

Care homes

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Finding, choosing and
paying for a care home
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Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 130 local partners.

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What this guide is about

If you care for or help an older relative or friend who is finding it more difficult to manage at home, you may be wondering if it's time to talk to them about moving into permanent residential care. Perhaps they need a lot of care both during the day and at night and it's becoming more difficult to meet their needs in their own home.

There can be many benefits to moving into a care home. There are trained staff on hand to help, and the home may have specialist equipment that would not be practical to install in someone's home. Moving to a care home can give someone renewed purpose in life and offers a chance to meet new people and develop new friendships. It can also remove many of the difficulties and risks they face at home.

There are alternatives to moving into a care home, which should be considered first. For example, the older person's home could be adapted to suit their needs, or maybe sheltered accommodation would be a better option. See our guides *Getting help at home*, *Adapting your home* and *Housing options* to find out more.

It can feel daunting to bring up the topic, but by making plans now, you and your relative or friend can feel more relaxed and in control of the future. The insert in this guide provides a list of things to consider together when looking for a care home.

This guide is applicable across England and Wales. In Northern Ireland contact Age NI and in Scotland contact Age Scotland for more information.

Key



This symbol indicates where information differs for Wales.

Different types of care home

There are different types of care home which cater to a variety of needs.

Care homes offer help with personal care – such as washing, dressing, taking medication and going to the toilet. They may also offer social opportunities such as day trips, 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 to make 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. This means that if someone moves in only requiring help with personal care but their needs increase, they won't have to move to a different home. Changing rooms can be much less disruptive than changing home.

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

Assessing your relative's needs

If you're not arranging and paying for care independently, your first step is to request a care needs assessment from the social services department of the local council.

What happens in a care needs assessment?

A social care professional comes to the person's home to see how they're managing everyday tasks and make helpful recommendations. They look at:

- the person's health and abilities, what they can and can't do, what they struggle to do, and what they want to do
- living arrangements
- what help they're currently getting
- any concerns you have as their carer, friend or relative
- opinions of people like the older person's GP or community nurse
- emotional and social needs such as a desire to stay living near family
- religious, cultural and communication needs, such as a wish to attend a faith group.

The assessor looks at options with you to see whether home care and adaptations could enable your relative to stay living at home, or whether residential care is more appropriate. If possible, this should reflect the older person's wishes.

The local council has a legal duty to try and make sure the person's needs are met safely. However, someone who is still able to make and communicate a decision has the right to choose to remain at home, even if it puts them at risk.

If your relative is already supported by social services, someone involved in helping them may recommend they move into a care home. If your relative is being discharged from hospital, health and social care professionals carry out a care needs assessment there and may propose a move to a care home.

Do they need nursing care?

Part of the assessment includes whether the older person needs nursing care and, if so, how much. The assessment must be carried out by a medical professional. If it's decided they do need nursing care, there are two possible outcomes.

- They need a place in a nursing home. In this case, the nursing home is eligible to receive a weekly contribution from the NHS towards the cost of providing nursing care. This is known as **NHS-funded nursing care**.
- If staff recommend your relative needs a nursing home because of complex or unpredictable health needs, ask if they have been considered for **NHS continuing healthcare**. If eligible, their care package is funded solely by the NHS.

For more information

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

Challenging the care needs assessment

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

If this does not resolve the issue, you may want to make a formal complaint. Start by writing to the council, explaining your concerns about the situation. If you're not happy with the response, you can contact the Local Government and Social Care Ombudsman (page 26). In Wales, contact the Public Services Ombudsman for Wales (page 26).



Who will pay for the care home place?

Following the care needs assessment the council carries out a financial assessment, also known as a means test. It decides what your relative can afford to pay towards the care home fees and if they're entitled to financial help from the council.

The older person will be asked about:

- their income, including any private pensions
- their capital – the total amount of savings and any property or other assets such as shares
- any benefits they're eligible for, including the Guarantee Credit part of Pension Credit (even if they're not receiving any, the council will assume they're claiming what they can when it assesses their income)
- whether they own any property; the value of their home is included in the assessment unless their spouse, civil partner or partner, or another relative who is either over 60 or has a disability, lives there.


