



Finding, choosing and paying for a care 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: **June 2022**

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What this guide is about

If you're finding it more difficult to manage at home, you might be wondering if it's time to move.

This guide helps you think through your options and decide whether moving into a care home is the right decision for you.

Thinking about moving into care can feel overwhelming, especially when you don't know where to start or who to contact. But this guide helps point you in the right direction. It explains the various steps along the way, such as assessing your needs and paying for care.

As far as possible, the information given in this guide is applicable across England and Wales.



This symbol indicates where information differs for Wales.

“I think the time’s come that I shouldn’t really be living on my own.”

Janice, 84



This guide has been written for someone considering moving into a care home. But you might be reading it because you have a loved one who might need to move into a care home soon.

If you’re reading this with someone else in mind, it’ll help you understand what they might be going through, and the issues you both need to consider.

You’ll find additional information specifically for carers and relatives at the back of the guide (see page 32).

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:



Thinking about the move

There are lots of reasons you might be thinking about moving into a care home.

Perhaps you're less able to look after yourself, and things like cooking, washing or dressing are getting tricky. Perhaps you're worried about being alone at night or having a fall. Or perhaps you're feeling lonely.

If you've already considered getting help at home or other housing options but feel you need more support, a care home might be right for you.

Moving into a care home can give you a renewed purpose in life and be a chance to meet new people and start new friendships. A care home has trained staff on hand, and often specialist equipment that can't be installed in your own house – which means many of the difficulties and risks you might face at home are removed.

It's normal to feel reluctant about moving into a care home, though. You might be worried that you'll lose your independence, or that you won't see friends and family as much as you do now. You might also be worried about how you'll pay for it.

It's OK to have conflicting feelings. After reading this guide, visiting some care homes, and talking to your loved ones, you might feel better about making the decision that's right for you.

The handy **Care homes checklist** included in this guide should be helpful when you visit potential care homes.

“Mum and I found the checklist really helpful when we went to view some care homes.”

Trish, 52



Good to know



If you haven't already, it might be worth reading our guides **Getting help at home**, **Adapting your home** and **Housing options** to find out more about other options that might work for you. For example, supported or extra-care housing – where on-site support and care is available but you have your own accommodation – might be suitable.

Getting the ball rolling

A free care needs assessment from your local council can help you decide on the right type of care home for you.

Different types of care home

It's good to know what's out there and which options you might want to think about. There are four main types of care home, each catering for different needs:

- **Care homes** have staff who help with personal care, such as washing, dressing, taking medication and going to the toilet. They might also organise social opportunities such as day trips, shorter outings and in-house activities.
- **Care homes with nursing** (also called nursing homes) offer personal care as well as 24-hour assistance from qualified nurses.
- **Care homes with dementia care** are designed specifically to help people with dementia feel comfortable and safe. They often have a qualified nurse with dementia training.
- **Dual-registered care homes** accept residents who need both personal care and nursing care. So, if someone moves in only requiring help with personal care, but their needs increase over time, they won't have to move to a different home. Moving rooms tends to be much less disruptive than moving from a care home to a nursing home.

Care homes can be owned and run by private companies, voluntary or charitable organisations, or local councils.

**“My wife has dementia.
Being in a specialist home
makes such a difference.”**

Steve, 70



Assessing your needs

If you think you might need to move into a care home, you should contact your local council’s social services department and ask for a care needs assessment.

What happens in a care needs assessment?

A social care professional visits you to ask how you’re coping with everyday tasks and how this affects your wellbeing. They’ll consider:

- your health and abilities – what you can and can’t do, what you struggle to do, and what you’d like to be able to do
- your living arrangements
- what care and support you’re currently getting (if any)
- the views of anyone else you’d like to be involved, such as a carer, family member, close friend, doctor or district nurse
- your emotional and social needs, such as wanting to stay living near family
- your religious, cultural and communication needs, such as wanting to attend a faith group.

If you have health needs as well as social care needs, the assessor should seek input from health professionals, such as your doctor, to make sure these are considered.

After the assessment, the council decides whether you meet the eligibility criteria for care and support. If you do, it works with you to develop a care and support plan, which sets out the services it will provide for you.

