



Helpline

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Elderly Relatives

INFORMATION, ADVICE AND COUNSELLING SERVICE

  **Printing Charity**

  Welfare. Education. Heritage.

There may come a time when an **elderly relative** is dependent on you for help in their day-to-day life, which can cause a lot of stress on top of balancing your own home life as well as work. This leaflet will help you think through the options available for elderly accommodation, care, and finances as well as information on respite for carers. Planning to find a manageable solution can make your relative feel more comfortable and allow you to enjoy your relationship with them.

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**Speak to one of our advisers
on 0333 212 3534 or contact
your local council or Care & Repair
for more information.**

Accommodation

At some stage, many of us will have to consider the living arrangements for an elderly relative. It helps to talk about the options and encourage your relative to think about their future needs before a crisis arises such as a fall, illness or death.

With family and friends nearby and familiar routines, staying at home might be the best option.

Alterations might be needed to allow for decreasing mobility, while repairs, heating, insulation and draught-proofing, and security are among other things that might be needed to make the house suitable. Care & Repair can facilitate these as they work specifically to help the aged and/or disabled. They can visit the home in question to make suggestions on the best option, provide you with quotes, manage any builders and help to see the alteration project through. They charge for their work but they can save you time and hassle as they guide you through the project.

If your relative cannot afford to make changes to the house, they may qualify for financial help from the local council, which provides renovation, disabled facilities, and energy saving grants. For smaller amounts of funding, some councils offer home repair assistance. Check if your relative is receiving benefits as they may qualify for a community care grant.

Community alarms

These are usually worn as a neck pendant, and allow an elderly person to contact an emergency call centre 24/7. These can help ease any worry of them living independently as help is on hand when they need it. Your local Age UK or Social Services can talk you through the options available.

Security

You can arrange a visit from a Crime Prevention officer from your local police authority to advise on the best home security and safety measures for the elderly.

Social Services can help in assessing the needs of elderly relatives and give advice on the options available in their area. They can also supply inspection reports of care facilities. Depending on the income and capital of the person, they may be expected to make contributions towards any care.

Living with family

The first question you need to ask yourself is whether you will get on with the relative? Living in the same house as an elderly relative could either mean being a part of the family in the main building or living separately in an annexe.

It is important to think how this would work in everyday life, for example, children and childcare, cooking, visitors, and consideration of noise. You need to think about the independence of both you and your relative. Any financial agreement will also need to be agreed for rental payments or contribution towards general living expenses.

If you are thinking about letting an elderly relative move in with you, consider whether your home needs any adaptations to suit their needs. You may be able to get advice and financial help, but any assessments made for financial grants will be based on the elderly person's means rather than your own.

Sheltered housing

If a relative can no longer live at home and you cannot have them living under your own roof, then sheltered housing may be a good option. This is specially designed housing, with common areas usually including a lounge and garden, but each resident has their own self-contained accommodation. The benefit of sheltered housing is that a warden is on hand for emergencies and typically there is always an alarm system. Other care options can be combined, such as care at home or meals on wheels. There are also schemes called 'very sheltered housing' or 'extra-care', which can provide a higher level of care for those who need help with any practical or personal tasks including bathing, dressing, and cooking.

Most rented sheltered housing is run by the local authority or by housing associations. Your local council should have a housing department that can check on waiting lists and advise on eligibility.

Residential and nursing homes

Residential homes provide practical and personal care but not nursing. Any ongoing nursing care would need to be provided within a nursing home.

To find out what is available in your area, speak to Social Services, which may suggest options but you are not obliged to accept them.

If your relative is sent to a nursing home through the National Health Service (NHS) then no contribution will be required. However, if you choose a home costlier than the contribution Social Services is willing to make, this won't stop your relative from going there if they are eligible, but it will mean the extra costs will need to be met by a friend, family member or charity.



Choosing the right place

It is important to think about the things that can make the difference between happiness and isolation for your relative. Make sure they don't just take the first option given to them as it might not be the right one. Here are some questions to consider when looking at housing options:

- **How far is it from friends and relatives?**
- **Do they allow pets?**
- **Is there enough privacy?**
- **How near are the local shops?**
- **Will there be enough social opportunities?**
- **Is the atmosphere right for you?**
- **Do you feel it is comfortable, for example, heating, décor, facilities on offer?**
- **Are you allowed your own furniture?**

Elderly Accommodation Counsel (EAC)

EAC offers advice and information on all types of housing for the elderly. Its database covers housing options by area. You can register on its website to search for sheltered housing to buy or rent, shared ownership, residential homes, and nursing homes, according to the health needs and specific requirements of the individual.

Care

There are a number of options to consider if your relative cannot manage daily life on their own. They do not have to be registered disabled to qualify for help. It may just be they need help with their shopping or struggle to get themselves in and out of the bath. Help can be accessed through Social Services for those less able to pay or your relative may opt to fund it privately.

Private agencies for carers can be found through the UK Home Care Association and National Care Association. It is preferable to interview anyone before your relative takes them on as a helper and to make sure they have the correct references.

Social Services may still make a charge for care but it will be less than going privately. Your relative may also qualify for attendance allowance if aged 65 and over, or other benefits to help them meet the costs.

Social Services can offer help with housework, personal care including bathing and dressing, and meals on wheels. They can also provide equipment that can help daily life, for example, bath seats, grab rails and wheelchairs. Some areas may have a day centre run by Social Services, where often a meal is provided, and various social and art activities are run. For a full range of services offered to the elderly in your area, ask Social Services for more information.

Equipment to help with day-to-day tasks including non-slip mats, long handled grabbers, and special telephones can be found through the Disabled Living Foundation that runs Living Made Easy.