The person carrying out the assessment:

- must disregard certain benefits, including the Disability Living Allowance or Personal Independence Payment mobility components
- must not include the income and savings of the older person's spouse, civil partner or partner
- must ignore half of any private pension the older person receives if they're giving it to a spouse or civil partner who continues to live in the family home.

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

- over £23,250 the person has to pay their own fees and is treated as a ‘self-funder’
- between £14,250 and £23,250 the person qualifies for some financial support from the council
- under £14,250 the council pays the person’s fees, but the person has to contribute from their income, including pension and benefits.

If the capital assets are between £14,250 and £23,250, the person contributes £1 a week for every £250 (or part of £250) they have over the lower limit. So if they had £15,000 in savings, they would be £750 over the lower limit and so must pay £3 a week.

 In Wales there is just a single capital limit of £40,000, and no lower limit. If someone has over £40,000, they need to pay their own fees and are treated as a self-funder. If they have under £40,000 they qualify for some financial support from the council.

Once your relative’s income and capital have been assessed, the council calculates whether your relative should contribute to the care home fees. It makes sure your relative has enough left for personal expenses. This amount is known as the Personal Expense Allowance and is set by the government each year.

For more information

Read our factsheet *Paying for permanent residential care*.

In Wales, see Age Cymru’s factsheet *Paying for a permanent care home placement in Wales*.

Will my relative have to sell their home?

The value of the older person's home will be taken into account in the financial assessment unless their spouse, civil partner or partner, or another relative who is either 60 or over or has a disability lives there. If the older person's home is taken into consideration, they have several options.

The rules around when your relative has to sell their home can be complicated, particularly with jointly owned property, so take specialist advice if necessary.

12 weeks to decide

If your relative lives in England, has less than £23,250 (not including the value of their home) and not enough money to pay the care home fees, the council can contribute to the cost of care home fees for 12 weeks or until they sell their home, whichever is sooner. They do not have to repay fees paid by the council in this period.

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



In Wales, the same rules apply, but the figure is £40,000.

Defer payment of care home fees

Every council in England and Wales can offer a deferred payment agreement to homeowners. This means your relative receives a loan from the council to pay the care home fees, which is then paid back when their home is eventually sold. This is a legal agreement between the homeowner and the council and there may be a fee. In both England and Wales, the council can charge interest on this loan; costs vary between different councils.

Rent out their home

While it may seem like a possible solution, renting out a home can be complicated and time-consuming, so should be carefully considered. Rent counts as taxable income and can affect benefit payments.

Could the older person give away their home?

Your relative can't transfer ownership of the property to someone else in order to avoid paying care home fees. This is known as 'deprivation of assets' and the council will investigate if someone does this. If the older person gave it away to avoid paying fees, the council can treat them as if they still own it.

For more information

Read our factsheet *Deprivation of assets in the means test for care home provision* to find out more. Age Cymru has their own version of this factsheet.

My relative owns their home jointly with someone

If the older person jointly owns their home with someone who doesn't live there, or who doesn't fit into the category of people who are disregarded, there are rules when it comes to valuing their home. They should take legal advice.


For more information

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

Third party top-up fees

If the council is funding your relative's place in a residential home, they allocate them an amount of money to meet their care needs following the means test. This is known as their personal budget and must be adequate to meet their assessed needs.

If your relative chooses a home that is more expensive than this, they can still move there as long as someone such as another family member agrees to pay the difference, or the 'top-up fee'.

-  In Wales, the system is similar – local councils have amounts they expect to pay to meet a person's needs, with a top up required if someone chooses a more expensive care home, but the amount that the council allocates towards meeting someone's needs is not known as a personal budget.