As part of the care planning process, the council looks at options with you to see whether home care and adaptations could help you continue living at home, or whether supported or extra-care housing might be suitable. It then decides whether residential care is appropriate. Your wishes should be considered as far as possible.

The council has a legal duty to try and make sure your needs are met safely. However, if you're still able to make and communicate decisions, you have the right to remain at home, if that's what you want. You should be given all the information you need to make an informed choice – including about any risks you face if you choose to stay living at home.

If you already receive help from social services, they might recommend you move into a care home as part of a review of your care and support plan. If you're being discharged from hospital, health and social care professionals will carry out a care needs assessment there and may recommend a move to a care home.

Challenging the care needs assessment

If you're unhappy with the outcome of your assessment, you can ask the assessor to review the decision.

If this doesn't resolve things, you have the option to make a formal complaint. The council should provide information about doing this. It's usually best to make your complaint in writing so you can clearly explain your concerns and what you want the council to do to put things right.

If you're not happy with the response, you can take your complaint to the Local Government and Social Care Ombudsman (page 40). In Wales, contact the Public Services Ombudsman for Wales (page 40).

NHS care in a care home

If the council thinks you might be eligible for NHS-arranged and funded care, they should refer you to the NHS for an assessment. This assessment looks at whether you're eligible for NHS continuing healthcare (CHC) or an NHS-funded nursing contribution, as described below:

- If you mainly have healthcare needs rather than social care needs, you might be eligible for CHC. This is based on the nature, intensity, complexity and unpredictability of your needs, rather than on a particular health condition or diagnosis. It can be provided in any setting, including nursing and residential care homes. If you're eligible, the NHS arranges and meets the full cost of your care.
- If you're not eligible for CHC, you should be assessed for NHS-funded nursing care. If you're eligible, the care home receives a weekly contribution direct from the NHS towards the cost of your nursing care.

Good to know



As eligibility for NHS services isn't based on a financial assessment, you might qualify even if you have too much in savings or income to get financial help from the council. See our factsheet **NHS continuing healthcare and NHS-funded nursing care** for more information. In Wales, see Age Cymru's version of this factsheet.

Paying for care

If your care needs assessment finds that your needs should be met in a care home, and your total assets are worth less than £23,250 in England or £50,000 in Wales, you might be eligible for financial assistance to help pay for your care.

The following pages go into this in more detail. If you already know you don't qualify for financial help, you can turn straight to 'Paying for your own care home place' (see page 21).

Who will pay for my care home place?

Following your care needs assessment, the council will assess your finances to find out what you'll have to pay towards your fees, and whether you're entitled to financial help from the council. This is also known as a 'means test'. You'll be asked:

- about your income, including any pensions
- about your capital (the total amount of your savings and other assets, such as shares)
- about any benefits you're eligible for, including the Guarantee Credit part of Pension Credit (even if you're not receiving any benefits, the council will assume you're claiming what you can when it assesses your income)
- whether you own any property – the value of your home is included in the assessment unless certain people still live there (see page 17 for more information about this).

When carrying out the assessment, the local council must:

- disregard certain benefits, including the Disability Living Allowance or Personal Independence Payment mobility components
- exclude the income and savings of your spouse or partner
- ignore half of any personal or occupational pension or retirement annuity income if you're giving it to a spouse or civil partner, and they don't live in the same care home.

In England, councils have upper and lower limits for financial help. If you have capital assets that are:

- **over £23,250**, you have to pay your own fees as a 'self-funder'
- **between £14,250 and £23,250**, you qualify for financial support from the council and pay a contribution from your income – such as pensions – plus a 'tariff income'
- **under £14,250**, the council provides financial support and you'll contribute from your income – with no tariff income.



The tariff income assumes you have an extra £1 per week in income for every £250 (or part of) you have between £14,250 and £23,250 in capital. So, for example, if you have £15,000 in capital, you need to pay £3 weekly in tariff income.

Good to know



If you pass on half of a pension or annuity to your partner, it may be counted as income when their entitlement to means-tested benefits is calculated. Seek advice if you're not sure whether passing on your pension makes sense financially.



