

# Paying for care and support in Wales

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Many people with dementia will need care and support as their condition progresses. This is often a mix of care from family, friends and professionals. Paid care and support can take a number of different forms and focuses on meeting the person's needs to improve their wellbeing. It may include providing personal care at home, managing money, or helping someone get dressed or at mealtimes. It may also include supporting someone to get to work, take part in a leisure activity or go shopping. Care may be provided in a person's own home or in a day centre or care home. The term 'social care' is often used to describe this type of care, as opposed to care that is provided by the NHS or by families.

Paying for social care can be a concern for many people. This factsheet outlines the various ways to pay for social care, and what might be taken into account in any financial assessment. It refers frequently to the Social Services and Wellbeing (Wales) Act 2014. This Act sets out the legal responsibilities of local authorities for adults who need care, as well as their carers.

This factsheet applies to people living in Wales and does not apply in England or Northern Ireland, where the laws are different. For information about the laws in England see factsheet 532, **Paying for care and support in England**, and in Northern Ireland see factsheet NI532, **Paying for care and support in Northern Ireland**.

## Who pays?

Although there are national rules about who is required to pay for care and support, some local areas may have different arrangements from others. These mainly depend on the type of care and support that the person needs and where they live.

If someone is still living in their own home, they might have to pay for the costs of their own care and support, but the local authority (council) may also contribute. This depends on the person's income and other assets (such as savings or shares). Some people will be assessed as having to pay for all their own care and support at home. These people are sometimes termed 'self-funders'. People living in their own home must still be left with a basic level of income, and the Social Services and Wellbeing (Wales) Act 2014 states that charges must be 'reasonable'.

If someone is living in a care home, they might pay for all of their care and support costs (self-funders), or they may make a contribution, with the local authority also contributing. Again, this depends on the person's income and assets. Some people in care homes may have all of their care funded by the local authority if they have a low income or few assets (see 'Financial assessments' below). Some people may have all or part of their care funded by the NHS (see 'Nursing care costs' below).

## Information and advice

The provisions of the Social Services and Wellbeing (Wales) Act 2014 aim to build on people's strengths, capabilities and wellbeing, and help people to live independently for as long as possible. In order to do this, the Act says that people must have access to a good quality information, advice and assistance service. This may help people with dementia, carers and families to take control and make informed choices about care and support needs.

Local authorities and local health boards do not have to provide all elements of this information and advice themselves but are expected to signpost (tell people about) or refer people to independent and

impartial sources of information and advice, where necessary. The information and advice that is available should include care and support-related aspects of health, housing, benefits and employment. The information supplied must be clear and available to everyone.

## **Financial advice**

Local authorities should identify people who might benefit from independent financial information and advice and help them to access it. This should include making the person aware of what financial information and advice is available about care charges and how to pay, so that people can make their own informed decisions.

Local authority staff should direct people to the financial information and advice available. Before doing so, they should establish whether the person has decision-making capacity, or if not, whether a deputy or attorney is acting on their behalf. These are people with legal rights to make decisions on behalf of the person with dementia. For more information see factsheets 472, **Lasting power of attorney**, and 530, **Becoming a deputy for a person with dementia**.

## **Independent advocates**

Some people who have care and support needs now, or will do in the future, may have difficulty being involved in and making decisions about their care and support. If a person lacks the ability, known as 'mental capacity', to make decisions, they may need someone else to make decisions on their behalf. For more see factsheet 460, **Mental Capacity Act 2005**.

Often these decisions will be taken by a family member or friend, but some people may not have anyone to support them in this way. The Social Services and Wellbeing (Wales) Code of Practice on Advocacy says that local authorities should identify these people as early as possible in the process in case an advocate is required. If a person is not able to participate fully in decisions about their care and support and has no one to help them, the local authority is responsible for providing or arranging the provision of an advocate.

Informal advocacy from family members, friends of volunteers can be a good source of support for some people with dementia. However, there will be occasions when this support is not available and formal or independent professional advocacy will be needed.

## Needs assessment

The local authority has a duty to carry out an assessment of a person's care and support needs. This is often known as a 'needs assessment' and is used to tell the local authority about the person's care and support needs. The local authority uses it to decide whether the person is eligible for support. If so, the person is considered to have eligible care needs. The Social Services and Wellbeing (Wales) Act 2014 introduced a new national threshold for eligibility. For more information see factsheet W418, **Assessment for care and support in Wales**.

