



UNIVERSITY OF  
BIRMINGHAM



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## CASE STUDY

Relationships and making  
decisions about paying for  
care: Iris

# INTRODUCTION

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This case study draws on research findings from the Ethical Issues in Self-funded Social Care: Co-producing knowledge with older people project. Conducted over 3 years and funded by the Wellcome Trust, this participatory research project explored how older people experience the process of finding and paying for personal care from their own resources in three local authority areas in England. For the full research report and further information about the project please visit <http://www.olderpeopleselffundingcare.com/>

The case studies show, through the lived experiences of older people and carers, that paying for care brings its own challenges and does not necessarily mean you get the care you want or need. This case study was developed from the transcripts of three interviews with the participant over an eighteen-month period. All names are fictitious and details that could identify the person have been changed or removed.

## CASE STUDY

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This case study looks at the experiences of Iris who, despite struggling to remain living in her apartment, was reluctant to give it up as she regarded it as the family home. Her story shows how our capacity to make decisions and choices about care are shaped by our relationships with others and by physical and emotional changes that are part of growing older.

Iris was 90 when we first met her and was living independently, although she had severe osteoporosis and heart problems. She was looking at the options available for her care as her needs increased. She was thinking about residential care, but she was worried about how she would pay for care without giving up her home. Iris told us about the changes that she has felt as she has aged. She describes how she used to be very active, never bored and contrasts this with her current loneliness:

*...and what has changed since, my husband also was a busy man, and I was never lonely or alone, there was always, well there was children, there was a garden, I worked as well and there was always something to do. I've never been lonely, or feeling alone, until now ...Now it hits me occasionally and I think, because part of the carers I have for company... somebody's coming in ... somebody friendly, you know, ...so, it is partly total luxury because the day is endlessly long.*

Iris

When we first interviewed Iris she had regular carers coming several times a week, but she was looking for more care. Iris explained how she had collected lots of written information about care services as she did not use a computer. It seemed that, although she did have a preference about where she wanted to live, the logistics of selling her home to fund the care made the process too daunting:

*... if by choice I would go anywhere I would go to "Retirement village" I think because they've got, they've developed this in stages and in the middle of it all they've got a shopping centre but you buy your flat you see. Now the difficulty is, the moment I've sold this flat, I've got to buy something else. They may today have got a vacant flat but if I want it tomorrow, if it's gone it's gone and I've got nowhere to go.*

*I bought this flat at the time, after my husband died because my sons were not married so I thought, well I can't just, they didn't want the other house and I thought well I've got to have enough bedrooms so that if they come at Christmas they can stay I don't have to send them back to Africa or back to London or whatever. So, I got this big flat.*

Iris

She explained that in the past her three children had gathered together in her home but that changed after her daughter died (five years prior to our first interview):

**Iris:** *... You see, because they always, always came together here, first in their old home, of course, and then always here, without question, I mean, that was understood that this is where they would be for Christmas. It made a big difference to us, when my daughter died...because my children are very close and they couldn't understand, they just didn't grasp it.*

Iris's eldest son moved overseas between the first interview and second interview. Iris felt an obligation to keep her home as a base for his family in the UK.

*So, anyway, he made that sudden decision and went, that was an absolute shock. I mean, I only saw them on Sundays, but the girls used to come past and they would come after school sometimes and things, it was a sort of indirect support, not very active, which they didn't want and I didn't need. ... I had promised that, you know, I would keep the flat and not spend £1750 a week, and that promise still stands.*

Iris

Iris's sons had been urging her to go into an expensive care home and managed to persuade her to go for a month's respite care. She explained how much she enjoyed it, but she did not feel able to spend that amount of money on her care:

*... actually my son phoned round and the expensive one of course had a vacancy... I said "look, I can't afford it", so the boys came up with saying "don't worry, you don't have to pay, we pay it and then we'll take it out of the proceeds of the flat", which was, which I didn't want because I said "how will we cover it?" And my son said "oh it's all easy, it's, you know, in the end we get it all back and things" and then one day I said, and I went for one month and we were too late to cancel it after one month so I had to stay one more month but looking back for me it was wonderful and I'm very glad actually that I was made to stay. ... It was, you know, there was such a lot going on and things.*

Iris

Iris mentioned that her son was worried about her being on her own and that both sons were happy to cover the cost of the care home until her property could be sold:

*Yes. Well he thought he had got it all organised and then comes his mother and says "no way are you going to put your mortgage, you know, against my sunning myself and having my hair done and my nails.*

Iris

Although Iris appeared to have sufficient funds invested in her flat to pay for the residential care that her family felt was appropriate, her comments suggest that her decisions around care involve not only rational financial decisions but also require her to acknowledge the changes in her own identity as a mother, as well her capacities. Her decisions are intricately connected to her relationships with her family as well as her sense of self.

# QUESTIONS FOR DISCUSSION

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## Care and self-funding:

- What do you find troubling about the experiences of self-funded care described in this case study?
- What aspects of self-funded care work well?
- Looking forward, what might improve this person's experiences of self-funded care?



## Broader issues you may want to consider:

- What seem to be the most important factors for this person's sense of wellbeing?
- What could be done to promote their wellbeing, aside from the issues related to self-funded care?

# LINKS TO OUR BRIEFINGS

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Some of the issues raised in the case study are discussed in our briefings:

## Six Myths about paying for care

<http://www.olderpeopleselffundingcare.com/publications/briefing-3-six-myths/>

## Impact of self-funding on unpaid carers

<http://www.olderpeopleselffundingcare.com/publications/impact-of-self-funding-on-unpaid-carers/>

## Self-funders: the invisible lynchpin of the social care system

<http://www.olderpeopleselffundingcare.com/publications/briefing-1-self-funders-as-lynchpin/>



**University of Brighton**



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