If there is no suitable home available within the council's price limit, your relative shouldn't be asked to pay a top-up fee. The council should pay the extra costs. There can be circumstances where the council should pay more than their usual amount. For example, if the care needs assessment shows your relative needs to be near family, the council might consider paying extra to arrange this.

See pages 16 and 17 for more information about your relative's right to choose a home if the council or NHS is paying.

Take financial advice before agreeing to pay someone's top-up fees. Consider the following:

- What happens if your circumstances change and you couldn't afford the top-up anymore?
- Care home fees often increase every year but local councils don't always increase their funding by the same amount. Therefore, you could find yourself paying more each year to cover the difference in fees.

If you're paying someone's top-up fees but the money is going to run out, speak to the council and manager of the care home as soon as possible.

Who can I contact?

Occasionally a charity may agree to pay someone's top-up fees. Contact Turn2us to find out if your relative could be eligible for help (page 26).



Take **financial advice before agreeing** to pay someone's top-up fees.

My relative is paying for their own care home place

If the financial assessment shows your relative has to pay for their own place in a care home, they are known as a self-funder. You need to find a care home but should still receive information and advice from your local council to assist you. The council only has an obligation to help find a home if an older person needs support – perhaps because they have dementia – and has no one to provide this. If they wish to do so, self-funders in Wales can ask the local authority to arrange their care for them.



If the council's care needs assessment shows your relative requires a nursing home place and qualifies for NHS-funded nursing care (page 5), the home will receive a weekly payment from the NHS towards the nursing element of their care fees. It doesn't matter what your relative's income and savings are – they get this help if they qualify for it. 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 – averaging around £600 a week for a care home place and over £800 a week for a place in a nursing home. If you need to look at other homes to find one more suited to your budget, look at your relative's list of priorities and discuss what they will and won't compromise on.

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

What happens if my relative runs out of money?

If your relative's capital falls below the threshold for paying for care (page 7), they may become eligible for financial help from the council. They should bear this in mind when choosing a care home place, as the council will have a limit on what it will pay. If your relative's care home is more expensive than this limit, they may be asked to move to a smaller room, to a different home or find someone to pay the difference.

The care home contract

You and your relative should read the terms of the care home's contract carefully. The contract should include:

- the fees and what they cover
- the deposit (if any)
- which services are charged for on top of the basic fees
- what the notice period is for leaving (and how much notice the care home gives if they want a resident to move out)
- what is covered by the care home insurance
- how temporary absences such as hospital stays are charged for
- any charges that may be made after a resident's death
- the complaints procedure.


Check for anything saying the home can increase the fees and how much notice you will receive about this.

Claiming benefits

If your relative is paying the fees themselves, they can continue to claim Attendance Allowance, the care component of Disability Living Allowance or the daily living component of Personal Independence Payment. This is also the case if the local council is temporarily paying for your relative's care as part of the 12-week property disregard (page 8).

How to find a care home

Choosing the right home is a big decision. The home should meet your relative's needs and be a happy and comfortable place to live. There are different ways to find care homes:

- Ask friends, relatives or neighbours about their experiences with care homes. However, while a personal recommendation is a good starting point, homes can change and what suits one person may not suit another.
 - Search online or check the phone book.
 - CareHomeAdvisor has a database of care homes in the UK (page 25).
 - The local council should be able to provide a list of homes and a range of other related information. Ask if there are any homes where they aren't currently placing people, as this may suggest there are problems with those homes.
 - The Care Quality Commission (CQC) is the national independent regulator of all health and social care services in England (page 25). It inspects and monitors care homes and can provide impartial information about homes. All inspected care homes must have a copy of their ratings on display and their latest report available to read. In Wales, contact the Care Inspectorate Wales (CIW) (page 25).
-  • If your relative has a particular long-term illness or condition, contact specialist organisations for advice – for example, Parkinson's UK (page 26) or Alzheimer's Society (page 25).