The local authority will then talk further to the person (and carer or independent advocate, where appropriate). Together they produce a care and support plan, to work out how the person's needs will be met. After that, they will consider whether the person is eligible for financial support to meet their needs. The local authority cannot refuse to assess a person just because they appear to have enough money to pay for their own care (see 'Care home fees for self-funders' below).

## Direct payments

If a person's care is funded by the local authority, they may choose to receive this funding in the form of a direct payment. A direct payment is money that a local authority gives to someone to spend on meeting their own eligible care and support needs. The money can be spent on a wide range of products and services. Direct payments allow people to make their own choices about their care and support.

The Social Services and Wellbeing (Wales) Act 2014 allows people to use direct payments to pay for long term residential care as well as other services.

For more information on these see factsheet 473, **Personal budgets**. This mainly deals with the system in place in England, but the information on direct payments is still relevant for Wales.

## Financial assessment

A financial assessment is used to help decide who will pay for the care and support required. Usually this will be either the person themselves or the local authority, but sometimes it will be a combination of both.

The person doing the financial assessment is likely to ask the person with dementia or their carer or relative to complete some forms about their finances and declare that this information is true. Someone from the local authority may also visit the person to help them to fill in the forms.

It can feel like an invasion of privacy when the local authority or its representative is looking over something as private as a person's finances. Carers may need to reassure the person with dementia that this needs to be done. If someone refuses to answer the financial questions, they may automatically be charged for their own care. Local authorities can charge a flat rate for low-level, low-cost care and support in a person's own home, or set a flat rate for care such as preparing meals or doing laundry. If a local authority charges a flat rate, it is not obliged to carry out a financial assessment.

There is a maximum weekly charge that any local authority can impose for services at home. For up-to-date figures see factsheet 431, **Benefits rates and income/savings thresholds** (online only).

Some key points about the financial assessment:

- Income refers to any money the person receives regularly, for example benefits or a pension. Capital refers to any other assets the person has. This includes savings, investments and, in some cases (for residential care), may include the value of their home. The person will always be allowed to keep a certain amount of income known as a Minimum income amount (previously called Personal expenses allowance). For more information see 'Minimum income amount' below.

- Both capital and income must be taken into account. They will then either be fully included in the assessment, partially disregarded or fully disregarded.
- An example of an asset that must be fully disregarded is the value of a person's main or only home when they are receiving care in a setting that is not a care home or where a 'qualifying relative' (eg a partner) occupies the property as their main or only home. See 'Property and the financial assessment for care home fees' below.
- The forms may ask about a partner's finances but, once it is decided what belongs to the person with dementia and what belongs to the partner, the assessment should only take into account the finances of the person with dementia, and no one else's.
- If there are joint bank accounts or other assets held jointly, the assessment can only take into account the share belonging to the person with dementia. It is assumed that their share is 50 per cent, unless it is shown otherwise.
- The local authority must provide a written statement of how they have calculated the amount that the person will contribute towards their care. This should show clearly what has been taken into account.
- The person may be required to provide proof of their financial situation as part of the financial assessment. The local authority can ask them to produce this within 15 working days. If they cannot meet this deadline and have a good reason, they should speak to the local authority and ask for an extension.

## **Types of care and support that cannot be charged for**

The local authority may charge people for some care and support services, but some types of care and support must be free of charge.

These include but are not restricted to:

- intermediate care, including reablement (care that can help to restore a person's independence by providing support or helping them relearn daily living skills) for up to six weeks
- after-care/support provided under the Mental Health Act 1983 section 117
- transport to a day service where the transport is provided as part of meeting a person's needs
- independent professional advocacy where a local authority has arranged it
- any services that an authority has a duty to provide based on other legislation.

### **Care and support for someone in their own home**

Most local authorities will charge for care that is provided in someone's own home. How much the person pays will depend on the financial assessment.

The Social Services and Wellbeing (Wales) Act 2014 requires the same financial assessment to be carried out for both non-residential and residential care and support. The Act states that any charges for care and support at home must be 'reasonable', and that people receiving care at home should not be expected to live on an income lower than a 'basic level'. This basic level is calculated as the income received on Income support or the guarantee credit element of Pension credit, plus an extra 35 per cent of this figure. Anybody whose income is at or below the basic level should not be charged for homecare. However, in Wales there is a maximum weekly charge that any local authority can impose for services at home. For up-to-date figures see factsheet 431, **Benefits rates and income/savings thresholds** (online only).

