

# Ageing well

How can we make the most of later life? And how can we advise others who are facing its choices? **Marion Shoard** offers guidance



**L**ater life brings many decisions with it, for those who are there themselves, for their friends and families, and for those who minister to them. Should Mrs Smith go into a care home? Should Dad ask not to be resuscitated? Here are ten bits of good advice to bear in mind and to share

## **Get independent advice before you relocate**

A move to a care home can work well, particularly if the home is a good one and you would enjoy the company of the other residents. It also can be terrible, as many homes are of poor quality with few activities on offer, and it may be difficult to move back home after a contract has been signed, a tenancy surrendered or a house sold.

Check whether you need to go into a home. Everybody, rich or poor, is entitled to a free assessment of their need for care from their local authority's social services department. People who move to a care home independently risk missing

out on this assessment, relying on the opinion of a proprietor who is understandably keen to sell them a place. As a result, they may move to nursing home when all they need is a less costly residential one, or may move to a home when in fact they could manage in their own, with help sent in.

## **Choose your attorney carefully**

The only grounds on which you can be forced to move to a care home against your will are if you lack the mental capacity to decide where you should live because you have a brain impairment,

## **'Everybody, rich or poor, is entitled to a free assessment of their need for care'**

perhaps arising from dementia or a major stroke. In those circumstances, social services and/or your legal representative can decide on your behalf. It is therefore important to select your attorney or attorneys and the powers you give them carefully. Use the safeguards the system provides to keep other people, such as old friends, in the loop lest your attorney should misuse their powers, deliberately or from ignorance.◉

Photographs: RawPixel/Shutterstock

**Don't miss out on entitlements**

Many older people struggle to get by on a low income, often because they qualify for only a small state pension. Guarantee Pension Credit (GPC), which is offered by the state, could transform their lives. It tops up the weekly income of someone over state pension age to £163 for a single person or £248.80 for a couple, regardless of National Insurance contributions: eligibility turns on someone's age and income. GPC is a gateway to other valuable benefits, including the top rates of Housing Benefit and Council Tax Reduction.

**Let the train take the strain**

Many people feel under pressure to carry on driving for as long as possible. Some of them will one day have to surrender their driving licence but if unfamiliar with public transport, may struggle to cope. Why not rope in members of the congregation well versed in the intricacies of bus and train travel to help long-time car drivers ease themselves into this new world?

**Think carefully before downsizing**

Conventional wisdom dictates that older people should downsize. In fact, however, space (including a garden) can be a lifeline. Should ill health or disability confine someone to their house or flat, a variety of spaces in which to live, pursue hobbies and entertain visitors can prove a godsend. Paid or family carers will find their task easier if there is space for practical tasks, as well as somewhere for them to relax. The lack of a bedroom for a carer could force an unnecessary move to a care home.

**Retirement housing may not be what it seems**

Labels such as 'retirement housing', 'extra-care housing' and 'retirement village' may suggest the provision of care and support. However, none of these terms are defined in law, and schemes vary greatly, so prospective lessors or tenants must investigate what is – and is not – on offer. Bear in mind that, unlike care homes, older people's housing schemes are not subject to comprehensive inspection by a national state agency.

**Check whether you're a carer**

Many older couples do not realise that both may be classed in law as 'carers' – say, a woman looking after her partially-sighted husband, who is in turn helping her as she finds walking and bending difficult. Carers have legal rights, not least to a social services' assessment of their need for support in their caring role. Look for one of the 150 Carers Centres dotted across the UK, overseen by the Carers Trust. Each typically provides help to secure state benefits and social services' support, as well as training, counselling, small payments, short breaks, help in a crisis and discussion forums with other carers.



'Space can be a lifeline'

**Check the NHS Constitution**

Someone is diagnosed with Parkinson's disease but is not offered speech and language therapy. A care home resident has a stroke but it is not treated as a medical emergency. What treatment can patients reasonably expect? Well, everyone, wherever they are living, can expect to be offered any treatment recommended by the National Institute for Health and Care Excellence (NICE) in England and Wales or Healthcare Improvement Scotland, unless there is a clinical reason why it would be inappropriate for them. This, and other key patients' rights, are set down in the NHS Constitution and the Patient Rights (Scotland) Act 2011, available (as is NICE guidance) free on the internet.

**Fill your diary**

Churches' lunch and friendship clubs can play a hugely important role at a time when many council-funded day centres have closed. The provision of hot food and activities are valuable, but so too is a place in which older people can simply meet, empathise one with another and share advice and experience. Clubs are also crucial in tackling loneliness.

**Are you sitting comfortably?**

Older people can find church premises uncomfortable, if not forbidding, for reasons of which ministers may be unaware. For example, people in their 80s need four times as much light as those in their 20s; more than half of people over 70 are hard of hearing; and nearly half of people over the age of 85 cannot rise unaided from a chair. Physical realities such as these call for ample lighting, hearing loops, seats with arms and cushions, disabled-friendly toilets and well-heated or well-cooled rooms. Consider special events too: how would people in their 80s and 90s cope with a candlelit carol service?●

