

How to Pay for Your Live-In Care



HERE'S WHAT YOU NEED TO KNOW...

Live-in care is becoming an increasingly popular choice for later life care. Many people appreciate having the option to remain in their own home even if they need round the clock care and support.

As with many forms of care, one of the most important questions is often how to pay for it and whether it can be funded by your local council. This guide will help you understand your choices.

What services are included?

Live-in care is usually chosen by people who need care that can't be provided by a carer visiting once or twice a day. Their needs typically include high dependency, nursing or palliative care. It's usually important to have somebody available to deliver care and support 24/7 as well as to offer company and companionship.

This level of support is often met by moving into a residential care home. But this isn't what everybody wants to do. Live-in care allows individuals to receive the care they need without the upheaval of moving into unfamiliar accommodation.



Funding Choices

If you are eligible for council-funded care, they can in some cases arrange live-in care for you. Alternatively, you may be able to receive direct payments from your council and pay for the care yourself.

If your assets and income are above the threshold for fully funded care, your council can still offer advice and help you choose a reputable care provider, we are an approved provider for the local councils in the areas we operate.

Direct Payments

Individuals and their families are often best placed to decide what care is most appropriate.

Rather than relying on the local authority to arrange live-in care it may be possible to receive the funding yourself and use it to pay the care provider you choose. Before claiming direct payments, you will need an assessment of needs carried out by your local council.

You can find out more about direct payments by reading our [concise guide](#).



Self-Funding

If you have assets (including your home, savings, shares etc) and income (including pensions and benefits) worth more than £23,250 you will be expected to pay for all of your care.

There are exemptions and ways that you can defer the cost so that, for example, it is recovered from your estate rather than having to pay up-front or sell your home.

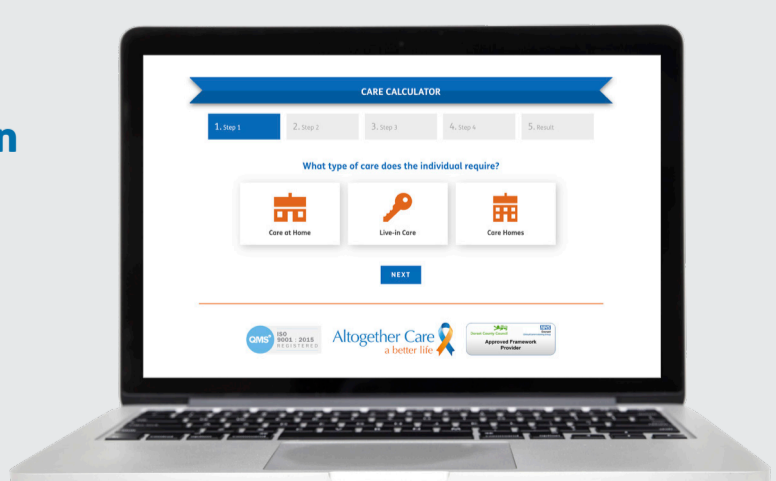
Find out more about self-funding by reading our [concise guide](#).

Try Our Step-By-Step Care Cost Calculator

Naturally, the first question most people have is how much will my care cost. The level of care each person needs is different. If, for example, high dependency care is needed, calculating an exact cost can become complicated.

To make things easier, we've created a step-by-step care cost calculator. Just follow the steps in the guide and you will receive an accurate estimate of the cost of the care you need.

This will help you make more informed decisions when it comes to arranging care - whether that is live-in care or an alternative.



Calculate care costs here:

[CALCULATE COSTS](#) 