Individual local authorities can decide whether or not to count Severe disability premium, Disability living allowance, Personal independence payment or Attendance allowance as income. If a person's care needs mean that they require a service during the day, the local authority should not count benefit entitlement linked to care that is needed at night. For example, if a person receives the higher level of Attendance allowance, and is eligible for this higher level because of the supervision they need during the night, the additional higher amount should not be counted in a financial assessment for care that the person needs during the day.

Depending on the financial assessment, a local authority may ask a person to contribute a certain amount towards the cost of care, with the local authority paying the rest. Most local authorities will charge for care that is provided in the person's own home. How much the recipient of care pays will depend on the financial assessment, and also where the person lives. Each local authority can decide its own charges, up to a maximum national limit for care at home.

A copy of the local authority's charging policy should be available online or can be requested. It may contain a savings and income threshold. Anyone with savings or income above this threshold is expected to pay for their own care. If their savings or income is below the threshold, the local authority should fund their care. These thresholds apply to financial assessments for care at home and care received in a care home (see 'Care home fees' below). For up-to-date threshold figures see factsheet 431, **Benefits rates and income/savings thresholds** (online only).

If someone is a self-funder, their savings may fall as they pay for their care. Once someone's savings or income have dropped below the threshold, depending upon the person's income, the local authority may start paying for or contributing to their care services. A local authority should regularly review a person's savings so that they are aware of when it should take over paying some or all of the care costs. If you feel that someone's savings have dropped below the limit, or are about to, you can contact the local authority to ask for a review.



Importantly, the value of the person's home is not considered when assessing their contribution towards the cost of care at home.

If someone refuses to pay for homecare, the local authority cannot withdraw the service. They have a legal duty to meet people's eligible care needs. They would therefore be expected to continue to meet the person's needs while attempting to resolve any dispute.

If someone feels they have been excessively charged for care, they (or their carer) have a right to complain (see 'Complaints' below).

## Respite care

There are many different types of respite care that can help carers to take a much-needed break. These include day centres, homecare services, residential stays and breaks to attend a social function, and they can be discussed when deciding on the support plan. Local authorities can choose to charge for this care, and many do.

If someone is being assessed in order to receive respite or short-term residential care for up to 8 weeks, the assessment must be carried out as if they are continuing to live in their own home.

If you are charged for respite care services, you may find some financial help locally. It may be worth asking your local authority about local schemes or charitable organisations to help pay for respite care.

## Care home fees

For care home fees there is a national standard for charging and for deciding who is responsible for paying.

There is one threshold for capital in Wales and if a person's capital takes them above this threshold, they will be required to pay for all of their own care home fees. If they have capital below this threshold the local authority will pay for their care home fees, though the person's income may still be used to contribute.

For up-to-date threshold figures see factsheet 431, **Benefits rates and income/savings thresholds** (online only).

## **Property and the financial assessment for care home fees**

If the person with dementia owns their own home, this may be included in the financial assessment to determine who pays care home fees. However, the home will not be taken into account if one of the following people also lives in the property, and will continue to live there after the person has moved into a care home:

- a husband, wife or civil partner
- a close relative over the age of 60 (as set out in the guidance used by local authorities)
- a dependent child
- a relative who is disabled or incapacitated.

In cases where the person's house is also the permanent home of a carer, the local authority has discretion to decide whether or not to include the value of the home in the assessment for as long as they are living there. This applies especially in cases where the carer has given up their own home to care for the person. The local authority may also allow the carer to continue to live in the home while charging the fees against the home. Such a deferred payment agreement (DPA) (see below) means the fees can be recovered by the local authority when the property is sold.

Where the value of a person's home is included in a financial assessment, this should not be taken into account for the first 12 weeks of the person living in the care home. This is called the 12-week property disregard. This may mean that, during this time, the local authority will pay or contribute towards someone's fees. This grace period can enable a family to arrange to sell the home, or speak to the local authority about other options. If the home is not sold after 12 weeks, the local authority can continue to pay the care home fees via a deferred payment agreement. This means the local authority will claim back the money it has paid in care fees once the home is sold.

## Deferred payment agreements

By taking out a deferred payment agreement (DPA), a person can 'defer' paying the costs of their care home until a later date. Payment is not written off but it is delayed. The local authority provides funding as a loan which is repaid when the property is sold.

