Home modifications
- ✓ Assistive technologies

Of course, we can't answer every question you might have in just a few pages - but we hope to give you enough information to at least know what questions to ask, as well as suggestions for where to go for further help.

You can also give our team of care experts a call on 020 3944 2142. They will be more than happy to answer all your care questions.



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## SECTION 1

# Overview of your care options



To begin with, it is helpful to understand all of the different and varied care options which may be available to you. The best option for you will depend on the level of care that your loved one requires, your budget, and availability in your area.

We'll go through each option in this section.

# Care homes

A care home is staffed 24 hours a day and will provide your relative with accommodation and meals as well as personal care.

There are two main types of care homes:

- ✓ **A residential home** - run by healthcare professionals, for people who require personal care including help with washing, dressing and meals if required. Ongoing nursing assistance is not typically offered.
- ✓ **A nursing home** - run by nursing staff, for people who require ongoing medical support.

The terms “nursing home” and “residential home” are often mistakenly interchanged, but nursing homes are more appropriate for people with complex medical needs. Many homes with nursing staff also admit residents who only require personal care, which is useful if you anticipate needs intensifying in the future - although they are often more expensive.

## Who is it for?

Individuals who require round the clock care, who either do not have a strong desire to stay in their own home or whose home cannot practically be made safe and suitable for home care.

## How can I find a care home?

The Care Quality Commission regulates care homes in the UK. Their interactive map provides a good resource for finding residential homes or nursing homes near you. They also include their quality rating for each home, which can help you compare your options.

NHS choices is another useful resource that curates all the various residential homes and nursing homes available.

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### **Benefits:**

- ✓ Round-the-clock care from trained staff, which may include medical professionals
- ✓ Removes the stress of household bills and chores
- ✓ Opportunities for social engagement, plus condition-appropriate activities to keep minds and bodies active

### **Drawbacks:**

- ✗ Loss of independence (or the perception of it) can be upsetting
- ✗ Can be very expensive
- ✗ A move from familiar surroundings can cause distress and confusion
- ✗ Limited by availability in area, with a wide range in quality

## How much is it?

In 2016-17, a single room in a residential home in the UK cost an average of £600 per week, and a room in a nursing home £841 (Laing & Buisson). This varies significantly by area, though, with fees considerably higher in London and the South East.



## How long is the wait?

Varies from a few months, to several years for a specific care home. Waiting times are longer for subsidised homes than for private homes.

# Home care



Care at home allows elderly people to stay in their own houses, while still receiving a tailored level of support appropriate for their needs.

Carers can help with anything from personal care and household tasks, to companionship and transportation. They can provide part-time care by day or night, or live in on a short term or long term basis.

## Who is it for?

Home care is a great option for those who would prefer to stay at home, but need help and support to live independently. As the level of care can be tailored, it is suitable for anyone - from those who require a few hours of help per week, right through to those who need around-the-clock care.

## How can I find a carer?

You can find a home carer through a managed care agency, or through an introductory service. Sometimes it is possible to find a private carer through personal networks, however as it can be difficult to run background checks yourself this is not recommended.



## Managed care service

Regulated care agencies provide managed services, meaning that they will oversee the care on your behalf. This includes conducting risk assessments and designing a care plan, as well as assigning carers to shifts and directing the work they will do. As you might expect, this additional layer of management results in higher prices than if you coordinate directly with your carers. However, you may consider this worthwhile if you are unable to play an active role in the care coordination.

# Introductory care service

Introductory care organisations (such as SuperCarers) help families find independent, qualified and experienced local carers. They will also run all the required background checks on your behalf, ranging from qualification checks to making sure they have the right to work in the UK. As you coordinate with the carers directly, you can select and approve every individual who provides care. As well as giving you this choice and control, the lighter-touch layer of ‘middle-management’ results in lower prices than most agencies (while still paying carers fair rates).