After the assessment, the council calculates what you should contribute to the care home fees, while leaving you an amount for personal expenses. This amount is known as the Personal Expenses Allowance (PEA) and is currently £25.65 per week in England.



In Wales, there's just a single capital limit of £50,000, and no lower limit. If you have over £50,000, you'll be considered a self-funder and you'll need to pay your own fees. If you have under £50,000, you'll qualify for financial support from the council, but you'll still contribute from your income. There's a Minimum Income Amount (MIA) that works in the same way as the PEA. The MIA is currently £35 per week.

Next steps



See our factsheet **Paying for permanent residential care** for more information. In Wales, see Age Cymru's factsheet **Paying for a permanent care home placement in Wales**.

Getting your head around what you might expect to pay towards a care home place can be tricky. There are a couple of examples below, based on the rules in England. In Wales, see Age Cymru's factsheet **Paying for a permanent care home placement in Wales** for equivalent examples.

John's care home contribution

John is 83, single and lives in a rented flat. He has capital of £5,000, putting him under the lower limit of £14,250. This capital is therefore ignored in John's means test.

John has a weekly income made up of his State Pension of £129.20 and Pension Credit of £53.40, giving him a total weekly income of £182.60.

The local council is arranging for John to move into a care home at a cost of £700 per week. This means John's personal budget is £700.

This is how the contributions are calculated:

John's total weekly income (£129.20 + £53.40)	£182.60
John's personal expense allowance (PEA)	£25.65
John's total contribution is £182.60 - £25.65 =	£156.95
John's weekly personal budget	£700.00
Council's weekly contribution is £700 - £156.95 =	£543.05

"I gave Age UK a ring and they helped explain things for me."

Elizabeth, 78



Patricia is moving into a care home but her husband isn't

Patricia and Lawrence are married and have owned their house together for 47 years. They also have a joint account with £8,000 in it.

Patricia has her weekly State Pension of £129.20 and a weekly private pension of £200. She also has savings of £10,500 in her own name.

The local council has agreed to arrange Patricia's care home place and set a personal budget of £650 to meet her needs, because this is the weekly cost of a suitable care home.

The house is ignored in the means test because Lawrence still lives there. Half of Patricia's private pension is also ignored in the means test, because she is going to pass this to Lawrence.

The savings of £10,500 and half of the balance of the joint account (£4,000) are included in the calculation. This means the total assessed capital is £14,500. This is £250 above the lower limit of £14,250, meaning Patricia needs to pay a tariff income of £1 a week.

This is how the contributions are calculated:

Patricia's weekly income (£129.20 + £100 + £1) £230.20

Patricia's personal expense allowance (PEA) £25.65

Patricia's total contribution is £230.20 - £25.65 = £204.55

Patricia's weekly personal budget £650.00

Council's weekly contribution is £650 - £204.55 = £445.45

Will I have to sell my home?

It can be worrying to think you might have to sell your home to pay for your care home place, but this isn't always the case.

The value of your home will be ignored in the council's financial assessment if any of the following people still live there:

- your spouse, civil partner, or partner
- a relative who is 60 or over
- a relative under 60 who has a disability.

Local councils can also disregard the value of your property at their discretion, even if someone living there doesn't fit into one of the above categories. They don't have to – but they should consider any requests to do so.

If your home is taken into account in the means test, you have several options. The rules around having to sell your home can be complicated, particularly with jointly-owned property, so take specialist advice if necessary.

Next steps



There are other, less common circumstances in which your home may be disregarded in the financial assessment. See our factsheet **Property and paying for residential care** to find out more. In Wales, see Age Cymru's factsheet **Treatment of property in the means test for permanent care home provision in Wales**.

12 weeks to decide

If you live in England, your property is ignored for the first 12 weeks of your care home placement. This means you should be entitled to financial help from the council for the first 12 weeks – as long as your other capital assets are less than £23,250.

This is known as a ‘12-week property disregard’ and gives you time to decide whether you want to sell your house or enter into a deferred payment agreement (see below).



In Wales, the same rules apply, but the threshold figure is £50,000.