Before visiting a home, take these key steps:

1. Make sure the home provides the level of care your relative needs, or could need in the future.
2. Check if the home currently has any vacancies. If it doesn't, find out how long the waiting list is.
3. Read the home's brochure or website before your visit, and call or email the home to speak to the staff or manager.
4. Read the most recent inspection report for the home. You can ask the home for it, or look for it on the CQC website (page 25). In Wales check the CIW website (page 25). The CQC requires registered services to be safe, effective, caring, responsive and well led.



When you find what seems to be a suitable care home, you can visit it more than once. Find out as much as you can about a care home to help you to make an informed choice.

Your relative may be able to move in for a trial period to help decide whether the home is the right choice for them.

You can use our *Care home checklist* to give you an idea of questions to ask and things to consider when looking round the care home.

For more information

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

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

If the council or the NHS are paying for your relative's care, they still have a say in where they move although there are limits. We all have a right to choice over where we live, and your relative should not simply be told where to move to.

If the council is paying for the care home place

If the council is funding the place, they may recommend a particular home or offer a choice. If your relative doesn't like the particular home or has another in mind, they should ask the council to arrange a place for them in the home they prefer, which can be anywhere in the country. The council should arrange this as long as the home:

- has a place available
- can cater to the older person's needs
- doesn't cost more than the older person's personal budget.

If it does cost more than the council will pay, you may have to see if someone else is willing to pay top-up fees (pages 10–11).

If there isn't a place currently available in the home of your relative's choice, the council should arrange for your relative to stay in another home temporarily while they wait for a place to become vacant and, if necessary, should pay a higher fee to ensure your relative's needs are met.

For more information

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

If the NHS is paying for the older person's care home place

If the NHS is paying for the older person's place via NHS continuing healthcare (page 5), your relative won't have the right to choose a home, but their wishes should be considered. Not every home will be able to provide the care they need.

For more information

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



If the council or the NHS are paying for your relative's care, **they still have a say** in where they move although there are limits.

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

When Pauline’s mother Edith found she could no longer manage in her own home, Pauline set out to help her find suitable residential care.

‘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 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 knowing that she’s safe and well.

‘My Mum is devoted to her dog, but a lot of homes don’t accept pets. I wanted to visit my mum regularly and wanted to find 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 otherwise it was perfect for her, and they welcome pets, so I compromised.

‘Mum’s very happy in the home. 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 seeing Mum happy and knowing that she is well looked after has brought me a big sense of relief.’



‘Seeing Mum
happy and knowing
that she **is well**
looked after has
brought me a big
sense of relief’

Helping your relative settle in

Settling in to a new home can be hard, and you shouldn't be surprised if it takes your relative some time to adjust to their surroundings. An unfamiliar room, different routine, new faces and potentially a new area can be unsettling, even if the move has been anticipated.

- **Bring in home comforts.** Take photos and music your relative enjoys and help them pick out soft furnishings to make their room their own. They may be able to bring favourite pieces of furniture and even their own bed if they're not in a nursing home. Some homes allow residents to take their pets with them. If not, the Cinnamon Trust can help with rehousing (page 26).
- **Talk to staff about your relative's routines.** If they like to eat lunch in their room or have a lie-in at the weekend, staff should aim to fit in with this. Let staff know about their favourite meals and their interests, likes and dislikes. If your relative has dementia, staff should learn about their life history, for example by using a book containing information about their life.
- **Stay connected.** It may be possible to install a phone line in your relative's room or help them use a simple mobile phone to call friends and family.
- **Help them find their way around.** It can take a while to get our bearings, so offer to show your relative where things are until they feel more confident in getting around themselves.
- **Attend relatives and residents meetings.** Many care homes offer sessions to talk about any issues affecting residents.

If your relative is struggling to settle in

If your relative has a problem or is unhappy, it's important to take action quickly to fix this.

If the problem is a small one that should be easy to fix – for example, your relative is unhappy with their evening meals or thinks their room should be cleaned more often – start by explaining the problem to someone in charge. An informal chat often helps. If not, you can make a formal complaint using the home's complaints procedure.