## **Benefits:**

- ✓ Cheaper than a care home while still using vetted, qualified carers
- ✓ Those with dementia in particular benefit from being in familiar surroundings
- ✓ Considerably more independence than residential options
- ✓ Tailored levels of support which can easily be increased or decreased
- ✓ Ability to hand-pick carers, ensuring continuity (introductory services only)

## **Drawbacks:**

- ✗ Many care agencies who provide managed services cannot provide the same staff each visit, making it hard to build a stable routine
- ✗ Those with advanced medical needs may require support which can only be performed by qualified nurses, such as the administration of morphine – which may need to be coordinated separately

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## How much is it?

There is a huge range in the cost of home care, depending on the area, the care need and the provider. Working with agency carers is typically more expensive than finding a carer through an introductory agency like SuperCarers. Our day care prices start at £14 per hour, and live-in care prices at £750 per week.

The BBC has an excellent Care Calculator which will give you an indication of average care costs in your area.

## How long is the wait?

Again, times vary a lot depending on area and requirements, although home care is usually much quicker to coordinate than a care home (and can be almost instant).



# Sheltered housing and assisted living

Sheltered housing is the name given to self-contained flats or bungalows for seniors. They can be rented from local authorities or housing associations, or bought from private developers. While schemes differ, there are usually shared facilities (such as laundry) and communal areas residents to socialise. Residents are typically expected to look after themselves unsupervised. Assisted living, also known as extra-care housing, is similar to sheltered housing but with an additional layer of care provision from care professionals. It is in many ways a form of residential care, but with more space and independence.

## Who is it for?

Sheltered and assisted living represent a halfway point between your loved one staying in their own home and residential care. They are great for people who are mostly capable of living independently, but may benefit from being part of a community complex and having provision for emergencies.

## How can you find a scheme?

HousingCare have a search facility on their website to help you exclusively search for sheltered housing options in your area. There are lots of filtering options to help you narrow your search.



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Depending on where you live, some sheltered housing may be provided by your local authority. If this is an option, it will be recommended following your loved one's care assessment (Section 2).

**Benefits:**

- ✓ More space (and independence) than a care home  
Safe and secure, with a 24-hour emergency alarms and wardens
- ✓ More sociable than living alone
- ✓ Couples are able to share the same room (not always possible in care homes)

**Drawbacks:**

- ✗ Typically unsuitable for those with complex or developed care needs
- ✗ There are usually community rules, which may not be appreciated
- ✗ You still have to pay all utility bills and council tax, and may have service charges in addition to rent
- ✗ Pets may not be allowed

## How much is it?

Like any flats or houses, purchase prices vary hugely based on the property and the area. Rents for assisted living typically range from £500 to £1000 per week, based on the facilities and services available as well as the quality of the residences themselves.

## How long is the wait?

Anywhere from a few months to a few years. Private sector units have shorter waiting times than public sector.

# Adult day-care centres

As the name suggests, day-care centres provide day-time care for large numbers of elderly visitors, helping them stay connected with their local community. Services provided include meals and social activities, and in some cases personal care. These centres are part of the community, and can be run by charities or the local authority.

## Who is it for?

Adult day-care centres are great for those who want to live at home, but would also like to engage with others in a safe environment. They could also be a good occasional option for those who receive care at home, allowing professional or family caregivers to take well-deserved breaks.

## How can you find an adult day-care centre?

Carehome.co.uk has a database of day-care centres for elderly people in the UK, which also includes reviews from families.

### **Benefits:**

- ✓ Provides opportunities for social interaction with larger groups
- ✓ Can provide respite for family carers
- ✓ Door-to-door transport sometimes available (at an extra cost)

### **Drawbacks:**

- ✗ May not be appropriate for those with complex needs
- ✗ Not always available locally, especially in rural areas

## How much is it?

Typically between £20 and £60 for a day's care.

## How long is the wait?

Weeks to months, depending on availability of places.

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## SECTION 2

# Paying for care



Care could be paid for entirely from private funds, topped up with state support, or funded entirely by your local authority.

This section will help you understand the different private and public funding options which may be available to you.

# NHS continuing healthcare

NHS Continuing Healthcare is care organised and financed by the NHS for those with significant medical needs, or a disability which is considered a primary health need. This type of funding is tax-free and non-means-tested.

