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| Title of review | Self-funders |
| IMPACT delivery model | Ask IMPACT |
| Date of review | January-February 2024 – with an update for any new material in May 2025 |
| Authors of review | Christian Bohm, Lauren Jones, Rita Perry and Rachel Posaner |
| Type of review (syntheses, gap or full) | Full review (Social Policy & Practice, SSCI, HMIC and ASSIA) plus additional search of grey literature (covering years 2021-23): Google search, with separate searches for each of the four nations and a later background search for any key resources from outside the care sector. An update of the Google search covered the period to April 2025, and a search on Google Scholar was run in May 2025 to pick-up any relevant publications that might have been published between running the main searches and the finalising of the report. |

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| **Title of database and dates covered** | **Name of the database provider / host (e.g. OVID)** | **Date search conducted and dates covered by the search (e.g. 1990- February week 3, 2016)** | **File Name** | **Results** |
| Social Policy & Practice | Ovid | 16/02/2024, 2017 onwards |  | 417 |
| SSCI | Clarivate | 16/02/2024, 2017 onwards |  | 171 |
| ASSIA | ProQuest | 16/02/2024, 2017 onwards |  | 52 |
| **Results** |  |  |  | **640** |
| **FINAL SEARCH RESULTS (after de-duplication)** |  |  |  | **598** |
| **Abstracts Scanned** |  |  |  | **114** |
| **Full Text Scanned** |  |  |  | **34** |
| **Total included items** |  |  |  | **22** |
| **Social Policy and Practice** | care service$.mp. [mp=abstract, title, publication type, heading word, accession number] community care.mp. [mp=abstract, title, publication type, heading word, accession number] domiciliary care.mp. [mp=abstract, title, publication type, heading word, accession number] residential care.mp. (personal care or home care).mp. (nursing care or nursing home$).mp. (care home$ or residential home$).mp. ("care and support" or "human service\*" or "social support" or "social care support" or "informal care" or "support service\*").mp. personal assistant$.mp. adult social care.mp. or social care provision.de. (long-term support or long term support or long-term care or long term care or continuing care or continuing support or later-life care or care need$ or support need$).mp. ("access to services" or "service brokerage").de. or care assessment$.mp. or (access adj3 care).ti,ab. ("old$ people" or elderly or elder or aged or ageing or "old$ adult$" or adult$).mp. or/1-12 13 and 14 (self-fund$ or self-pay$ or self-financ$).mp. ((fund$ or pay$) adj3 "own care").ti,ab. "user contribution$".mp. or ((top-up$ or "top up$") adj3 (fund$ or payment$ or charge$ or fee$ or cost$)).ti,ab. or (copay$ or co-pay).ti,ab. or ((fund$ or payment$ or charge$ or fee$ or cost$) adj3 private$).ti,ab. ("personal finance" or financing or charges).de. or/16-19 15 and 20 limit 21 to yr="2017 -Current" | | | |
| **SSCI** | |  |  | | --- | --- | | 1 | TS=(self-fund\* OR self-pay\* OR self-financ\*) | | 2 | AB=((fund\* or pay\*) AND "own care") | | 3 | TS=("User contribution$") | | 4 | (TI=((fund\* or payment$ or charge$ or fee$ or cost$) NEAR/3 private\*)) OR TI=((copay\* or co-pay) NEAR/3 private\*) | | 5 | (AB=((fund\* or payment$ or charge$ or fee$ or cost$) NEAR/3 private\*)) OR AB=((copay\* or co-pay) NEAR/3 private\*) | | 6 | AB=((top-up OR top-ups or "top up" or "top ups") NEAR/3 (fund\* or payment$ or charge$ or fee$ or cost\*)) | | 7 | TI=((top-up OR top-ups or "top up" or "top ups") NEAR/3 (fund\* or payment$ or charge$ or fee$ or cost\*)) | | 8 | ((TS=("personal finance")) OR TS=(financing)) OR TS=(charges) | | 9 | #1 OR #2 OR #3 OR #4 OR #5 OR #6 OR #7 OR #8 | | 10 | care service$ (Topic) | | 11 | community