Deferred payment of care home fees

Every council in England and Wales must offer a deferred payment agreement (DPA) to homeowners if they meet certain eligibility criteria. A DPA means the council agrees to provide financial help with your care home fees, on the basis that you pay the council back from your property at a later date.

You can choose to do this either when the property is sold or from your estate when you die. It’s worth being aware that the council can charge an administration fee to set up the DPA and you can be charged interest on deferred fees. If you’re thinking about a DPA, you should seek independent financial advice before signing anything.

Next steps



See our factsheets **Property and paying for residential care** and **Paying for care in a care home if you have a partner** for more information. Age Cymru have their own versions of these factsheets.



Renting out your home

While it might seem like a straightforward solution, renting out your home can be complicated and time-consuming, so it should be considered carefully. Rent counts as taxable income and it can affect benefit payments. You should seek independent financial advice if you're thinking about renting your home.

Giving your home away

It's important to think very carefully about transferring ownership of your home to someone. If the council thinks you've done this to avoid care fees, it can apply 'deliberate deprivation of assets' rules and treat the property as if it still belongs to you.

If you own your home jointly with someone

If you jointly own your home with someone else, and it isn't disregarded (see page 17), your share in the property should be valued by the council. If this applies to you, seek more advice from Age UK in England, or Age Cymru Advice in Wales.

Next steps



See our factsheet **Deprivation of assets in social care** for more information if you're considering transferring ownership of your home. In Wales, see Age Cymru's version of this factsheet.

Third party top-up fees

If the council is funding your place in a residential home, they calculate an amount of money to meet your care needs as part of your care and support plan. This is known as your ‘personal budget’ and must be enough to meet your assessed needs. The council must be able to show that there is at least one suitable care home available at your personal budget amount.

Your personal budget should account for your individual needs. For example, if your needs assessment shows you need a care home close to family, this should be reflected in your personal budget amount.

If you choose a home that is more expensive than your personal budget, you can still move there if someone – such as a family member – agrees to pay the difference between your personal budget and the cost of the care home. This is called a ‘top-up’ fee. In most circumstances, you can’t pay your own top-up – only if your property comes under the 12-week disregard or you’re getting help with your fees under a deferred payment agreement (see page 18).

If there isn’t a suitable home available within your personal budget, you shouldn’t be asked to pay a top-up fee. Instead, the council must increase your personal budget.



In Wales, the system is similar – local councils have ‘standard amounts’ they expect to pay to meet a person’s needs, with a top-up required if someone chooses a more expensive care home. For further information, see Age Cymru’s factsheet **Choice of care home if the local authority is contributing towards your care fees.**

See pages 26-27 for more information about your right to choose a home if the council or NHS is paying. See page 36 if you’re considering paying someone’s top-up fee.



Paying for your own care home place

If the council's financial assessment shows that you have to pay for your own place in a care home, you're known as a 'self-funder'. The council can expect you to make your own care home arrangements, as long as you can do so or you have family or friends able to help you. However, your local council should still provide you with information and advice about arranging a care home.



In Wales, local councils must arrange care home placements for self-funders if they're asked to.

If the council's care needs assessment shows that you require a nursing home place and you qualify for NHS-funded nursing care (see page 11), the home will receive a weekly payment from the NHS towards the nursing element of your care fees. Look at the care home's terms and conditions to see how the fees take account of this payment.

Care home fees vary widely depending on the area, and different rooms have different prices. The average is around £700 a week for a residential care home place and just under £1000 a week for a nursing home.

Think long term. Will you be able to afford these fees over the coming years? What happens if you run out of money? You could ask the home if it would let you stay on at the council's standard weekly rate.

Reassessing your capital

If your capital falls below the threshold for paying for care (page 13), you might become eligible for financial help from the council. It's usually best to contact the council a few months before your capital falls below the threshold so there's time to carry out any necessary assessments.

If your home is more expensive than your personal budget set by the council (or, in Wales, the council's standard amount), you might be asked to move to a smaller room or to a different home – or to find someone to pay the extra expense as a 'top-up'. If this happens to you, contact Age UK for advice. In Wales, contact Age Cymru Advice.

Claiming benefits

If you're paying the fees yourself, you can continue to claim Attendance Allowance, the care component of Disability Living Allowance, or the daily living component of Personal Independence Payment.

