Mrs Green’s care journey

A case study for families and carers



Mrs Green, 82
Her daughter, Helen

Support at home



Mrs Green needs more help with everyday activities.

The care team agrees eligible support.

What about my home?

The home Mrs Green lives in
is excluded from her
home-care financial assessment.



She does not need to sell it for this assessment.

Sharing financial information

Income and savings

Relevant household costs

Help is available to provide the evidence.



HER STARTING POSITION

Mrs Green’s savings

£18,600

Savings are only part of the picture.

Her income and relevant costs also matter.

Working out her contribution

Income considered

Pensions and relevant benefits

Allowances checked

Living costs
Eligible disability costs may be included

The assessment confirms the maximum contribution.

The outcome and invoice



Her contribution letter

Explains the amount and start date

Her invoice

Shows what to pay and how

She keeps control of her money.

HER NEEDS CHANGE

Nine months later

Mrs Green needs more support, including during the night.



The care team reviews her options.

A permanent care-home move



The team checks whether her home’s value counts.

Relevant property disregards come first.

Deferred payments

A deferred payment may help with some care-home costs.



It postpones payment. It does not cancel the cost.

A home nearer Helen



Helen asks about a care home closer to her.

They discuss options with Adult Social Care first.

Mrs Green remains involved

Her wishes matter.
Helen helps within her legal authority.

Dementia does not remove every decision.



THE RIGHT TEAM CAN HELP

Questions or changes?

Financial Assessments

Money, evidence
and contribution reviews

Adult Social Care

Care needs, care plans
and care-home options

Every person’s circumstances are different.