

Finding help at home

About this factsheet

As you get older you may find that you have increasing difficulty managing your daily tasks at home. This factsheet gives an overview of the kind of practical help that may be available to enable you to remain in your own home as safely and comfortably as possible.

The information in this factsheet is correct for the period July 2014 – July 2015. Rules and guidance sometimes change during the year.

This factsheet describes the situation in England. There are differences in the rules for funding care in Northern Ireland, Scotland and Wales. Readers in these nations should contact their respective national Age UK offices for information specific to where they live – see section 12 for details.

This factsheet should be read in conjunction with Age UK's other factsheets on adult social care provision. Factsheet 46, *Paying for care and support at home*, and Factsheet 24, *Self-directed support: Direct Payments and Personal Budgets* may be particularly useful.

For details of how to order other Age UK factsheets and information materials mentioned inside go to section 12.

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1 Recent developments

- The Care Act received Royal Assent (became law) in May 2014. It will be implemented in two parts, in April 2015 and April 2016. The first part concentrates on updating, modernising and simplifying the adult social care system and adds some new concepts, powers and duties; the second part focusses on creating a new means test and funding system based on the Dilnot capped lifetime care cost model. This will supersede existing related legislation. At the time of writing (July 2014), a consultation is taking place regarding the Care Act's supporting regulations. These will assist with our understanding of the meaning of many of the basic Care Act clauses. The consultation will end in October 2014. There will also be new statutory guidance published. Age UK's information resources on social care will be amended once the new regulations are published, ahead of the first major change that will take place in April 2015.

2 How the local authority can support you

Terminology

The terms 'community care', 'social services' and 'social care' can be used interchangeably to describe the broad range of statutory services provided by local authority adult social services departments. The term 'local authority' will be used in this factsheet to describe the organisation that is responsible for these service areas.

The term 'local authority' can also describe: a county council in England, a district council for an area in England for which there is no county council, a London borough council, or the Common Council of the City of London.

2.1 Making a referral

If you are having difficulty managing at home, you may be entitled to assistance from the local authority. You can ask for support via a referral.

You can contact your local authority social services department to see if they can give you some advice or practical assistance. You can make a self-referral for an assessment of your needs or a friend or family member can do this.

You can find the telephone number of your local adult social services department through the Town Hall, or in the telephone directory under the name of your local authority (county, metropolitan or London borough or, in some areas, a unitary authority). Your call will be dealt with by a local authority-run call centre or directly by the referral intake team at its duty desk. Referrals can also be made on your behalf by a health and social care professional such as a district nurse or your GP, with your consent. If someone lacks the capacity to make the referral or give consent, then a friend or relative could do this on their behalf. The referral can also be made in writing.

The local authority social services department is the State provider of long-term adult social care services in the home. This may include help with the cost of the services following a means test. When arranged by the local authority, such services are often referred to as domiciliary, non-residential or community care services.

The local authority may fund a private or voluntary sector care agency, or a personal assistant, via direct payments, to carry out the service. This may be as part of a personal budget, which will be discussed in section 3. The arrangement should be the best one to suit your individual needs. The local authority retains an underlying duty to ensure appropriate service provision.

If you do not qualify for assistance from the local authority, or would prefer not to deal with it, similar services may be available directly through private agencies or local voluntary organisations.

2.2 **Having an assessment of your needs**

The first step towards getting help from the local authority is to have a needs (or care) assessment.

This is how the local authority finds out what sort of help and support you may need. It has a legal duty to carry out an assessment of your needs if you appear to be someone who might need the type of services it provides.

Once assessed, it has a related duty to decide whether your identified needs call for the provision of services. The assessment right is not related to your financial or other circumstances.

The local authority must publish information about how to ask for an assessment, the form the assessment will take, the different kinds of help it can provide and the service standards you should expect to experience. This information should be contained in the local authority's *Better care, higher standards* charter. The local authority will have a website with information about the types of services it provides.

The assessment will be carried out by a representative of the local authority, usually a care manager or social worker. Other professionals such as an occupational therapist may also be required to carry out an assessment. There may also be a requirement for joint working for example with housing and health staff.

See Age UK's Factsheet 41, *Local authority assessment for community care services* for further information on your right to an assessment and services.

2.3 The care and support plan

You should be provided with a copy of the agreed care and support plan that is generated by a needs assessment. This is a document setting down your legal rights to services arranged by the local authority.

New assessment approaches are being developed by local authorities as part of the national personalisation policy, for example assisted self-assessment. These are an adjunct to the main local authority assessment duty.

2.4 Eligibility for service provision

Each local authority sets its own eligibility criteria, which is based on a national framework. This is used to decide who qualifies for services provided or arranged by the authority. The local authority should publish information about the criteria and its eligibility threshold. It has a legal duty to meet your assessed, eligible, needs. From April 2015, under the *Care Act 2014*, there will be a national eligibility criteria.

2.5 The means test

Section 3 covers the means test for service provision and the increased funding arrangement options available under the new personalisation policy.

