INFORMATION CENTRE

Funding and cost checker

A few gentle questions, then a personal list of the help that could reduce the cost of care. It takes about two minutes, and nothing you enter leaves this page.

IN BRIEF

Many families pay more for care than they need to, because they do not know what help exists. This checker shows which routes are worth exploring in England, such as NHS Continuing Healthcare, council funding, Attendance Allowance (£76.70 or £114.60 a week in 2026/27), Carer's Allowance and council tax discounts. It points to help worth checking; only the NHS, the council or the Department for Work and Pensions can decide what someone gets.

About this leaflet. It explains the funding and cost checker and gives its questions as a paper worksheet. It does not record anyone's answers. To keep your own answers and the list of help they lead to, answer the questions online at www.dayandnightcare.co.uk/guides/funding-checker/ and choose "Print your answers". **Paper worksheet:** tick one answer for each question, or "Not sure", then read "How the checker uses your answers" below.

1. Where does the person who needs care live?

This checker covers England. Benefits, NHS funding and council charging work differently in Scotland, Wales and Northern Ireland.

- ◯ England
- ◯ Scotland, Wales or Northern Ireland
- ◯ Not sure

2. Are they at State Pension age or older?

State Pension age is 66, or a little later for people born on or after 6 April 1960, as it rises to 67. You can check it at gov.uk/state-pension-age.

- ◯ Yes
- ◯ No, they are younger
- ◯ Not sure

3. Do they already get Attendance Allowance, the daily living part of PIP, or the care part of DLA?

- ◯ Yes, the higher or enhanced rate (£114.60 a week)
- ◯ Yes, the lower or standard rate (£76.70 a week)
- ◯ Yes, but I do not know the rate
- ◯ No
- ◯ Not sure

4. When do they need help?

- ◯ During the day
- ◯ At night
- ◯ Both day and night
- ◯ Not sure

5. Which best describes their health needs?

Complex needs include difficult symptoms to manage, needing skilled nursing help, frequent hospital admissions, or severe breathing or swallowing problems.

- ◯ Their condition is getting worse quickly, and they may be nearing the end of life
- ◯ Complex, intense or unpredictable health needs
- ◯ Neither of these
- ◯ Not sure

6. Roughly how much do they have in savings and investments?

Their own savings, plus half of anything held jointly. Do not count the home they live in: it is not counted for care at home.

- ◯ More than £23,250
- ◯ Between £14,250 and £23,250
- ◯ Less than £14,250
- ◯ Prefer not to say
- ◯ Not sure

7. Anything else that applies? (tick all that apply)

- ☐ They have dementia or another condition severely affecting memory or thinking
- ☐ A family member or friend cares for them 35 hours a week or more
- ☐ They are in hospital now, or left hospital recently
- ☐ Equipment or changes to the home would help (rails, bathroom, stairs)
- ☐ Their income is low (for example, mainly the State Pension)
- ☐ A couple both need support
- ☐ They live alone

How the checker uses your answers

- **Where they live:** the routes are for England. Rules differ in Scotland, Wales and Northern Ireland.

- **Age:** at State Pension age or older, Attendance Allowance (£76.70 or £114.60 a week); aged 16 to State Pension age, Personal Independence Payment (PIP). Neither is means-tested. The Department for Work and Pensions (DWP) decides.
- **Benefits already received:** shown as money that can go towards care. Benefits not yet awarded are shown as possible only. Neither is taken off our price.
- **Health needs:** complex needs: ask for an NHS Continuing Healthcare Checklist. A condition getting worse quickly: ask about the Fast Track Pathway Tool. The NHS decides.
- **Savings** (not counting the home, for care at home): above £23,250, people usually pay the full cost for now; between £14,250 and £23,250, £1 a week is counted for every £250 or part of £250 above £14,250; below £14,250, savings are ignored. The council decides, after a care needs assessment and a financial assessment.
- **Dementia:** the council tax "severe mental impairment" disregard needs a doctor's confirmation and a qualifying benefit, such as Attendance Allowance.
- **Family carer:** Carer's Allowance (£86.45 a week) if the conditions are met, and a free carer's assessment from the council.
- **Hospital:** reablement and intermediate care arranged by the council or the NHS are free for up to 6 weeks.
- **Equipment:** equipment and minor adaptations of £1,000 or less are free when an assessment shows they are needed; a means-tested Disabled Facilities Grant of up to £30,000 can help with larger changes.
- **Low income:** Pension Credit (at State Pension age), Council Tax Reduction and other means-tested help.
- **Our price:** live-in care from £1,550 a week for one person, or from £1,800 a week for a couple where one carer can safely meet both partners' needs, before any funding. A written quote follows a free assessment.

This checker gives general information about care in England using 2026/27 figures (checked 30 October 2026). It is not financial advice, and only the NHS, the council or the Department for Work and Pensions can decide eligibility.

Talk to our care team: 01865 715780

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CQC overall rating: Good (report published 20 April 2018)

The latest version of this page: **www.dayandnightcare.co.uk/guides/funding-checker/**

Figures checked 30 October 2026. This PDF was made on 1 November 2026.

Information, not advice: please check anything important with the organisation named.