The Social Services and Wellbeing (Wales) Act 2014 places a duty on all local authorities to operate a deferred payment scheme and to offer deferred payments to people meeting the criteria for the scheme. A DPA must be offered to anyone whose property offers adequate security and:

- whose needs are to be met through residential care
- who has less than the capital limit in assets (excluding the value of their home)
- whose home is not occupied by a spouse or dependent relative. Permission may be refused in certain circumstances – for example if the value or equity in the property is not enough to cover the loan.

The local authority should tell people about the scheme and how it works. They should signpost or tell people about sources of information, advice and advocacy if necessary, and if they feel someone might benefit from having a DPA.

In particular, the local authority should:

- consider potential options if the person loses capacity and offer advice on making arrangements for deputyship, Lasting power of attorney, and help through advocacy
- advise people that they will need to consider how they plan to use, maintain and insure their property
- keep people informed about the DPA as it continues and provide necessary information on termination of the agreement.

For more information see factsheet 472, **Lasting power of attorney**, or factsheet 530, **Becoming a deputy for a person with dementia**.

An important change brought in by the Act is that local authorities can now charge arrangement fees to set up the loan, as well as interest on the loan from the day it is set up.

### **Price limits for care home places**

There is usually an upper limit on how much a local authority will spend on an individual's care home fees. This is referred to as the usual or standard rate.

The local authority will normally tell you what the limit is. Often they will provide a list of care homes in the area within this budget and families can choose from this list. The family may find a different home in the area themselves that is within the local authority's budget. For more information see factsheet 476, **Moving into a care home**.

The local authority has a duty to meet the assessed care needs of the person with dementia. Therefore, if it is not possible to meet the person's needs within the local authority's price limit, the local authority is obliged to fund the person in a more expensive care home.

### **Top-up fees**

The local authority must provide for the person's preferred choice of accommodation and must offer at least one option that is affordable within the local authority price limit. Unless there is a good reason, it should offer a choice of more than one place.

The local authority may agree to part-fund a place in a more expensive care home, as long as a third party (such as a relative or a charity) agrees to pay the difference. This difference is between what the local authority would usually expect to pay (based on the person's care needs and the local authority's price limit) and the extra cost of the more expensive care home. This is called an 'additional cost condition' though it is usually referred to as a 'top-up fee'. In some

cases this can now be paid by the person with dementia themselves.

No one can be forced to pay a top-up fee. Local authorities can only seek top-up payments when the person, or their representative, refuses a care home that can genuinely meet their assessed needs within the local authority's budget, and insists upon a more expensive care home instead.

Top-up fees may be paid to the local authority or to the care home directly. The local authority must ensure that the person paying the 'top-up' is willing and able to meet the additional cost, and enters into a written agreement to do so with the local authority. The agreement should include information about what will happen if fees change, or if circumstances change and fees cannot be paid.

If the top-up fee stops being paid, the local authority may move the person to a care home within their budget. This new home must meet the person's assessed needs. To avoid this disruption, it is important to consider whether the person will be willing and able to continue to pay the extra amount for as long as is needed.

### **Minimum income amount (previously the Personal expenses allowance)**

The minimum income amount, which was previously known as the Personal expenses allowance, is the minimum amount of a person's income that must be left to them each week, to spend as they wish. It is not a benefit. It is the amount of money the person must be left with when they are contributing towards their care costs. There are some circumstances where the local authority can increase the amount of the Minimum income amount – for example, so that the person can pass back half of an occupational pension to a spouse or civil partner who remains at home. For current amounts see factsheet 431, **Benefit rates and income/savings thresholds** (online only).

### **Deprivation of assets**

If a person has an asset that they transfer to someone else to avoid using it to pay for their care, the local authority can assess the person

as if they still have the asset. For example, transferring money into someone else's bank account or transferring ownership of a property into someone else's name in the hope that it is not included in the financial assessment may be seen as a deprivation of assets.

A local authority may consider that a deprivation of assets has occurred if they believe someone has deliberately reduced their assets to avoid charges for their care and support needs to be met.

## Care fees and the Mental Health Act 1983

If a person with dementia has been in hospital for assessment or treatment under section 3 of the Mental Health Act 1983, the NHS is responsible for any related after-care. This can include any care that the person needs in their own home or in a care home. The purpose of this is to try to prevent readmission to hospital. For more information see factsheet 459, **The Mental Health Act 1983 and guardianship**.

## Nursing care costs

In some cases, a person with dementia may be entitled to receive NHS continuing healthcare funding. This funding from the NHS will cover the full cost of someone's care, whether in their own home or in a care home. It can be difficult for people with dementia to meet the criteria because they are often assessed as having social care needs rather than healthcare needs.