2.6 Service provision

Section 4 covers the types of services that are usually provided by a local authority to someone living in their own home with long-term care needs.

2.7 A carer's support needs

If you have a carer (someone who helps look after you) they can be involved in your needs assessment if you give your permission for this.

Your assessment should also include looking at the carer's needs, their required tasks, their motivation and ability to maintain their caring role; also any leisure, social, work or education needs that are affected by the caring role. All your needs should be recorded in the assessment, some of which may be noted as being met by a carer.

Under the *Carers and Disabled Children Act 2000*, carers have the right to an assessment of their own support needs, even if the person cared for does not want one.

Service provision is presently at the local authority's discretion. However, the *Care Act 2014* will bring in a parallel system to the service user for a carer's support needs where they will have an absolute right to provision if they are found to be eligible.

A carer, in this context, is someone who provides – or intends to provide – ‘substantial and regular’ care, under the *Carers (Recognition and Services) Act 1995*. It does not include those who provide care on a professional basis. Contact Carers UK for more information (see section 11) about carers’ rights and local support that may be available. Also see Age UK’s information guide entitled *Advice for carers*.

3 Arranging and paying for social care services

3.1 The means test

You will generally be means tested by the local authority if it is intending to provide you with a service.

The local authority has a right to charge for most services but can also provide them free of charge. It should publish its annual charging levels for particular services such as home care. There may be an upper charging limit for non-residential services. These are usually calculated on a weekly basis.

The local authority must adhere to national standards set by the Government when deciding on the level of any charge it makes. The means test will include looking into your capital (savings) and income. The national standards are designed to make sure your income does not fall below a certain level as a result of the charge for services – it must be reasonable. Generally, only the service user should be charged for a service and not other family members. The local authority should also make sure you are receiving all the benefits that you are entitled to and take into account certain outgoings such as disability-related expenses.

Your property is not included in the non-residential care means test.

Your needs and eligibility for services should be assessed and identified prior to discussions about paying for them. The charging process should be promptly administered following an assessment so that you know what you will be charged. You should not be charged before being provided with a written fee breakdown.

For further information on this subject see Age UK's Factsheet 46, *Paying for care and support at home*.

Self-funders and the planned new care account under the *Care Act 2014*

In the *Care Act 2014*, there is a plan for a duty upon local authorities to provide advice and information on how to obtain care services and funding methods for all those requiring them, including those who are self-funding due to being ineligible or because they have a certain level of capital or income.

Self-funders will have a right to have their eligible needs met for a fee.

From April 2016, if a person has assessed eligible needs, what they pay to meet their own care needs will accrue in their care account, up to the care cost cap (presently £72,000). After this the State must meet the full cost. The weekly amount recognised by the local authority as accruing in the care account will be based on a means test, which will define the level of service user contribution and the amount it must pay.

3.2 Direct payments and personal budgets

Direct payments

A direct payment is money given directly to an individual to arrange the community care services that they have been assessed as needing instead of the local authority providing or arranging the services itself.

Directs payments can only be used to meet the assessed eligible needs. These are the needs identified in your needs assessment that meet the local authority eligibility criteria and which are set out in your care and support plan.

Local authorities are required to offer direct payments to older people who meet certain criteria. You cannot be forced to use direct payments if you would rather that the local authority directly arranges or provides your services.

Direct payments can provide a way of giving you more choice and control over the way your care needs are met. However, they are not suitable for everyone because there is a usually requirement to take on various responsibilities that the local authority would otherwise manage. A vital element in achieving good direct payments service outcomes is the provision of adequate advice and support for services users and their carers, for example for the employment of a personal assistant.

Direct payments can be paid to those who lack mental capacity to manage if a 'suitable person' is available to assist with the process. This is usually a close family member or friend.

Action: Ask your local authority for further information about its Direct Payments scheme.

The provision of direct payments does not remove the local authority from its duty to monitor and review cases in an appropriate manner, for example taking any risks into account when planning a review.

Direct payments have been around for some years and they are now also part of the Government's personalisation policy - they are one way of funding a personal budget. Personalisation is discussed in the following section.

Personal Budgets

Personal budgets are a central element in the Government's personalisation policy. The term 'self-directed support' encompasses the aims of personalisation within social care assessment, funding and service provision.

The aim is to develop a more flexible and responsive approach contrasting with the more traditional service-led approach where service users' choice is often limited.

Government guidance requires a greater emphasis on meeting the outcomes an individual wishes to achieve based on their own view of their needs. Achieving this can include innovative ways to support self-assessment, meet eligible needs and arrange funding to best suit the needs and wishes of the service user, and also their carer if they have one. This is all within the existing local authority legal framework for assessment and meeting eligible needs.

One of the main innovations offered by the personalisation policy is that you will be informed of how much money you will be allocated to meet your needs, for example over a year, early on in the process so that you can exercise real choice over how it is spent. This is known as the Resource Allocation System (RAS). It is very important to be aware that the original amount of money allocated in a RAS following an assessment needs to be monitored and reviewed in the initial period after the assessment and subsequently. This is because it often needs to be adjusted, for example to rapidly meet changing needs – it is known the ‘indicative amount’ for this reason.