Next steps



See our factsheet **Finding, choosing and funding a care home**. For more information in Wales, see Age Cymru's version of this factsheet.

Choosing a care home

Choosing the right care home is a big decision, but you don't need to make it alone.

Talking things through with loved ones, taking them with you on visits, and listening to their opinions can really help. But the final decision is yours – only you can know which is the right home for you.

How to find the right care home

There are different ways to find care homes:

- Ask friends, relatives or neighbours about their experiences with care homes. But bear in mind that homes change – and what suits one person may not suit another.
- Contact the Care Quality Commission (CQC), the national independent regulator of all health and social care services in England (page 39). It inspects and monitors care homes and can provide impartial information. All inspected care homes must have a copy of their ratings on display and make their latest report available. In Wales, contact the Care Inspectorate Wales (CIW) (page 38).
- Search online or check the phone book.
- Use the care home search tool on the HousingCare website (page 40).
- Ask your local council about making arrangements. They should provide you with information about care homes in your area.
- If you have a long-term illness or condition, contact specialist organisations for advice – for example, Alzheimer's Society (page 38) or Parkinson's UK (page 40).

Before you visit a care home:

- Read the home's brochure or website, and call or email to speak to the staff or manager.
- Read the most recent inspection report. You can ask the home for it, or look for it on the CQC website (page 39). The CQC requires registered services to be safe, effective, caring, responsive and well led. In Wales, check the CIW website (page 38).
- Make sure the home provides the level of care you need, or are likely to need in the future.
- Check if the home currently has any vacancies. If it doesn't, find out how long the waiting list is.

When you find somewhere you're happy with, you can visit it more than once. You might even be able to move in for a trial period.

“My son really liked the last home we visited, but I just wasn't keen. We'll find the one for me.”

Marie, 81



Good to know



The **Care home checklist** included in this guide gives you an idea of questions to ask and things to consider when you're looking around care homes.

The care home contract

Before moving in, read the terms of the care home's contract carefully. The contract should include details of:

- the fees and what they cover
- how fees may increase, how this is worked out, and how much notice is given if anything changes
- the required deposit (if any)
- the services charged for on top of the basic fees
- the notice period for leaving (and how much notice the care home gives if it wants a resident to move out)
- what is covered by the care home's insurance
- how temporary absences (such as hospital stays) are charged
- the complaints procedure
- any charges that may be due after a resident's death.

Good to know



Before signing a care home contract, you might want to seek independent financial advice – particularly if there are any terms you're unsure about. The Competition and Markets Authority (CMA) has information about your consumer rights as a care home resident and advice on what to look out for in the contract (page 39).

Can I choose my home if the council or NHS is paying?

If the council or the NHS is paying for your care, you still have a say in where you move to, although there are limits.

If the council is paying for the care home place

If the council is funding your place, it may recommend a particular care home or offer a choice. It's required to find at least one suitable home that meets your care needs, and you can challenge its decision if it fails to do so.



In Wales, your local council must have more than one option available for you to choose from.

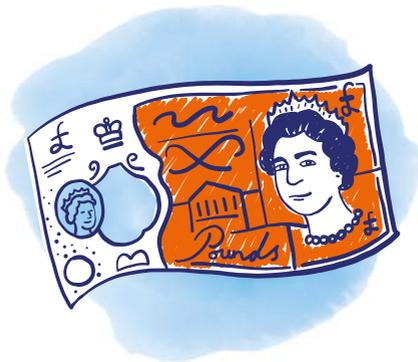
If you don't like the care home the council recommends, or if you have another in mind, you can ask the council to arrange a place where you prefer, which can be anywhere in the country. The council should arrange this as long as the home:

- has a place available
- is suitable to meet your assessed needs
- accepts the local council's terms and conditions.

Next steps



See our factsheet **Finding, choosing and funding a care home** for more information. In Wales, see Age Cymru's version of this factsheet.



If the care home costs more than your personal budget, the council can make payment of a ‘top-up’ a condition of arranging your preferred option (see page 20).

If there isn’t a place currently available in the care home of your choice, the council should arrange for you to stay in another one temporarily while it waits for a place to become vacant. If necessary, the council should pay a higher fee to ensure your needs are met.