There are some **voluntary organisations** that provide help for the elderly with small tasks like cleaning. You may find information about these in the local library, doctor's surgery, or local Age UK branch. Voluntary help is mostly geared towards helping people to continue living in their own home but can also be used where it is appropriate for those living in either sheltered accommodation or a residential home.

Money

Caring for someone who is ageing can be expensive, especially when they become frail and less mobile. You will need to have a look at their financial position to see what resources can be used to cover the cost of care. Things to consider are capital, including savings, investment, and any valuables, along with sources of income from pensions, benefits, and possible earnings.

Capital

Savings and investments can be rationalised to produce the maximum income. Valuables such as paintings or jewellery may be less important than the freedom for a relative to live at home so could be sold. There are Care Plans where you pay out a capital sum in return for an agreed level of payment towards care for life. This can be a gamble but it can safeguard any remaining capital or property.



Property

Sometimes older people may be living in a wholly owned property that has a value but they are unable to make ends meet. There are certain schemes specifically for the elderly, which free up this capital without them having to move out.

Banks and building societies offer Home Income Plans where they make an investment of the agreed value of the home (sometimes minus a little capital that is put aside for inheritance) and pay the income to the elderly person. In effect, they can stay in their home but no longer own it.

It is important to be careful when deciding what to do. Consider the following questions:

- **Is the income index-linked to keep up with inflation?**
- **Is the valuation of the property really the market price?**
- **What if they want to move house?**
- **If they later need to move into a care home, how will they pay for this?**
- **What is left for inheritance?**
- **What if they die after making the arrangement?**

Sell & Stay schemes

The home will be bought at an agreed price and the money from the sale will go to the home owner, which they can invest. The owner has the right to rent the house back from the company for as long as they like. This allows elderly relatives to make their own choices as to investments and purchase of any care plans. If the time comes to move into residential care then this scheme is hassle free in regards to selling the property to pay the care fees.

Things to consider:

- **Is the property valuation fair?**
- **Is the rent fair?**
- **Are there other ways to make use of the value of the property:**
 - sell and buy smaller accommodation and invest the excess money?
 - rent out the house and rent smaller housing?

It is always advisable to consult both independent financial and legal advisers before making any decisions or taking monetary action. Always discuss openly and clearly within the family before going ahead with anything.

Grants and benefits

Grants are available to help with house renovations, alterations relevant to disability, heating and insulation. State Benefits include:

- **Income Support**
- **Council Tax Reduction**
- **Housing Benefit**
- **Attendance Allowance**
- **Personal Independence Payment**
- **Carer's Allowance**

Social Fund

There are grants or loans available for certain needs including funerals.

Lasting power of attorney

If your relative loses the ability to make decisions for themselves about their care or money, it might be useful for you or another relative to have a lasting power of attorney (LPA). This gives you the right to make financial and other important decisions on their behalf. A lasting power of attorney must be put in place while your relative is able to understand the agreement and implications. If in the circumstances this is too late then arrangements can become more onerous. Speak to one of our advisors who can give you more information.



Quality of life

Some elderly people can sometimes feel isolated if they don't get out much. There are a number of recreational activities or groups that have provisions especially for the elderly. These include exercise classes, clubs and societies, day centres, and churches. Your local branch of Age UK can offer information specific to your area. The local library is also a good place to check for information.



Voluntary work is a growing area and there is a lot being done for the elderly. The help that volunteers can offer includes things like shopping, help with pets, transportation, and befriending services. Check your local organisations for contacts or speak to one of our advisors.

Age UK through its travel partners can provide information on accommodation and attractions for holidays suitable for the elderly or disabled. These can range from coach trips to flights to Europe. They also provide details of respite care for those who look after someone and need a break.

Respite for carers

Caring for someone else can be demanding. It's important as a carer that you get a break from looking after someone else to rest and relax. If you don't have a break, chances are you may get run down and not be able to look after those you care for. It is essential you still maintain your social life and keep on top of your health whilst caring for someone else.

You can ask Social Services for its information pack on services for the elderly. Be aware that levels of service may vary from one area to another. If your relative is being assessed for Social Services' assistance, you can ask in your own right as a carer to be assessed too as your own needs must be taken into account.

Most counties have a Council for Voluntary Service, which can give you a list of services in your area. Call our information and advice specialists on 0333 212 3534 for local contact details.

- **Crossroads Care** offers respite care in the home, some voluntary whilst others are paid, with 214 schemes across the UK.
- **Volunteering Matters** has a programme called Retire and Senior Volunteer Programme (RSVP). Your local group may offer befriending and sitting plus respite care.
- **Carers UK** provides support and advice for carers, including help with getting the best from Social Services and seeking respite care.



The Printing Charity's helpline provides confidential, practical, and emotional support 365 days a year, free to access whenever you need. The helpline gives you access to information and advice on areas including family and personal issues, personal finance, the workplace, and wellbeing.

The following booklets are also available:

Bereavement

Checklists of the practical matters that have to be dealt with when someone dies. It also outlines the 'normal' path of grief.

Childcare

A practical guide to finding the right childcare for your family, the help available, and checklists for interviewing

Drinking

Drinking may affect your job, family or friends or all three. Use the scorecard to assess drinking habits and find help if you or someone you know needs it.

Family Breakdown

Advice on the decision to separate, the practical implications for now and the future

Dealing with Debt

There is often more leeway than you think. This is a step-by-step guide to assessing your position, dealing with creditors, and creating a workable solution.

To discuss these or any other issues in confidence, call The Printing Charity's Helpline to speak to a counsellor or an information and advice specialist.

Free, confidential helpline

0333 212 3534

Helpline



www.theprintingcharity.org.uk/helpline