Note: The local authority has a legal duty to ensure that the RAS is adequate to meet all of the identified eligible needs in a reasonable manner and to explain how the amount has been calculated.

You should always have a choice about the way your services are arranged and should never be pressurised into a certain type of arrangement - it should reflect your individual needs, wishes and capacities, and the outcomes you want to achieve. You should be provided with appropriate advice and support, which might come from a social worker or an independent support broker depending on the personalisation policy in your area.

Personalisation is an innovative policy but it does not change your underlying rights and responsibilities in the context of social care, for example: your right to a needs assessment, being subject to the eligibility criteria and to being means tested for services.

Personal budgets are a central element within the *Care Act 2014*. There will also be an option of an independent personal budget where someone with assessed eligible needs chooses not to be means tested. They can still have payments registered in their care account paid from their own funds to meet needs up to the weekly amount the local authority has decided that it would have had to pay, up to the care cost cap (from April 2016).

For further information on personal budgets and direct payments in the context of the personalisation policy, see Age UK’s Factsheet 24, *Self-directed support: direct payments and personal budgets*.

4 Types of services provided by local authorities

4.1 Personal care

Personal care is help with tasks such as:

- getting up
- dressing
- going to the toilet
- washing
- bathing
- getting ready for bed.

The local authority is the main provider of personal care, employing home care workers directly or commissioning services from private agencies and voluntary organisations.

The introduction of personal budgets, discussed above, is having an effect on the way that personal care services are provided. There is likely to be an increase in the use of personal assistants via direct payments as service users exercise more choice and control over who actually provides these types of services and how they are arranged.

4.2 Domestic assistance

You might also benefit from help with domestic tasks such as housework, shopping and cleaning. In many areas local authorities have reduced or discontinued domestic help in order to direct resources towards personal care. However, they still have a legal duty to meet assessed eligible needs, which may include elements of these services as part of an overall care package.

Some local Age UK's and other local voluntary agencies may provide help with domestic tasks. You may also be able to purchase help at home from a private agency or employ someone directly yourself.

4.3 Day care

Day care is care provided outside the home in a day centre or other establishment. The type of care offered can range from a chance to meet other people, to share activities and a meal, to specialist care, for instance for people with dementia. It can also provide respite for carers. Ask what is available in your area.

If social services run the day centre, or subsidise it financially, you might have to be assessed as needing the service under the local authority's eligibility criteria to be able to attend. Other organisations, such as the local Age UK, may run day centres that are open to all older people. If you feel a need for a particular kind of care, ask whether it might be arranged.

Personal budgets and personalisation

The introduction of personal budgets may influence the provision of day-care services. This policy is intended to provide more personalised service with greater service user choice and control over services to meet needs, and to allow more creative ways to achieve the outcomes people require. As a result, sometimes attendance at a day centre may not be seen as providing a sufficiently person-centred means of meeting identified needs. However, it is also important for a needs assessor to understand that a day centre may be exactly what an individual needs and not to exclude this option.

Day care services appear to be under threat in many areas due to the more individualised approach that personalisation is introducing. It is important to be aware that these services can meet identified needs within the personalisation agenda and may be highly valued community resources. They should not be considered for closure without proper planning, consultation and an Equality Impact Assessment; or where there is insufficient market development to provide reasonable alternatives.

4.4 Laundry

Some social services departments provide a laundry service for people with incontinence, or who cannot manage their laundry for other reasons. Ask if such a service is available in your area.

4.5 Meals at home

Individual local authorities will have their own arrangements for providing meals at home, sometimes called 'meals on wheels'. In some areas the scheme will be run by the local Age UK or the WRVS on the authority's behalf. Many offer meals for people with special diets.

Some provide a freezer for people at home, and then deliver frozen meals so that people can heat their own, using a microwave or steamer (which may also be supplied) when they wish. Meals may be offered any number of days per week. What is available to you will depend on your assessed needs and on the policy of the local authority.

The type of meal provided for someone eligible for the service must be able to meet the specific requirements of the service user. For example it would not be appropriate to only offer frozen food to someone who could not manage this without also providing appropriate support services or making sure that there is a carer available and willing to assist with food preparation.

4.6 Respite care

Respite care usually consists of extra services provided for a limited period of time to allow the cared-for person, or their carer, to have a break from their usual routine. It may take the form of increased support in the home or of a stay in a care home. It could be for a night, or a day, or a longer period such as a week or two weeks.

If your carer needs a break they can ask social services for a carer's assessment. Vouchers may be available from the local authority to assist with the cost of care needed while the carer has a break. Further information for and about carers is available from Carers UK (see section 11).

4.7 Rehabilitation

Re-ablement is the name for the short-term rehabilitation service provided by the local authority for people who need help managing after a period of illness, or the onset of a disability. If you have lost some of your independence, perhaps due to a recent illness, disability or following a period in hospital or residential care, the re-ablement service may be suitable for you. It is generally based in a person's own home.

