



Caring in Your Community

Frequently Asked Questions

Why Choose Live-in Care?

As an organisation we passionately believe that good care which enables an individual or a couple to continue to safely live in their own home should always be offered as a first choice option. Sadly however, we find that too often admission into a care home is presented as the only viable option for elderly clients particularly those with increasing levels of confusion and dementia. The irony of course is that for those with dementia, the move into a care home and away from everything familiar tends to cause increasing confusion and a general deterioration in their condition.

What does it cost?

The average bill in England is £25,800 a year for residential care paid for by local authorities but nearer £32,000 if you pay your own fees as a 'self-funder'. In London and the South East, bills can reach well over £50,000 a year for a nursing home.

Who gets state funding?

If you live alone and have assets, including your home, worth more than £23,250 in England, £24,000 in Wales and £26,000 in Scotland, you must pay for your care. Under that level a local authority should step in. But whatever your financial situation, ask your local authority to assess your needs.

Must I sell my home?

Not if it is still lived in by a surviving spouse, partner or civil partner, a relative who is aged over 60 or is incapacitated, or a child under 16 who is your relative. But up to 40,000 people a year with limited income or savings end up selling their property to cover care costs. Some councils offer a 'deferred payment' scheme, meaning they take the fees from the value of your home when it is eventually sold, which may be after you die.

Another option is to keep your house and rent it out to help towards fees. Or you can unlock cash using an equity release plan. The interest rolls up and the loan and interest are paid off when you die or sell the property. This will reduce the value of your estate and can affect entitlements to benefits – and it may only be suitable if you receive care in your own home.

One in five people taking out equity release plans, according to specialist Key Retirement Solutions, use some of the money to adapt their home to make it more manageable.

What is live-in care and what do care workers do?

Live-in care provides for a care worker to stay with you in your home 24 hours a day, 7 days a week. The care worker will need a bedroom and is entitled to a two hour break each day. Whilst they are on call for 24 hours a day it is expected that there will be minimal interruptions throughout the night.

Care workers provide assistance with all levels of personal care/continence/medication management/meal preparation/domestic assistance in the home/attendance at appointments. Helping to maintain independence often plays a key role, as does providing companionship and a watchful eye to maintain safety. The list is endless, differs with each individual and is determined by your specific needs.

Residential care provides the same service, why should I choose live-in care?

Residential care is a great option for those who want it and who would benefit from the companionship that may be on offer.

Evidence suggests however, that the majority of older people would rather be cared for in their own home than move into a care home or other institution. Live-in care enables this to happen with costs comparable to average care home fees and of course without the loss of your home to pay for it.

By continuing to remain at home, familiarity is maintained, and the fear and increased confusion caused by moving to an unfamiliar setting is avoided. Independence can be encouraged at whatever level is appropriate and most importantly, a greater control and say in day to day life can be maintained.

It must also be mentioned that live-in care is a 1-1 relationship with your individual needs determining the day to day activities. Whilst a residential home provides a safe environment it cannot provide the level of support or interaction offered by a live-in care worker

What does live-in care provide that domiciliary care doesn't?

The short answer is time. Time to get to know your needs and assess the level of assistance required: time to help you to re-learn lost skills; time to provide companionship and improve emotional well-being; time to provide truly personalised care.

Perhaps the greatest benefit is the peace of mind afforded by knowing that a care worker is on hand 24 hours a day, 7 days a week to maintain your safety and security within your own home.

Who do you provide live-in care for?

The majority of our clients are older people who have chosen to remain at home. Some fund their own care; others are funded by the local authority or NHS. Increasingly, we are being asked to provide care for couples who wish to remain at home together.

Live-in care however, is provided to people of all ages, with a wide range of dependency levels and needs. Those needs can include physical disabilities, chronic or terminal illness, mental health problems or a learning disability.