In Wales, local councils use ‘standard amounts’ rather than ‘personal budgets’ (see page 20).

If the NHS is paying for your care home place

You don’t have the right to choose a care home if the NHS is paying for your place via NHS continuing healthcare – but your wishes should still be considered.

Next steps



See our factsheet **NHS continuing healthcare and NHS-funded nursing care**. In Wales, see Age Cymru’s version of this factsheet.



Settling in

Settling in to a new home can be hard. An unfamiliar room, different routines, new faces and potentially a new area can be unsettling.

Making it feel like home

Here are some ways to make the transition easier:

- **Bring in home comforts.** Take photos and music you enjoy and pick out soft furnishings to make the room your own. You may be able to bring favourite pieces of furniture. Some homes allow residents to bring their pets with them. If not, the Cinnamon Trust can help arrange long term care for pets to give owners peace of mind (page 39).
- **Talk to staff about your routine,** or ask a relative or friend to. If you like to eat lunch in your room or have a lie-in at the weekend, staff should aim to fit in with this. Let staff know about your favourite meals and your interests, likes and dislikes. If you have dementia, staff should learn about your life history – for example, by using a memory book with information about you in it.

**“It did take some time,
but Dad seems to
have settled in now.”**

Samuel, 68



- **Stay connected.** It might be possible to install a phone line in your room – alternatively, you could use a mobile phone or tablet to stay in touch with friends and family. You could also chat with other residents and make new friends.
- **Ask for help finding your way around.** It might take a while to get your bearings, so don't hesitate to ask staff or visiting family and friends to show you where things are until you feel settled.
- **Attend relatives and residents meetings,** and invite your loved ones to come too. Many care homes offer sessions to talk about any issues affecting residents.



If you're struggling to settle in

If you have a problem, it's important to raise it sooner rather than later. You can ask a loved one to help you communicate it to staff, if you'd like to.

If the problem is a small one, it should be easy to fix – for example, if you're unhappy with your evening meals or think your room should be cleaned more often. Start by explaining the problem to someone in charge – an informal chat often helps. If it doesn't, you can make a formal complaint using the complaints procedure.

You might worry that complaining will affect the staff's attitude towards you. This shouldn't happen in a well-run home, as staff should want the residents to be comfortable living there.

If you want to move

Sometimes, even after the best preparation and efforts to help you settle in, you might be unhappy and want to move. Discuss this with your loved ones and either your local council or the NHS (if your place is being funded). Keep staff at the current home updated so they know what's happening.

If you're living in England, you might find it helpful to contact the Residents and Relatives Association (page 40) for support and advice.

Next steps



See our factsheet **How to resolve problems and complain about social care** for more information. In Wales, see Age Cymru's version of this factsheet.

Edith could no longer manage at home

Pauline helped her mum, Edith, find a care home that was right for her.

‘There was a lot to think about when we were looking for a care home for Mum.

‘You have to work out what are the most important things. Mum wanted to be able to stay active and take part in activities, but didn’t want things to be too regimented. I think atmosphere is really important, so I wanted to know what the staff were like and whether there was a high turnover. Most important for me was knowing that the care home can provide the level of care Mum needs, and that she’s safe and well.

‘My mum is devoted to her dog, but a lot of homes don’t accept pets. Mum said it was important to her we visited regularly and it was somewhere relatively close to her old home and friends too.

‘We looked at five homes, making appointments or dropping in without notice to see what kind of reception we got. The first place we saw was slightly further than I’d have wanted – about 35-40 minutes away – but it was perfect for Mum, and they welcome pets.

‘Mum’s very happy there. Stability is important, as having to move from one home to another can be stressful and upsetting.

‘I visit at least once a week. At first it took me a while to adjust to seeing Mum in a new environment, and I was worried about how she was settling in. But she got used to it more quickly than me, and seeing her happy and knowing that she’s well looked after has brought me a big sense of relief.’

For family and carers

When someone moves into a care home, their life inevitably changes – so if you're a family member, a loved one or a carer, it's likely yours will too.