You might need extra support because you:

- are returning home after a period in hospital or residential care
- have a physical disability
- need support to remain in your own home
- want to regain skills and confidence to live independently.

Who can use this service?

The service is for people who are at significant risk of losing their independence and ability to live at home safely.

Do I have to pay?

Recent government guidance confirmed that you should not be charged for the first six weeks of the re-ablement service.

How long does re-ablement last?

This will depend on your individual needs, but generally speaking it is a short-term service lasting up to six weeks. Goals are agreed at the start and these are regularly reviewed. The service could end sooner than six weeks depending on your progress. The initial assessment and planning work may be carried out by a community occupational therapist.

What kind of support can I get?

People could need help with washing and dressing, walking around their property, making meals or getting out of the house to take part in social activities.

Whatever your needs, specially trained staff will work with you to design a rehabilitation programme that will work best for you. Generally, they will visit you in the morning and then again during the day depending on what activities you need support with. The aim is to encourage you to gain the confidence and ability do tasks for yourself if you can.

What happens at the end of the service?

Your progress will be assessed by a care manager or an occupational therapist to find out if you have any further needs. The aim of the intensive support you receive could mean that you need less support, or possibly even no support, to live independently afterwards.

If you still need assistance after six weeks, the local authority should re-assess you to help you plan a package of support that meets your ongoing needs. They will also carry out a financial assessment to see if you need to contribute to the cost of this.

Note: Re-ablement is a relatively new service and it has many similarities with the existing NHS intermediate care service. However, intermediate care includes rehabilitation from a mixture of health and social care staff, for example a physiotherapist, and it is generally concerned with people who have more complex needs with a major medical element. Access to both services is based on an assessment of rehabilitation potential by an appropriate professional and referral to the service.

4.8 Specialist equipment and home adaptations

There is a wide range of specialist disability equipment available to help people who find it difficult to carry out particular tasks in their homes. Examples of these are:

- mobile hoists
- commodes
- bath lifts
- adapted cutlery.

Adaptations are changes made to your home to enable you to live safely and more independently. They could include alterations to the building such as widening a door for a wheelchair, installing a stair or grab rail in the toilet or bathroom. This could also include larger works such as installing a:

- level access shower
- stairlift

- wheelchair ramp
- wheelchair standard adapted kitchen
- ground floor extension to provide level access facilities.

Note: You may be entitled to the provision of equipment and home adaptations following a local authority needs assessment if they are seen as ways of meeting your eligible needs; they could be a part of a wider package of care to keep you independent in your own home.

You can request that the local authority arrange an assessment by a **community occupational therapist (OT)** to help identify how your needs could best be met with regard to specialist equipment and adaptations. Community OTs work for the local authority alongside other staff such as care managers and social workers. An OT assessment in this context is essentially the same as any other assessment for a statutory service that the local authority might have a duty to provide.

Once eligibility has been confirmed in an assessment disability equipment should be provided (loaned) to you free of charge by the local authority. However, you may have to contribute towards the cost of adaptations costing more than £1000. Assistance with more expensive adaptations is provided through a Disabled Facilities Grant, which is a means tested, and arranged in conjunction with the local authority housing department. Regulations state that works under £1000 should be free of charge.

Some equipment and aids may be available on loan from the British Red Cross, your local Age UK, the WRVS or other organisations.

The Government is introducing a new 'retail model' for the provision of community equipment in England. This is intended to offer service users greater choice and control over the equipment they have a right to be supplied with. A project for this may be ongoing in your area.

The Disabled Living Foundation provides extensive information about the different types of specialist disability equipment. They have a number of detailed factsheets on their website.

For further information about this subject see Age UK's Factsheet 42, *Disability equipment and how to get it*. Further information on adaptations can be found in the Information Guide, *Adapting your home*, and Age UK's Factsheet 13, *Funding repairs, improvements and adaptations*.

Repairs or improvements to your home

There may be a scheme in your area providing practical assistance with minor repairs and improvements to your home.

Your local Age UK or local home improvement agency (where applicable) may be able to tell you about local organisations that give practical help with gardening or decorating.

If you are a private tenant your landlord is responsible for some repairs by law. Seek further advice from a local agency such as a Citizens Advice Bureau or housing advice centre if you are concerned that your landlord is failing to meet his responsibilities.

Assistance with repairs and improvements may be available from the local authority. Assistance of this kind is discretionary meaning that the council does not have to provide it to particular individuals. Age UK's Factsheet 13, *Funding repairs, improvements and adaptations*, has more information about these grants.

Private purchase of equipment

If you intend to purchase of disability equipment privately it is advisable to try it out first. There is a network of disabled living centres where this can take place and where you can obtain impartial advice. For further information, see contact details of Assist UK in the 'Useful organisations' section below.

Issues of storage and maintenance may also need to be clarified before purchase.

Reputable companies that sell disability equipment or carry out home adaptations will usually belong to a trade association such as the British Healthcare Trade Association, which requires them to maintain a high level of ethical standards.