However, if a person with dementia is assessed for NHS continuing healthcare and found ineligible, they may still be eligible to receive NHS-funded nursing care contribution because they have a lower level of nursing care need. This is only paid to someone who is assessed as needing nursing care in a care home that is registered to provide nursing care. The nursing care contribution is a flat weekly amount. For the current rate see factsheet 431, **Benefit rates and income/savings thresholds** (online only).

It is also possible to have a higher level of nursing care paid for by the NHS, if the person has a joint package of care. Under these

circumstances, some care is assessed as healthcare, therefore NHS-funded, and some is social care. The social care element is means-tested and may be funded by the local authority and/or the person themselves.

If a person is paying for their own care in a nursing home they can still be found eligible for NHS-funded nursing care contribution, which does not affect their benefits.

## Benefits and care home fees

Certain benefits, such as the mobility component of Disability living allowance, must not be taken into account in a financial assessment. Some other benefits, for example the War widow's pension, should only be partially counted. Half of any occupational or personal pension will not be considered, as long as this half is passed on to a spouse or civil partner.

Depending on the outcome of the financial assessment, a person's benefits may be affected. If someone is self-funding, they will still be entitled to their benefits - these can help towards paying fees. If the local authority is paying a person's care home fees, then any benefits the person is entitled to or was receiving (including a state pension), any other private pension and income will all go towards the cost of care. In these cases a person will be left with a Minimum income amount. For current amounts see factsheet 431, **Benefit rates and income/savings thresholds** (online only).

## Care home fees for self-funders

If someone is classed as a self-funder and is paying for their own care home fees, they can approach a care home directly and agree the financial arrangements with them. However, they may still wish to have a needs assessment by the local authority.

The local authority must provide information and advice to everyone, even if a needs assessment finds that they are not eligible for care and support at this time. This includes self-funders to help them to prepare

for any support needs in the future. The intention is to support the person's wellbeing and help them to plan so they can reduce or delay the need for further care or hospitalisation in the future.

Other points to note for self-funders:

- The local authority will only help with future care home fees if a person's funds run out and it has assessed the person as needing care in a care home.
- A needs assessment will provide information about the type of care needed and the options available. This information may help people who are self-funding to decide whether the care home they are considering is appropriate.
- If the person with dementia did not have a needs assessment when they moved into a care home, it is important to make sure an assessment is arranged (by a carer or care home manager). A person's needs should be identified before their savings get to a point where the local authority begins to fund their care.
- If the person is making their own arrangements with the care home, or if a relative is doing this, they need to ensure that they are given a contract detailing the home's obligations and fees. It is important to be clear about the services that are included in the fees, what may be charged as 'extras', and how much notice is given if fees increase.
- If a person is paying part or all of their own fees, the carer or family member (or independent advocate where appropriate) should make sure they are claiming all the benefits to which they are entitled.
- If the home chosen provides nursing care, the person will need to have their nursing needs assessed. The care home manager could be asked to arrange this or the GP could be asked to set this in motion. This is because the NHS can fund care provided by a registered nurse for those assessed as having such a need (see 'Nursing care costs' above).



## Complaints

If you have a complaint, first try to settle it with the local authority, NHS body or care home. Both health and social care complaints can ultimately be taken to the relevant ombudsman, but it is always necessary to try to resolve the issue locally first. The local authority and the local health board should have a published complaints procedure that you can ask for.

People who are self-funding should take their complaint to the care provider in the first place. If it cannot be resolved they should ask the Care and Social Services Inspectorate for Wales (CSSIW) to investigate their complaint.

Funding decisions can be complicated. Some of the organisations listed in 'Other useful organisations' at the end of this factsheet may be able to help.

## Frequently asked questions

### **Can I employ a care worker/support worker directly for my mum – who is self-funding – in her own home?**

Yes. You can employ a care worker directly for a relative, and this can enable you to choose who you and your mum want and what they will do and when. However, you will take on responsibilities as an employer. You will need to consider matters such as an employment contract and paying tax and national insurance, as well as pension enrolment and liability insurance. It's also important that you consider cover for holidays or periods of sickness. There are local organisations that can help with these matters and guide you through the process. It might be worth talking about your options with your local authority or one of the organisations listed below who may be able to assist you in this.