## How do you apply for NHS continuing healthcare?

If your loved one has complex medical needs or a disability, they are categorised as having healthcare needs rather than social care needs. They should be eligible for NHS funding, but it's a grey area and precise requirements vary across the country.

Make sure you don't qualify for NHS Continuing Healthcare before applying for local authority funding for social care. If your loved one qualifies for NHS Continuing Healthcare, this will also cover any social care needs they have.

If your loved one is already receiving healthcare treatment, your doctor or nurse should offer to assess them for NHS Continuing Healthcare funding. If they haven't done so already, ask. The initial checklist assessment will be carried out by a social worker or NHS representative, determining whether you need a full assessment. See the NHS website for more information.



## Local authority funding

Under the 2014 Care Act, local authorities have a duty to contribute to the cost of care for those who fit their eligibility criteria and whose assets are below the minimum thresholds. This is determined through a care assessment and then a separate financial assessment.

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**01****Apply for a  
care assessment****02****Review  
care plan****03****Prepare for a  
financial assessment**

## Care assessment

The first step to take is to request a care needs assessment, either to the local authority directly or through a GP. During a care assessment, a qualified professional such as a social worker will learn about your loved one's needs and determine what care would be appropriate, in the form of a care plan. Care assessments are free of charge and are typically carried out in the intended care recipient's home, although it is also possible to be assessed over the phone or even online.

If a care assessment finds that an individual has an eligible care need, the local authority is obligated to help them coordinate appropriate care services. However, this doesn't necessarily mean that the local authority will pay for the services.

Services that your local authority can coordinate include:

- ✓ Cooked meals
- ✓ Professional carers
- ✓ Mobility transport
- ✓ Modifications to the home
- ✓ Special equipment to assist daily living (such as stairlifts and rails)

## Financial assessment

Once your loved one has had a care assessment and an eligible care need has been identified, the next step is to find out whether they are eligible for any funding. This will depend on their receiver's income, capital and assets (including property, savings, investments and benefits).

There is no obligation to have a financial assessment if you know that your relative's assets will prevent them qualifying for local authority funding.

However, it is recommended to have a care assessment nonetheless, as it is free of charge and will help you understand your relative's care needs.

If your loved one qualifies for funding, it can be paid either directly to the care providers, or given to your loved one as a personal budget to spend on their own choice of products or services. All authorities are legally required to offer this option, which is also known as a Direct Payment.

## What is the eligibility criteria?

If your loved one's total assets and income don't exceed £23,250, they'll likely qualify for at least some kind of support from their local authority.

The means-tested thresholds for England in 2017-18 are as follows:

- ✓ Assets over £23,250 - no support available
- ✓ Assets between £14,250 and £23,250 - some contribution from the local authority
- ✓ Assets below £14,000 - your local authority will provide you with maximum support towards the cost of your care

In Scotland, the mean test works in the same way, except the lower and upper capital limits are £16,500 and £26,500 (2017-18).

The exact definitions of assets and income varies between local authorities, as some include certain benefits that others do not. You will need to check your own local authority's website to see what the rules are in your area.

The system is quite different in Wales, where funding depends on the type of care received. For residential care, the savings threshold is £30,000. If you have less than £30,000 in savings, it will be protected; however most of your income (pensions and benefits) will go towards paying for care with the excess topped up by the local authority. If your savings total more than £30,000, you will need to pay for all residential care costs. For care at home, the savings limit is £24,000; below this and you will pay nothing, above this and you will need to make some contribution.

The value of your relative's home will not be included in the financial

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assessment if they are to receive care at home. If they are going into a care home, the house's value will usually be included unless a partner or dependent relative is still living there.

## After the financial assessment

Once the financial assessment has been completed, you will be provided with a breakdown of the costs and what is payable in writing. Remember your local authority has a duty to ensure your loved one will receive the care required to address eligible needs as outlined in the care plan, even if they have not qualified for financial assistance.

If you are unhappy with your local authority's assessment, you have the right to challenge the outcome. You should do this directly with your local authority who will have a formal complaints procedure in place.