The Office of Fair Trading has recently published information to protect people from unscrupulous, high-pressure, doorstep sales techniques, which have been identified as sometimes being used in this industry. The following link is to their information on this subject:

http://webarchive.nationalarchives.gov.uk/20140402142426/http://www.offt.gov.uk/shared_offt/consumer_leaflets/general/Doorstep-Mobility-Leaflet.pdf

4.9 Personal alarm systems and assistive technology

If you live alone or cannot easily leave your accommodation you may appreciate the security of knowing that you can contact someone in an emergency. Many different kinds of personal alarm schemes are available. It is worth checking whether you can get any help from the local authority for arranging and paying for an alarm system. Most local authorities run a scheme providing this service. Age UK provides a similar service. The Disabled Living Foundation (DLF) offers a factsheet on personal alarm systems (see section 11).

Increasingly, other types of assistive technology (AT) are becoming available from local authorities and health services or through private sources. These include telecare and telehealth. Telecare generally applies to equipment and support services that promote a person's safety, independence and wellbeing in their own home, usually when they are alone – for short or longer periods of time; and sometimes outside of their own homes in their local area (eg GPS monitoring). Telecare covers a wide range of equipment (detectors, monitors, alarms, pendants etc) and services (monitoring, call centres and response teams – who may work alongside emergency services). Telehealth is the remote monitoring of a patient's vital signs in chronic condition management (eg blood pressure, glucose level and heart and lung function). This can be for diagnosis, review assessment and prevention. Telehealth requires suitably qualified clinicians as part of an agreed health care pathway. The two types of AT may overlap.

The Government intends to expand the use of AT with the aim of increasing service user and carer safety and wellbeing, and achieving cost savings through prevention and reduced pressure on services. You could ask your local authority or GP what is happening locally and what services are being commissioned. You could also research internet sites such as the DLF or go to a local Independent Living Centre (via ASSIST UK) to try equipment, or attend an equipment trade show such as NAIDEX. AT companies belong to trade organisations. The main one is the Telecare Services Association, which has a code of practice. You could also obtain a private occupational therapy assessment for AT via College of Occupational Therapists' Independent Practitioner's group.

5 Your GP and community health services

Your GP should arrange community health services, where necessary. If necessary, arrangements can usually be made for you to be seen at home.

Services that may be available include:

- district nurse or health visitor
- chiropodist
- continence adviser
- physiotherapist
- community psychiatric nurse
- intermediate care - rehabilitation
- hospice at home or Macmillan nurse.

NHS rehabilitation services (intermediate care) are provided for limited periods, usually no more than six weeks, to prevent people from having to go into hospital, having to stay in hospital unnecessarily or following discharge from hospital. This service might be provided at home or in a care home. It has similarities to the social care re-ablement service outlined above.

Specialist nursing or care at home for people with a terminal illness may be available through Macmillan nurses provided by Cancer Relief, Marie Curie Foundation nurses or from a local hospice. Ask your GP if there is local support of this kind.

Further information about NHS services can be obtained from Age UK's Factsheet 44, *Local NHS services*.

6 Finding a care worker yourself

You can find a care worker through an agency or by employing someone directly. Remember that if the local authority has assessed you as needing personal care services it has a responsibility to ensure that those services are available to you. This means providing or arranging home care services for you if necessary.

6.1.1 Employment agencies

Agencies that provide nurses or care workers who carry out personal care tasks have to be registered as service providers with the Care Quality Commission (CQC). Agencies are regularly inspected by the CQC to ensure that they comply with their Essential Standards. The CQC and the local authority can provide lists of agencies in your area.

It is important to be clear about the type of help that you need in order to establish whether a particular agency and its staff can meet your needs. A local authority needs assessment can be useful for this, even if you do not want the authority to arrange your services.

Discuss with the agency how your needs can best be met. For example, depending on the level of care you need, it may not be possible for one person to provide it all. A planned rota of workers can help to minimise disruption and provide continuity.

Note: Local agencies are listed in the Yellow Pages of the telephone directory under 'Employment Agencies and Consultants' or 'Nurses' Agencies and Care Agencies'.

It is also possible to arrange 24 hour live-in carers through care agencies. This may be funded privately, for example through long-term care insurance, through direct payments or partly or wholly through benefits and other disability related funding entitlements such as the Independent Living Fund.

In December 2010, the Government announced that the ILF had been permanently closed to new applications. In March 2014, it was announced that the ILF would be closing on 30 June 2015. In July 2015, the funding and responsibility for ILF care and support needs will be transferred to local authorities.

6.1.2 **Employing a care worker yourself**

You can employ a care worker (or other help) directly rather than go through an agency. However, this can be complicated and it is important to be clear about what you are taking on, particularly in relation to any contract of employment and possible financial commitments such as National Insurance contributions.

Local organisations may be able to help you find a suitable person or you might consider advertising in newspapers or magazines. Your local reference library may be able to suggest suitable publications.