**My dad is moving into a care home and the local authority will be paying for his care. But he now wants to move to a care home near me in a different local authority. What happens now?**

It is possible for him to move to a care home near you. His current local authority will still be responsible for paying his care home fees in the new area, up to the point at which the new local authority assumes responsibility. However, it is only obliged to pay for his care home fees up to the limit set for its own area, or for the area he moves to – whichever is lower. It is important that the local authority he hopes to move to is informed beforehand. They will then contact the local authority where he currently lives.

Since your father is moving to another area voluntarily, once he is considered to be ‘ordinarily resident’ in this new area the new local authority will be responsible for meeting his needs and paying for his care. The intention is that once everyone agrees about the move there will be no gaps in the care when the move takes place. The Social Services and Wellbeing (Wales) Act 2014 gives local authorities guidance on how to arrange such moves and avoid disputes about which local authority is responsible.

**My mother owns her home and is moving into a care home. We don't want to sell the home. Can we let it out instead?**

Yes. It is possible to let out a person's house to avoid selling it. Your relative would still be classed as self-funding, because the value of the home is still included in the financial assessment. Therefore, it is important that the rental income covers the cost of care, or – if it does not – that there are sufficient funds to cover the difference or an arrangement made with the local authority. Also, be aware that income from rental will be taxable and there will be expenses to consider, such as letting and management costs, insurances, maintenance and income loss when the property is not let.

If a deferred payment agreement is used so that the house can be rented out, the local authority may impose conditions related to the rental arrangements such as tenancy agreements and maintenance. See ‘Deferred payment agreements’ above.

## Other useful organisations

### **Age Cymru**

Tŷ John Pathy  
13/14 Neptune Court  
Vanguard Way  
Cardiff CF24 5PJ

T 08000 223 444  
E [enquiries@agecymru.org.uk](mailto:enquiries@agecymru.org.uk)  
W [www.ageuk.org.uk/cymru/](http://www.ageuk.org.uk/cymru/)

Provides information and advice for older people in the UK.

### **Citizens Advice Bureau (CAB)**

Various locations  
W [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Your local CAB can provide information and advice in confidence or point you to further sources of support. Trained CAB advisers can offer information on benefits in a way that is easy to understand. To find your nearest CAB, look in the phone book, ask at your local library or look on the website. Opening times vary.

### **Care and Social Services Inspectorate Wales**

Welsh Government Office  
Rhydycar Business Park  
Merthyr Tydfil CF48 1UZ

T 0300 790 0126  
E [cssiw@wales.gsi.gov.uk](mailto:cssiw@wales.gsi.gov.uk)  
W [www.cssiw.org.uk](http://www.cssiw.org.uk)

Regulates, inspects and reviews all adult social care services in Wales.

## **Elderly Accommodation Counsel (EAC)**

3rd Floor, 89 Albert Embankment  
London SE1 7TP

T 0800 377 7070 (advice line)  
E [info@firststopadvice.org.uk](mailto:info@firststopadvice.org.uk)  
W [www.eac.org.uk](http://www.eac.org.uk)

EAC is a national charity that aims to help older people make informed choices about meeting their housing and care needs. They offer two services: the EAC firststop advice line, offering information and advice to people about housing and paying for care, and the [housingcare.org](http://housingcare.org) site, which enables people to search for care homes and for domiciliary care in their area.

## **Independent Age**

6 Avonmore Road  
London W14 8RL

T 0800 319 6789 (advice line, 10am–4pm weekdays)  
E [charity@independentage.org](mailto:charity@independentage.org)  
W [www.independentage.org](http://www.independentage.org)

Provides an information and advice service for older people, their families and carers, focusing on social care, welfare benefits and befriending services. They also offer local support, including one-to-one and group befriending schemes.

## **Society of Later Life Advisers (SOLLA)**

PO Box 590  
Sittingbourne  
Kent ME10 9EW

T 0845 303 2909  
E [admin@societyoflaterlifeadvisers.co.uk](mailto:admin@societyoflaterlifeadvisers.co.uk)  
W [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

A not-for-profit organisation which can provide information on accredited financial advisers who specialise in later life matters.

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This factsheet has also been reviewed by people affected by dementia. A list of sources is available on request.



## Alzheimer's Society National Dementia Helpline

England, Wales and Northern Ireland:  
**0300 222 1122**

9am–8pm Monday–Wednesday

9am–5pm Thursday–Friday

10am–4pm Saturday–Sunday

[alzheimers.org.uk](http://alzheimers.org.uk)

Alzheimer's Society is the UK's leading support and research charity for people with dementia, their families and carers.



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