care (Topic) | | 12 | domiciliary care (Topic) | | 13 | residential care (Topic) | | 14 | TS=(personal care OR home care) | | 15 | (TS=(nursing care)) OR TS=(nursing home$) | | 16 | TS=("care and support" OR "human service$" OR "social support" OR "social care support" OR "informal care" OR "support service$") | | 17 | TS=(personal assistant$) | | 18 | TS=(adult social care OR social care provision) | | 19 | long term support OR long term care OR continuing care OR continuing support OR later life care OR care need$ OR support need$ (Topic) | | 20 | ((TS=("access to services" OR "service brokerage" OR care assessment$)) OR TI=(access NEAR/3 care)) OR AB=(access NEAR/3 care) | | 21 | TS=(Care home$ OR residential home$) | | 22 | #10 OR #11 OR #12 OR #13 OR #14 OR #15 OR #16 OR #17 OR #18 OR #19 OR #20 OR #21 | | 23 | TS=("old\* people" OR elderley OR elder OR aged OR ageing OR "old\* adult$" OR adult$) | | 24 | #22 AND #23 | | 25 | #9 AND #24 | | 26 | #25  Date Range: 01-01-2017 to 16-02-2023 | | 27 | #25 and ENGLAND or WALES or SCOTLAND or NORTH IRELAND (Countries/Regions)  <https://www.webofscience.com/wos/woscc/summary/8884b695-093c-402d-84f1-3f1f1f8911f3-cc7429c7/relevance/1> | | 28 | #25 and ENGLAND or WALES or SCOTLAND or NORTH IRELAND (Countries/Regions) and Economics or Public Environmental Occupational Health or Health Care Sciences Services or Health Policy Services or Gerontology or Social Work or Medicine General Internal or Social Sciences Biomedical or Psychiatry or Geriatrics Gerontology or Social Issues or Demography (Web of Science Categories)  <https://www.webofscience.com/wos/woscc/summary/4189cafe-6b1d-4f26-a452-8efe832336c6-cc81af13/relevance/1> | | | | |
| **ASSIA** | |  |  | | --- | --- | | 1 | (noft(self-fund\*) OR noft(self-pay\*) OR noft(self-financ\*) OR abstract(top up\* NEAR/3 fund\*) OR abstract(top up\* NEAR/3 payment\*) OR abstract(top up\* NEAR/3 charge\*) OR abstract(top up\* NEAR/3 fee\*) OR abstract(top up\* NEAR/3 cost\*) OR abstract(top-up\* NEAR/3 fund\*) OR abstract(top-up\* NEAR/3 payment\*) OR abstract(top-up\* NEAR/3 charge\*) OR abstract(top-up\* NEAR/3 fee\*) OR abstract(top-up\* NEAR/3 cost\*) OR title(top up\* NEAR/3 fund\*) OR title(top up\* NEAR/3 payment\*) OR title(top up\* NEAR/3 charge\*) OR title(top up\* NEAR/3 fee\*) OR title(top up\* NEAR/3 cost\*) OR title(top-up\* NEAR/3 fund\*) OR title(top-up\* NEAR/3 payment\*) OR title(top-up\* NEAR/3 charge\*) OR title(top-up\* NEAR/3 fee\*) OR title(top-up\* NEAR/3 cost\*) OR noft(user contributions\*) OR title(copay\*) OR abstract(copay\*) OR title(co-pay) OR abstract(co-pay) OR title(fund\* NEAR/3 private\*) OR title(payment\* NEAR/3 private\*) OR title(charge\* NEAR/3 private\*) OR title(fee\* NEAR/3 private\*) OR title(cost\* NEAR/3 private\*) OR abstract(fund\* NEAR/3 private\*) OR abstract(payment\* NEAR/3 private\*) OR abstract(charge\* NEAR/3 private\*) OR abstract(fee\* NEAR/3 private\*) OR abstract(cost\* NEAR/3 private\*) OR (MAINSUBJECT.EXACT.EXPLODE("Personal finance") OR MAINSUBJECT.EXACT.EXPLODE("Financing") OR MAINSUBJECT.EXACT.EXPLODE("Charges")) OR title((fund\* or pay\*) NEAR/3 "own care") OR abstract((fund\* OR pay\*) NEAR/3 "own care")) | | 2 | (noft("care service\*") OR noft("community care") OR noft("domiciliary care") OR noft("residential care") OR noft("personal care") OR noft("home care") OR noft("nursing care") OR noft("nursing home\*") OR noft("care home\*") OR noft("residential home\*") OR noft("care and support") OR noft("human service\*") OR noft("social support") OR noft("social care support") OR noft("informal care") OR noft("support service\*") OR noft("personal assistant\*") OR noft("adult social care") OR noft("social care provision") OR noft("long-term support") OR noft("long term support") OR noft("long-term care") OR noft("long