Central Bedfordshire

FUNDING AND PAYING FOR CARE

Carers in bedfordshire

Caring for a loved one is a big responsibility, and sometimes you might find yourself wondering about getting extra help whether that's someone coming in to support at home, or even moving your loved one into a care home. Understanding how care is funded is an important step in this journey.

Overview

When you start looking into care services, it's important to know that social care isn't usually free. Most people will need to pay something towards the cost, and sometimes you may have to cover the full amount.

There is help available to work out whether you might be entitled to financial support from your local authority, and what steps to take if you need to pay for care yourself. There are some key things to keep in mind:

- Social care services are rarely provided free of charge, so you may be asked to pay for some or all of the care your loved one needs. However, after a financial assessment, you might qualify for help with these costs from your local council.

- The council can only decide if you're eligible for help after they've assessed your care needs. So, the very first step is to contact your council and ask for a care needs assessment.

- If nursing care is needed, the NHS can also contribute a set amount each week. And if the person you care for owns their home, there are options to delay payment until later, so you don't have to worry about selling the house straight away.

Our thanks to Central Bedfordshire Council for funding the creation of this guide

Central Bedfordshire

What financial help is out there?

If you're thinking about arranging paid care, it's good to know that there may be financial support available. The local council can sometimes help with care costs, but this depends on your loved one's financial situation. If nursing care is needed, the NHS may also contribute a set amount each week. And if your loved one owns their home, there are options to delay payment until later, so you don't have to worry about selling the house straight away.

How Does the Council Decide What Help You Get?

The process starts with two assessments. First, the council looks at what kind of care is needed. Then, they check what money and assets your loved one has—this is called a "means test." If savings and assets are above £23,250, your loved one will usually pay for all their care. If savings are between £14,250 and £23,250, the council will count a little extra income for each £250 saved. If savings are below £14,250, only regular income is considered.

If your loved one is still living at home or only staying in a care home for a short time, their home isn't counted as part of their assets. But if they move into a care home permanently, the home may be included in the financial assessment—unless a spouse or dependent still lives there. There's also something called a "deferred payment agreement," which lets the council place a legal charge on the home and recover costs later, with interest and some admin fees.

Financial Assessment

The council will look at regular income, including things like the state pension, Pension Credit, and certain disability benefits (such as Attendance Allowance, Personal Independence Payment (PIP), and Disability Living Allowance (DLA)). Some benefits, like Attendance Allowance or PIP, may stop after four weeks if the care home is fully funded by the council.

What information will I need?

To make things easier, it helps to gather all the financial details before the assessment. This includes a

- Details of income and benefits: pensions, DLA/PIP, Attendance Allowance
- Proof of disability-related costs: extra heating, laundry, garden help etc.
- Housing costs if the person is at home: mortgage, council tax, rent

How does the Council work out your contribution?

The council adds up all income, including benefits, pensions, and any extra “tariff income” from savings. They then subtract a minimum amount for personal needs (currently £30.65 per week), plus housing and disability costs. The amount left is what you’ll be asked to contribute each week, but it won’t be more than the full cost of care. You’ll receive a letter or bill explaining how the council worked it out.

What can you keep?

It’s reassuring to know that there’s a minimum weekly amount your loved one must keep for themselves (for example, £30.65 per week if they’re in a care home). They can also keep money for housing and disability-related costs. Some benefits, like the mobility part of PIP or child benefit, aren’t counted in the assessment.

What should I do next?

1. Ask the council for a care needs and financial assessment.
2. Gather all the financial information you'll need.
3. Once the council makes a decision, pay your contribution as advised.
4. If your loved one owns a home and is struggling financially, ask about deferred payments.
5. Remember, the council will review your situation every year, so keep your information up to date.

Your rights and where to get support

You have the right to challenge any decisions you don't agree with, and you can have someone with you during assessments—whether that's a carer, friend, or advocate. There's plenty of help available from organisations like Age UK Bedfordshire, Citizens Advice and Carers in Bedfordshire. You're not alone, and support is always available.