Building confidence: How Care Confidence can plug the advice gap for older self-funders

Local authorities and a dementia charity are embarking on a research project with the University of York to put Care Confidence at the heart of their practice with self-funders.

'There isn't a lot of support for self-funders' (Carer)[1]

Most older people who pay for social care find themselves on their own when planning and arranging support. Although they are entitled to advice and information from their local council, high demand and limited resources mean that self-funders and their carers are often at the back of the queue for support with decision making.

Nearly 30% of older people who receive social care at home and 40% of people living in a care home are self-funders.[2][3] There is a huge gap between the help they need to make decisions and the support currently on offer.[4] In the first Spring Survey that asked about information and advice, 29% of Adult Social Care Directors had low confidence they could meet the statutory duty to provide advice in 2025/26.[5]

Now three local authorities and **Dementia Forward** are developing interventions using Care Confidence to plug the advice gap.

'Our goal is for Care Confidence to be the default for self-funders.' (Local authority)

Care Confidence is a free webtool developed with and for self-funders and their families. It helps people think through decisions about money and care in a practical and reassuring way. And it enables them to choose what is right for them.

'Anything that can give the family an idea of where to go is brilliant.' (Carer)

[1] Quotes are from discussions as part of the Care Confidence in Action project.
[2] Estimating the size of the self-funding population in the community, England - Office for National Statistics
[3] Care homes and estimating the self-funding population, England - Office for National Statistics
[4] https://eprints.whiterose.ac.uk/id/eprint/119213/1/RF62.pdf Baxter, C. R., Heavey, E. E. L., & Birks, Y. F. (2017). Older self-funders and their information needs.

[5] ADASS-Spring-Survey-2024-FINAL-1.pdf

City of York Council, North Yorkshire Council, Hull City Council and Dementia Forward are piloting ways of using Care Confidence as a central part of the advice and help that they give to older people who may need to self-fund. This is part of a research project lead by the University of York to find optimum ways of embedding this kind of support into routine practice.

The four sites are using a variety of routes to build Care Confidence into the ways they respond to requests for help. This includes signposting at the 'front door', through advice services and community teams, as well as providing support to use the decision tool in one-to-one and group sessions, and at the point of hospital discharge. Dementia Forward will be using Care Confidence to give self-funders the opportunity to explore their options at home and in their own time, or with support in groups. Debby Lennox, Head of Community Operations said:

'The tool is designed to complement our service, enhancing what we do and empowering people, but not replacing the personal connection that is key to our service.'

This is an important point. Care Confidence already exists as a webtool that can be independently accessed to support decision making. Care Confidence in Action is designed to optimise the reach of the tool and ensure that people who may need support to get the most from it are routinely offered this.

Each organisation will get training and have a dedicated Care Confidence web domain, branded so that it is clear that this is a core element of the service's offer to self-funders.

'We want all our staff to have the knowledge and to say 'have you heard about Care Confidence?'' (Local authority)

The aim is that Care Confidence supports preventative and strengths-based approaches to help people plan ahead and take charge of their care in a way that works for them. Each organisation faces different challenges. However, they all share an ambition to empower older people, along with their carers and families, to make good choices about care and money that enable them to thrive in later life.

Further information and links:

- You can access, use and signpost people to Care Confidence here.
- You can find out more about the project to put Care Confidence in Action here.
- We will share initial learning about how the four pilots got on in early 2026.
- For more information contact sarah.brown3@york.ac.uk