



## **Factsheet 58**

# Paying for short-term and temporary care in a care home

October 2023

### **About this factsheet**

This factsheet explains the financial assessment

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## 1 Recent developments

*Local Authority Circular (DHSC) (2023)1*, published in February 2023, increased the income thresholds in the financial assessment in line with inflation.

## 2 Terms and sources used in this text

### Care homes

This factsheet has information about *care homes* and *nursing homes*. These are standard terms used by the Care Quality Commission. Nursing homes are care homes where a nurse must be present to provide or supervise medical-type care alongside personal care. The *care home* is used in the text, unless *nursing home*

### Care Act 2014,



# Income protection

If you

## Direct payments

Direct payments can be used to purchase a short stay in a care home, for a period up to four consecutive weeks in any 12-month period. This can be



The local authority should note payment of these benefits is suspended after 28 days of receiving local authority funded short-term or temporary residential care and the impact this has on maintaining your home.

The mobility components of DLA and PIP should always be disregarded in the financial assessment. You usually remain entitled to payment of the mobility components when receiving local authority residential care funding. However, this may not apply if you receive local authority funding in a nursing home, as rules for hospital in-patients may apply to you. See



If you are part of a mixed-age couple and your Pension Credit award stops because a qualifying disability benefit is suspended, you may not be able to reclaim Pension Credit when you leave the care home. You may have to claim Universal Credit instead.

See section 2.2 of factsheet 48, *Pension Credit* for more information and if you think you will be affected, seek specialist advice.

### **Partner at home**

Local authorities should ensure a partner at home is left with an amount that is equal to the basic level of Pension Credit *which they may be entitled in their*

If you receive income as one of a couple, the local authority can assume you have an equal share of the income but should also consider the financial implications for your partner.

## **7 left with**

A stay initially assessed as permanent may turn out to be temporary because, for example, you are able to



safety, free from abuse and neglect. The Act holds that local authorities are the lead adult safeguarding agency and are generally the first point of contact for raising concerns.

See factsheet 78, *Safeguarding older people from abuse and neglect*, for further information.

## Useful organisations

### **Care Quality Commission**

[www.cqc.org.uk](http://www.cqc.org.uk)

Telephone 03000 616 161

Independent regulator of adult health and social care services in England, covering NHS, local authorities, private companies and voluntary organisations. They also assess how local authorities meet their duties under the Care Act 2014.

### **Care Rights UK**

[www.carerightsuk.org](http://www.carerightsuk.org)

Telephone 020 7359 8136

Advice and support to older people in care homes, relatives and friends.

### **Carers UK**

[www.carersuk.org](http://www.carersuk.org)

Telephone 0808 808 7777

Provides advice, information and support for carers, including information about benefits.

### **Department for Work and Pensions (DWP)**

#### **Disability Benefits Helpline**

[www.gov.uk/disability-](http://www.gov.uk/disability-)

## **Local Government and Social Care Ombudsman**

[www.lgo.org.uk](http://www.lgo.org.uk)

Telephone 0300 061 0614

Final stage for complaints about local authorities and privately arranged care services. It is a free service.

## Age UK

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

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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## Next update October 2024

The evidence sources used to create this factsheet are available on request.

Contact *resources@ageuk.org.uk*

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