For further information on local funding, visit the Money Advice Service website.

# Funding your own care

It has been estimated that around 45% of older people in residential care homes and 20% of those receiving home care are entirely self-funded. This is in addition to the very many people who pay for some portion of their own care. Experts predict the number of elderly people who pay for at least some of their care themselves to rise in the near future, as public purses become more and more stretched.



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Since the costs of paying for elderly social care are so substantial, it is quite likely you will not have enough put aside in easily-accessible savings. Alternative financial options include:

- ✓ **Care Funding Plans, or Immediate Needs Annuity (INA)** – buying a guaranteed monthly income from an insurance company using your loved one’s savings
- ✓ **Deferred Payment Scheme** – a loan from your local authority towards the cost of a care home, to be paid back later (plus interest) through the sale of their home (care homes only)
- ✓ **Equity release** – taking money out of their property in return for a share, translating to remortgaging or selling off part of their home.



For more information, we recommend contacting [SOLLA](#), or the Society of Later Life Advisors.



Check out [Care To Be Different](#) for information about NHS Continuing Healthcare funding.



### References:

<https://www.opm.co.uk/wp-content/uploads/2013/10/Older-people-who-self-fund-their-care-report.pdf>

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## SECTION 3

# Further care matters



This section covers some of the other important matters related to care matters such as setting up a power of attorney, home improvements and support networks/charities which may be useful.

# Lasting Power of Attorney

Sometimes people are no longer able to make their own decisions – for example, if they're suffering from a condition like Alzheimer's. In this case, a nominee can be authorised to make decisions on their behalf. This is known as giving Lasting Power of Attorney.

Lasting Power of Attorney can be given to more than one person, usually when they will play different roles. For example, someone may wish for one person to look after their finances, but another to make healthcare and welfare decisions. Such arrangements should be drawn up very carefully to avoid any confusion over roles.

A Lasting Power of Attorney needs to be set up while the donor is still capable of making decisions for themselves, and needs to be registered with the Office of the Public Guardian before it can be used. If this is not done before their mental capacity is deemed to be lost by a healthcare professional, someone who wishes to deal with their affairs will need to apply to the Court of Protection for a Deputyship Order. This is a relatively complex process, which can require a lot of time and money.

For more information, visit the government's website on Lasting Power of Attorney.



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# Home modifications

Adjustments to a home's fixtures and fittings, or the addition of a few handy gadgets, can make day-to-day life much easier. Some common modifications which can improve safety and security include:

## Stair lifts

Expensive, and often with a lead time, but incredibly helpful for those who find stairs difficult.

## Hand rails

Great for tricky curves, narrow stairs and the odd step between rooms.

## Accessible bathtubs

To avoid the need to step over a high wall.

## Moving a bedroom downstairs

When stairs are difficult, and a lift is not possible or not wanted.



If you don't want to make lasting modifications just yet, there are plenty of simple changes you can implement to make life easier. In particular, anything which reduces the need to crouch down, reach up high or pick up heavy objects will reduce the strain on older bodies and reduce the risk of falling. This could mean re-thinking where often-used objects are stored, buying aids like window openers and 'grab sticks', or purchasing remote control plug sockets to easily turn items on and off.

Financial assistance may be available to make these modifications in the form of a Disabled Facilities Grant, although this is typically reserved for those with low levels of savings. More information can be found on the [gov.uk](http://gov.uk) website.

# Assistive technologies

Assistive technologies are gadgets and equipment which can help older people live independently at home.

For example, Telecare packages use sensors to alert family members or emergency call centres of unusual behaviour patterns, such as no movement downstairs by late morning. These help give family members peace of mind, by helping them keep an eye on their loved one from afar.

Alcove is a technology provider which specialises in assistive technologies for the elderly, with a wide range of packages depending on your needs.

## Support networks and charities

There are many organisations available that offer help and support, both to people in need of care and their families. Some of these organisations can also provide care services, or offer impartial advice. Many also run local community groups to provide support and advice on services available in your area.

These include:



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