While the happiness and wellbeing of the person moving is the top priority, your feelings also matter. It can be a stressful time, so it's good to know there's support available if you need it.

Talking about the move

Sometimes, the question of moving into a care home comes up quite suddenly. A crisis, such as an accident or injury, can make it impossible for someone to return to living in their own home, and so they may accept the advice of health and care professionals to move into care.

However, someone's ability to look after themselves can often change more gradually. There might not be an exact moment when it becomes clear that living at home is no longer suitable.

If you're concerned that someone isn't coping at home, it's a good idea to talk to them as early as possible. They can ask the local council for a needs assessment – even if the council doesn't currently arrange their care (see page 9). This can help them to make an informed decision about their care options.

If you're a carer for someone, there might come a point when you're no longer able to provide the care they need. This might be difficult to talk about with them, particularly if it means they might have to consider moving into care.

However, it's best to be open, so that they're clear about what you're able to do and what this might mean for their care options. It can help to seek the advice of an organisation that supports carers, such as Carers UK (page 39).

These are some ways to make talking about care homes a little easier for everyone:

- Plan ahead. Think about when and where you'll have the discussion, and who should be there.
- Ask your loved one how they'd feel about living in a care home in the future. Do they have any fears or concerns? Once you've discussed these, you can work together to find the information and advice you need to reassure you both.
- Don't push the conversation if they're resistant – no one wants to feel forced into something. But don't be put off entirely from talking about the issue either. Come back to it another time and, in the meantime, leave your relative with printed materials to read (such as this guide).
- You don't need to reach any conclusions in a single conversation. It might be some time before your relative makes a decision that they're comfortable with.
- Be patient and kind – to them and to yourself. Moving into a care home is a life-changing decision that some people can find very traumatic. Your loved one might feel upset, unsure or frightened by the prospect. Go slowly and seek outside help if you need it.
- Finally, while you can make suggestions and share opinions and concerns, it's crucial to remember that, in the end, it's your loved one's decision whether they move into a care home, as long as they still have **mental capacity**.



When we talk about 'mental capacity', we mean someone's ability to make decisions and understand the consequences of them.

Dealing with the move emotionally

It can be difficult when a loved one moves into a care home. Things might change and it can take some time to adjust. You might be feeling guilty, upset, lonely, relieved – or a mixture of these. There's no right or wrong way to feel.

Here are some tips that might help make the transition smoother for you both:

- Ask if the care home has a group for relatives or a regular newsletter to help keep you in the loop.
- Find out if there are any activities on offer and whether loved ones are also encouraged to get involved.
- Take your relative out for day trips if you can. A trip to the local garden centre or pub could be a nice change of scenery.
- Visit when you can. Sometimes it might not be possible, but spending time together might make things easier for you both.
- If you want, you can ask to be involved in the person's care, such as helping out at mealtimes.

Talk to the care home staff if you have any concerns. They might be able to offer helpful suggestions about handling the transition.

It can be a tricky time and there's no 'one size fits all' approach. These suggestions are a starting point, but you might find other things that work for you both. The Relatives and Residents Association (page 40) is a good source of further information and advice in England.

It can be a particularly difficult time if you're the person's carer, especially if making the decision about the move fell to you.

Perhaps your loved one lacked the mental capacity to decide for themselves and you have Lasting Power of Attorney or you're their court-appointed Deputy for health and welfare decisions. You might be in the process of having to make that decision now.

If you're the person's attorney or Deputy, you must make your decision based solely on what's best for them. After weighing everything up, you might decide that moving into a care home is in their best interests. Their needs have to come before your wants – however hard that may be. You might be feeling guilty or like you've let your loved one down, but it's OK to admit you've reached the limit of the care you can provide.

It might be time to hand the day-to-day responsibilities over to the professionals and focus on your role as a relative or friend, rather than as a carer. There's only so much you can do – and even if you've stopped providing care for someone, it doesn't mean you've stopped caring about them.

If you're the person's carer, you might be worrying about feeling a bit lost once they move. What will you do with all that extra time? Try to consider your needs again. You've probably put them to one side for a while. You can still visit your loved one – to be there for them on the bad days and make the most of the better ones together.