term care") OR noft("continuing care") OR noft("continuing support") OR noft("later-life care") OR noft("care need\*") OR noft("support need\*") OR noft("access to services") OR noft("service brokerage") OR noft("care assessment\*") OR title(access NEAR/3 care) OR abstract(access NEAR/3 care)) | | 3 | (noft("old\* people") OR noft(elderly) OR noft(elder) OR noft(aged) OR noft(Ageing) OR noft("old\* adult\*") OR noft(adult\*)) | | 4 | [S1] AND [S2] AND [S3] | | 5 | ([S1] AND [S2] AND [S3]) AND pd(20170101-20240216) | | 6 | (noft((noft(self-fund\*) OR noft(self-pay\*) OR noft(self-financ\*) OR abstract(top up\* NEAR/3 fund\*) OR abstract(top up\* NEAR/3 payment\*) OR abstract(top up\* NEAR/3 charge\*) OR abstract(top up\* NEAR/3 fee\*) OR abstract(top up\* NEAR/3 cost\*) OR abstract(top-up\* NEAR/3 fund\*) OR abstract(top-up\* NEAR/3 payment\*) OR 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MAINSUBJECT.EXACT.EXPLODE("Financing") OR MAINSUBJECT.EXACT.EXPLODE("Charges")) OR title((fund\* OR pay\*) NEAR/3 "own care") OR abstract((fund\* OR pay\*) NEAR/3 "own care"))) AND noft((noft("care service\*") OR noft("community care") OR noft("domiciliary care") OR noft("residential care") OR noft("personal care") OR noft("home care") OR noft("nursing care") OR noft("nursing home\*") OR noft("care home\*") OR noft("residential home\*") OR noft("care and support") OR noft("human service\*") OR noft("social support") OR noft("social care support") OR noft("informal care") OR noft("support service\*") OR noft("personal assistant\*") OR noft("adult social care") OR noft("social care provision") OR noft("long-term support") OR noft("long term support") OR noft("long-term care") OR noft("long term care") OR noft("continuing care") OR noft("continuing support") OR noft("later-life care") OR noft("care need\*") OR noft("support need\*") OR noft("access to services") OR noft("service brokerage") OR noft("care assessment\*") OR title(access NEAR/3 care) OR abstract(access NEAR/3 care))) AND noft((noft("old\* people") OR noft(elderly) OR noft(elder) OR noft(aged) OR noft(Ageing) OR noft("old\* adult\*") OR noft(adult\*)))) AND pd(20170101-20240216)  [https://www.proquest.com/assia/myresearch/savedsearches/SavedSearches/0?accountid=8630#](https://www.proquest.com/assia/myresearch/savedsearches/SavedSearches/0?accountid=8630) | | | | |

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|  | **Selection criteria**  **Inclusion:**   * Focus on people funding their own adult social care (‘self-funders’) * Focus on people’s views and experiences * Older people only (65+) * UK only   **Exclusion:**   * Studies that are international in scope * Social care for children/younger adults |
|  | **Bibliography**   * Baxter, Gridley and Birks (2023) The role of uncertainty in planning for self-funded social care for older people with a diagnosis of dementia. Ageing and Society [online]: doi:10.1017/S0144686X23000594 * Baxter, Wilberforce and Birks (2021) What skills do older self-funders in England need to arrange and manage social care? Findings from a scoping review of the literature. British Journal of Social Work: 51, 2703–2721 * Beedell, Tanner, Ray et al (2021) Catastrophic costs of care at home for self-funders [online]. Available at: <https://olderpeopleselffundingcare.com/wp-content/uploads/2023/09/ca594-briefing-7-catastrophic-care-costs.pdf> * Beedell, Tanner, Ray et al (2021) Providing care for self-funders: Perspectives from private sector and non-profit care providers [online]. Available at: https://olderpeopleselffundingcare.com/what-about-care-providers/ * Heavey, Baxter and Birks (2024) Care chronicles: needing, seeking and getting self-funded social care as biographical disruptions among older people and their families. Ageing and Society 44: 916-938 * Heavey, Baxter and Birks (2020) Choice and control in social care: experiences of older self‐funders in England. Social Policy and Administration, 54(3): 460-474 * Heavey, Baxter and Birks (2019) Financial advice for funding later life care: a scoping review of evidence from England. Journal of Long-Term Care [online]. Available at: <https://doi.org/10.21953/lse.1ey61d7r28cg> * Henwood, Glasby, McKay et al (2022) Self-funders: still by-standers in the English social care market? Social Policy and Society, 21(2): 227-241 * Henwood, McKay, Needham et al (n.d.) From bystanders to core participants? A literature and data review of self-funders in social care markets [online]. Available at: https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/HSMC/publications/2018/UoB-PRP-Self-funders-review-of-data-and-literature-FINAL.pdf * Independent Age (2020) Free personal care: insights from Scotland [online]. Available at: https://www.independentage.org/sites/default/files/2020-10/Report\_Final.pdf * Jasper, Wright, Rogers et al (2023) A discrete choice experiment of older self-funders' preferences when navigating community social care. Health and Social Care in the Community [online]. Available at: <https://doi.org/10.1155/2023/6642636> * Social Policy Research Unit, University of York (2017) Older self-funders and their information needs [online]. Available at: http://web.archive.org/web/20240418080811/https://sscr.nihr.ac.uk/wp-content/uploads/SSCR-research-findings\_RF062.pdf * Social Policy Research Unit, University of York (n.d.) Independent financial advice about funding social care in later life [online]. Available at: http://web.archive.org/web/20231114045153/https://sscr.nihr.ac.uk/wp-content/uploads/SSCR-research-findings\_RF109.pdf * Tanner, Ray and Ward (2024) 'When it comes to carers, you've got to be grateful that you've got a carer coming': older people's narratives of self-funding social care in England. Ageing and Society, 44: 1266–1287 * Tanner, D., Ward, L. and Ray, M. (2018) '"Paying our own way': application of the capability approach to explore older people's experiences of self-funding social care', Crit. Soc. Policy, 38(2), pp. 262-282. * Ward, Ray and Tanner (2021) Independent paid care - boon or risk? [online] Available at: https://olderpeopleselffundingcare.com/wp-content/uploads/2023/09/160f2-briefing-5-boon-or-risk-digital.pdf * Ward, Ray and Tanner (2020) The impact of self-funding on unpaid carers: lightening the load or adding to it? [online] Available at: <https://olderpeopleselffundingcare.com/wp-content/uploads/2023/09/a3fb6-briefing-4-impact-of-self-funding-on-unpaid-carers-digital-1.pdf> * Ward, Ray and Tanner (2020) Older people: care and self-funding experiences: research report and findings [online]. Available at: <https://cris.brighton.ac.uk/ws/portalfiles/portal/22386904/Older_People_Care_and_Self_Funding_Experiences_REPORT_FINAL.1DIGITAL.pdf> * Ward, Ray and Tanner (2020) Self funders, the invisible lynchpin of the social care system [online]. Available at: https://olderpeopleselffundingcare.com/wp-content/uploads/2023/09/e94ee-briefing-1-sf-as-lynchpin-final-002.pdf * Ward, Ray and Tanner (2020) Six myths about paying for care [online]. Available at: https://olderpeopleselffundingcare.com/wp-content/uploads/2023/09/89261-briefing-3-six-myths-final.pdf * Younifi (n.d.) Youniverse: a future care system formed around the person [online]. Available at: http://web.archive.org/web/20201216174158/http://www.younifi.co.uk/sites/default/files/Youniverse\_Full\_Report.PDF |
|  | Note: The following report was withdrawn from publication and unobtainable: Age UK: Behind the headlines: the 'top up' stealth tax on older people in state-funded residential care. However, an alternative version of this material was reviewed online and did not meet our inclusion criteria. |