If you advertise for a care worker it is advisable to use a box number and also to take up references. You should carefully consider the duties you require of a companion and write a job description so that there is no misunderstanding by either party about what is expected of them.

Disability Rights UK (see section 11) produces a range of information on employing care workers and has an advice line. Further information can also be found in Age UK's Factsheet 24, *Self-directed support: direct payments and personal budgets*.

7 Welfare benefits

If you need personal care or have other disability related problems such as limited mobility, you may be eligible for non-means tested benefits called Attendance Allowance (paid to people over 65), and Disability Living Allowance or Personal Independence Payments (available for the under-65s).

Disability Living Allowance (DLA) is being replaced by Personal Independence Payments (PIP) for people of working age from April 2013. PIP was introduced for new claimants: in some parts of North West and North East England in April 2013, in the rest of England in June 2013 and in Northern Ireland in October 2013. Whether you should claim DLA or PIP depends on where you live and when you make your claim.

If you're currently receiving DLA and you were over 65 on 8 April 2013, you will stay on it for the time being. If you were under 65 on 8 April 2013, you will eventually have to stop claiming DLA and you may be eligible for PIP instead. This will happen at some point between October 2013 and 2018.

PIP has many similarities with Disability Living Allowance. It has two components: a daily living component (similar to DLA's care component) and a mobility component, which are paid at different rates depending on the level of difficulty you have. It isn't means-tested, so it isn't affected by your income and savings; and it isn't taxable. You need to be under 65 to make a claim.

There are no restrictions on what Attendance Allowance, DLA or PIP can be spent on.

See Age UK's Factsheet 34, *Attendance Allowance*, Factsheet 52, *Disability Living Allowance*, or Factsheet 87, *Personal Independence Payments*, for further details.

It may also be possible to claim benefits to assist with living costs or the cost of care in particular. Some benefits, such as Pension Credit, Housing Benefit and Council Tax Reduction, are means tested. Age UK's Factsheet 56, *Benefits for people under State Pension age*, gives further details on these sources of financial assistance.

Major changes to the benefits system are taking place in stages, mostly in relation to working age benefits, for example the planned introduction Universal Credit. See age UK's factsheets on welfare benefits for further information.

Homeshare

You may be living alone in a property that is bigger than you need or can easily manage but you don't want to move. One solution might be to have someone come and live with you.

Before doing anything else, you should consider what you hope to get from someone living with you. You may just want the security of knowing that there is someone else in the house, or want someone to provide help with domestic tasks. It is important that both parties are clear about the nature of any arrangement from the outset. If you require a high level of domestic help or personal care, this may be more appropriately provided by a professional care worker.

In some parts of the country there are schemes called Homeshare that arrange for a younger person to live with an older person (see section 11).

The exact terms of these schemes vary but may involve the older person providing accommodation in return for the younger person agreeing to provide an agreed amount of domestic help. If you want to find someone directly, the suggestions made in section 6 below can also be applied to finding a suitable person.

8 Safeguarding and mental capacity

We all have the right to live free from abuse of any kind. Our age or circumstances should have no bearing or effect on this basic human right. Any form of abuse is unacceptable, no matter what justification or reason may be given for it, and it is very important that older people are aware of this and they know that help is available.

There is much discussion about the new landscape of social care resulting from the personalisation of services. This also requires new approaches to risk and safeguarding. However, at all times when the local authority is involved in service provision, it has an underlying duty of care to ensure that service users are not put at undue risk, and that they are properly supervised and reviewed to ensure that their right to be safe is ensured.

To find out more about safeguarding and abuse issues, and how to get appropriate support and assistance see Age UK's Factsheet 78, *Safeguarding older people from abuse*.

All those who work with adults who lack the mental capacity to express their needs or views, or make decisions, must act in their 'best interests' as defined by the *Mental Capacity Act 2005* and its Code of Practice. To find out more about the standards required in this context see Age UK's Factsheet 22, *Arranging for others to make decisions about your finances and welfare*.

9 Complaints

If you are not satisfied with any aspect of the service you receive from the local authority or any of their contracted-out services, you can make a complaint to the local authority. They have a legal duty to deal with your complaint and to respond in an appropriate and timely manner, set down in government guidance.

However, most service user issues and concerns are dealt with informally, for example through discussion with a worker or their line-manager.

You can also inform the Care Quality Commission (CQC), which is the regulatory body with the responsibility of maintaining the standards of registered service providers in health and social care. The CQC does not have the same duty to you as an individual: it has a wider duty to maintain standards and safety.

Home care providers will need to be registered with the CQC to legally provide their services. These may be from the local authority, private or voluntary sectors.

The CQC has wide enforcement powers and may need to take urgent actions in certain circumstances. The CQC has produced a document, based on recent legislation, entitled *Guidance about compliance, Essential standards of quality and safety* to show registered service providers how they must comply with required standards. It is also the basis of their ongoing inspections to ensure compliance and the right to remain registered as a service provider.

9.1.1 Self-funders

Since October 2010, adults who fund their own residential or non-residential social care have had a legal right to access an independent complaints review service provided by the Local Government Ombudsman.