Good to know



The handy **Care homes checklist** in this guide can help keep things focused at a difficult time. Why not take it with you on any care home visits to see which ones tick the right boxes?

Paying top-up fees

You shouldn't feel you have to pay a top-up fee. Top-up fees are only necessary if someone wants a more expensive care home than meets their needs – they aren't compulsory.

If you're considering paying someone's top-up, think about whether paying them is sustainable. What happens if your circumstances change? The council should always make sure you can sustain the top-up fees before an agreement is made.

Care home fees often increase annually but local councils don't always increase their funding by the same amount, so you could find yourself paying more each year.

If you're paying someone's top-up fees but the money is going to run out, speak to the council as soon as possible. See our factsheet **Finding, choosing and funding a care home** for more information on personal budgets and top-up fees. In Wales, see Age Cymru's factsheet **Choice of care home if the local authority is contributing towards your care fees**.

Good to know



Watch out for inappropriate top-up requests. The council must show that there's at least one suitable care home option that doesn't come with a top-up fee, and set a personal budget high enough to cover the necessary cost of meeting the person's needs. You can make a formal complaint to the council to challenge an inappropriate top-up request.

In Wales, the council must have more than one option available for you to choose from within its standard amount.

If you're worried about abuse or neglect

If you're worried your relative is experiencing – or is at risk of – abuse or neglect, it's important to know what to do and how to raise your concerns.

Look for warning signs such as unexplained bruising or your relative wearing dirty clothes, being left with their drink out of reach, or seeming withdrawn or scared. If they have a condition such as dementia, it may be harder for them to communicate with you, but be alert to changes in their mood or behaviour.

If you've noticed any of the above, or you have any other concerns about abuse or neglect, you should raise these with the local council. The council has a safeguarding duty to investigate and take action where necessary. This duty applies to everyone, even if the council isn't arranging or funding the person's care.

You can also report any concerns about standards of care to the CQC in England (page 39) or the CIW in Wales (page 38).

Next steps



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

To talk to someone confidentially about your concerns, contact Hourglass (page 39).

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

Alzheimer's Society

Charity offering advice, information and support in England, Wales and Northern Ireland to people with dementia, their families and carers.

Tel: **0333 150 3456**

www.alzheimers.org.uk

Care Inspectorate Wales (CIW)

National regulatory body of care homes and domiciliary care services in Wales. Staff 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. Staff can provide lists of home care providers for a specific area.

Tel: **03000 616161**

www.cqc.org.uk

Carers UK

Charity providing information and support for carers.

Tel: **0808 808 7777**

www.carersuk.org

Cinnamon Trust

Specialist charity providing support with rehousing pets to older people and terminally ill people.

Tel: **01736 757 900**

www.cinnamon.org.uk

Competition & Markets Authority

Competition regulator in the UK. It provides information about your consumer rights as a care home resident.

www.gov.uk/government/organisations/competition-and-markets-authority

Hourglass

Charity that works to protect vulnerable older adults and prevent abuse. It offers a 24/7 helpline for people who are being abused or anyone who is concerned that someone they know is being abused.

Tel: **0808 808 8141**

www.wearehourglass.org

HousingCare

Organisation providing information and advice on housing options for older people and their carers.

Tel: **0800 377 7070**

www.housingcare.org

Local Government and Social Care Ombudsman

In England, contact the Ombudsman if you've made a complaint about the council or a care home and you aren't happy with the response.

Tel: **0300 061 0614**

www.lgo.org.uk

In Wales, contact the Public Services Ombudsman for Wales

Tel: **0300 790 0203**

www.ombudsman.wales

Parkinson's UK

Charity providing information and support for people living with Parkinson's, their families and carers.

Tel: **0808 800 0303**

www.parkinsons.org.uk

Relatives & Residents Association

Charity offering information, advice and support to older people needing care in England and their relatives and friends.

Tel: **0207 359 8136**

www.relres.org

Samaritans

Confidential helpline offering support to talk about your feelings. Lines are open 24 hours a day, 365 days a year.

Tel: **116 123**

www.samaritans.org



† The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB.

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

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

- **Adapting your home**
- **Getting help at home**
- **Housing options**

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/housing** 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



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