Your relative may worry that complaining will affect the home's attitude towards them. This shouldn't happen in a well-run home, as staff should want the residents to be comfortable and happy living there.

If your relative wants to move

Sometimes even after the best preparation and efforts to help them settle in, your relative may be unhappy and want to move. Discuss this with your local council if they're funding your relative's place. Keep staff at the current home updated so they know what's happening.

For more information

See our factsheet *How to resolve problems and complain about social care*. In Wales, see Age Cymru's factsheet *Finding care home accommodation in Wales*.

Your changing relationship

When your relative moves into a care home, you may feel guilty, relieved, lonely, redundant or a mixture of these things. There is no right or wrong way to feel. If your routine revolved around being a carer, think about what else might give structure and meaning to your day.

Family and friends, carers' groups, online forums or organisations such as Samaritans (page 26) can all provide you with a space to talk about how you're feeling. Find someone you trust and be as honest as you can. If you find that you're still struggling to manage your feelings you could speak to your GP or a counsellor.

Consider ways to make the transition as smooth as possible for both of you:

- If you want, you can ask to be involved in the person's care, such as helping out at mealtimes.
- Ask if the care home has a group for relatives or a regular newsletter.
- Find out how the home encourages residents and carers to continue to enjoy activities together.
- Take your relative out for day trips if possible. You may find you have more time and energy for social activities now you're not spending as much time on day-to-day caring.

I'm worried about how my relative is being treated

Instances of abuse are rare in care homes but it's important to know what to do if you have concerns. Look out for signs such as your relative wearing dirty clothes, being left with their drink out of reach, seeming withdrawn or scared, unexplained bruising or saying something out of character like 'that nurse is mean to me'. If they have dementia, it may be harder for them to communicate with you but be alert to changes in their mood or behaviour.

Write down your concerns and keep a log of what you saw and when. Ask staff or managers whether they've noticed changes in your relative's behaviour or attitude and speak to the manager about your concerns.

Your concerns must be dealt with in a caring, responsible and prompt manner. The care home must have a complaints procedure and you can ask the manager about this, if you feel your concerns have not been addressed. This will also explain how you can make a formal complaint.

You can report any concerns about standards of care to the CQC or the CIW (page 25).

If you're concerned that your relative may be experiencing abuse and/or neglect, contact the Adult Social Services Safeguarding Team at the local council immediately. If there's an immediate risk of harm, contact the police.

For more information

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

Who can I contact?

To talk to someone confidentially about your concerns, contact Action on Elder Abuse (page 25).

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65

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

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

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

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Action on Elder Abuse

Works to protect vulnerable older adults and prevent abuse. Offers a helpline and advice for people being abused or anyone concerned that someone they know is being abused.

Tel: 080 8808 8141
www.elderabuse.org.uk

Alzheimer's Society

Alzheimer's Society offers advice, information and support in England, Wales and Northern Ireland to people with dementia, their families and carers through its helpline and local offices.

Tel: 0300 222 11 22
www.alzheimers.org.uk

CareHomeAdvisor

A website where you can search for care homes, and find out how they are rated by the CQC, NHS Choices, Your Care Rating, Food Standards Agency and the Health & Safety Executive.

www.carehomeadvisor.com

Care Inspectorate Wales (CIW)

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

Tel: 0300 7900 126
www.careinspectorate.wales

Care Quality Commission (CQC)

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

Tel: 03000 616161
www.cqc.org.uk

Cinnamon Trust

Specialist charity for older people and their pets, providing support with rehousing pets.

Tel: 01736 757 900

www.cinnamon.org.uk

Local Government and Social Care Ombudsman

In England, contact the Ombudsman if you have made a complaint about the council or a care home and 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.org.uk

Parkinson's UK

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

Tel: 0808 800 0303

www.parkinsons.org.uk

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

Turn2us

Helps people access the money available to them – through welfare benefits, grants and other support.

Tel: 020 8834 9200

www.turn2us.org.uk

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**



**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/homeandcare

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

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