For further information about complaints see Age UK's Factsheet 59, *How to resolve problems and make a complaint about the local authority*.

10 Human rights and equality

The *Equality Act* came into force on 1 October 2010, consolidating a wide range of equalities legislation into one statute. As part of the Act, a new Public Sector Equality Duty became law in April 2011 requiring public authorities, such as adult social services departments, to eliminate unlawful discrimination, promote equal opportunities and equality between protected groups. 'Age' is one of the protected characteristic cited within the 2010 Act. In October 2012, unjustified age discrimination against adults relating to the provision of services and public functions, including health and social care, became illegal.

Under the 2010 Act, it is unlawful to discriminate unless a practice is covered by an exception from the ban or good reason can be shown for the differential treatment. This is known as 'objective justification'. However, there are no specific exceptions to the ban on age discrimination for health or social care services. This means that any age-based or related practices by the NHS and social care organisations must now be able to be objectively justified to ensure their legality.

The *Equality Act 2010* compliments service users' rights and protections set out in the *Human Rights Act 1998*. All local authorities must act to uphold the *Human Rights Act 1998*. This includes outsourced service provision not directly provided by the local authority.

11 Useful organisations

You may not be able to find the help you would like in your area. Here are some other organisations where you may be able to obtain help or advice. We are not able to list all the available sources of help in this factsheet, but we hope that these suggestions will help you to find the help that you need.

Alzheimer's Society

Provides information about all types of dementia and supports people, their families and carers including a range of factsheets.

Devon House, 58 St Katharine's Way, London, E1W 1LB

Tel: 0300 222 1122

Email: enquiries@alzheimers.org.uk

Website: www.alzheimers.org.uk

Assist UK

The national voice for disabled/independent living centres with information about Disabled Living Centres throughout the UK.

Redbank House, 4 St Chad's Street, Cheetham, Manchester M8 8QA

Tel: 0161 832 9757

Email: general.info@assist-uk.org

Website: www.assist-uk.org

British Red Cross Society

Services including transport and escort, medical loan, emergency response, fire victims support, domiciliary care, Home from Hospital schemes and first aid are mainly provided by volunteers and available from local centres. The catalogue of aids, The Ability Mail Order, is available by telephoning 0870 739 7391.

44 Moorfields, London EC2Y 9AL

Tel: 0844 871 11 11

Textphone: 020 7562 2050

Email: information@redcross.org.uk

Website: www.redcross.org.uk

British Telecom

For a free copy of *Communication solutions* (Products & Service Information aimed at customers suffering a disability) dial 0800 800 150 (free call) to contact the BT Age and Disability Adviser.

Carers UK

General help and advice for all carers.

20 Great Dover Street, London, SE1 4LX

Tel: 0808 808 7777 (free call)

Website: www.carersuk.org

Care Quality Commission (CQC)

CQC is responsible for registering and inspecting health and adult social care services in England. If you contact the helpline, it will be able to give contact details of the office responsible for care homes in your area.

Care Quality Commission, National Correspondence, Citygate, Gallowgate, Newcastle upon Tyne, NE1 4PA

Tel: 03000 616161

Website: www.cqc.org.uk

Continence Foundation (The)

Provides general information and advice for those affected by incontinence and their carers. Can also refer enquirers to local specialist continence nurses.

Continence Foundation, 307 Hatton Square, 16 Baldwins Gardens, London EC1N 7RJ

Tel: 0845 345 0165

Email: info@continence-foundation.org.uk

Website: www.continence-foundation.org.uk

Cruse Bereavement Care

A UK counselling and advice service for those bereaved by death. Gives advice, information and practical support, in addition to personal and confidential help, backed by a wide range of publications and leaflets, which are described in a free leaflet obtainable from Cruse.

Cruse House, PO Box 800, Richmond, Surrey TW9 1RG

Tel: 0844 477 9400

Email: info@cruse.org.uk

Website: www.cruse.org.uk

CSV Volunteer Partners

A national organisation placing full-time volunteers with individuals to help them manage their social, practical, work and personal care needs. CSV volunteers need accommodation, food, a weekly allowance and travel expenses and for the standard package there is an annual retainer of £2,520. These costs are usually met by the local health authority. Each volunteer is supervised regularly by a third party (usually a member of CSV staff, a social worker or similar) who ensures that everything runs smoothly. If you are interested in arranging for a CSV full-time volunteer, please contact CSV on 01223 728 460.

CSV Volunteering Partners, 237 Pentonville Road, London N1 9NJ

Tel: 020 7278 6601

Email: information@csv.org.uk

Website: www.csv.org.uk

Disability Rights UK

This organisation run by and for disabled people provides a wide range of publications relating to direct payments and personal assistance, plus a bi-monthly newsletter (free to disabled individuals – £15 subscription payment for organisations who wish to subscribe). It also offers training and consultancy and works on campaigns and policy.

Ground Floor, CAN Mezzanine, 49-51 East Rd, London, N1 6AH

Tel: 020 7250 8181

Email: enquiries@disabilityrightsuk.org

Website: www.disabilityrightsuk.org

Disabled Living Foundation

Runs an equipment demonstration centre, provides information about equipment for daily living and specialist advice service on clothing. Details of a variety of information sheets are also available.

Disabled Living Foundation, Ground Floor, Landmark House, Hammersmith Bridge Road, London, W6 9EJ

Tel: 0300 999 0004

Email: info@dlf.org.uk

Website: www.dlf.org.uk

Find Me Good Care

The Social Care Institute for Excellence provides a web-based search facility to assist people to find local, registered, care and support services.

Tel: 020 7535 0900

Email: info@scie.org.uk

Website: www.scie.org.uk/findmegoodcare/

Foundations

National co-ordinating body for home improvement agencies (HIAs), which offer independent advice, information, support and practical assistance to older owner occupiers, among others, to repair and adapt their homes. Contact them to find out if there is an agency in your area.

Bleaklow House, Howard Town Mill, Glossop, Derbyshire SK13 8HT

Tel: 0845 864 5210

Email: info@foundations.uk.com

Website: www.foundations.uk.com

Homeshare

Homeshare in the UK was originally set up to support older people who wanted to remain independent in their own homes. Householders provide free accommodation to their homesharer in exchange for 10 hours of help each week, though both parties pay a small fee to Homeshare to support the local charity's costs. The help offered to the householder is tailored to his or her needs. There are nine separate programmes run in the UK.

Tel: 01865 243635 for information about whether there is a programme in your area.

Website: www.homeshare.org

Independent age

A charity that provides advice for older people, their families and professionals on community care and other issues.

Independent Age, 6 Avonmore Road, London, W14 8RL

Tel: 0800 319 6789

Email: charity@independentage.org

Website: www.independentage.org

Local Government Ombudsman

The Local Government Ombudsman investigates complaints of injustice arising from maladministration by local authorities.

PO Box 4771, Coventry CV4 0EH

Tel: 0300 061 0614

Website: www.lgo.org.uk

NHS Choices

NHS Choices provides a service on its website where local, registered, care and support service providers can be located. Amongst other services on the site, it also provides an NHS 'Friends and Family' feedback tool, which asks if you would you recommend the service you received to a friend or family member. The results are published.

Website: www.nhschoices.uk

Parkinson's UK

Helps people with Parkinson's Disease and their relatives with problems arising from this disease; collects and disseminates information on the disease; encourages and provides funds for research.

215 Vauxhall Bridge Road, London SW1V 1EJ

Tel: 0808 800 0303 (free call)

Website: www.parkinsons.org.uk

Stroke Association

Provides an information service and has some community services in different parts of England and Wales. Can also refer enquirers to stroke clubs throughout England and Wales.

Stroke Association House, 240 City Road, London EC1V 2PR

Tel: 0303 3033 100

Email: info@stroke.org.uk

Website: www.stroke.org.uk

United Kingdom Home Care Association (UKHCA)

An association of providers of care at home, with a code of practice and leaflet Choosing care in your home. A free list of homecare providers is available from www.ukhca.co.uk/memberlist.aspx or by telephoning them.

Group House, Second Floor, 52 Sutton Court Road, Sutton, Surrey SM1 4SL

Tel: 020 8661 8188

Email: enquiries@ukhca.co.uk

Website: www.ukhca.co.uk

WRVS

WRVS offers a range of practical services to help and support older people to live well, maintain their independence and play a part in their local community.

Beck Court, Cardiff Gate Business Park, Cardiff , CF23 8RP

Tel: 0845 608 0122

Website: www.wrvs.org.uk

12 Further information from Age UK

Age UK Information Materials

Age UK publishes a large number of free Information Guides and Factsheets on a range of subjects including money and benefits, health, social care, consumer issues, end of life, legal, employment and equality issues.

Whether you need information for yourself, a relative or a client our information guides will help you find the answers you are looking for and useful organisations who may be able to help. You can order as many copies of guides as you need and organisations can place bulk orders.

Our factsheets provide detailed information if you are an adviser or you have a specific problem.

Age UK Advice

Visit the Age UK website, www.ageuk.org.uk, or call Age UK Advice free on 0800 169 65 65 if you would like:

- further information about our full range of information products
- to order copies of any of our information materials
- to request information in large print and audio
- expert advice if you cannot find the information you need in this factsheet
- contact details for your nearest local Age UK

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65

Website: www.ageuk.org.uk

In Wales, contact:

Age Cymru: 0800 022 3444

Website: www.agecymru.org.uk

In Scotland, contact Age Scotland

by calling Silver Line Scotland: 0800 470 8090

(This line is provided jointly by Silver Line Scotland and Age Scotland.)

Website: www.agescotland.org.uk

In Northern Ireland, contact:

Age NI: 0808 808 7575

Website: www.ageni.org.uk

Support our work

Age UK is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and taking calls at Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 87 87 (8.30 am–5.30 pm) or visit www.ageuk.org.uk/donate

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