

# Living longer – remaining independent

## About this factsheet and who it is for

This factsheet aims to help anyone reaching later life begin to think about what measures might be taken to anticipate or prevent problems in later life.



The artwork on the front of this factsheet was done by an older artist for EAC's over 60s Art Awards.



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## Remaining Independent

Independence may mean different things to different people but most people throughout their lives place a very high value on the idea of independence. They want to be able to make their own decisions, to support themselves financially, to take care of their own physical and emotional needs. This is no different in later life.

The aim of this leaflet is to help anyone approaching advancing years to think about what measures might be taken to anticipate or prevent problems in later life with the ultimate aim of enabling you to remain in control of your life and stay as independent as possible, for as long as possible. Many of the suggestions here are quite simple and require very small changes but they are often things that we tend to put off and sometimes leave until it is too late.

The good news is that life expectancy in the UK continues to rise. A man aged 65 years in 2014 can expect on average to live for a further 18.4 years and a woman another 20.9 years. (Source: Office for National Statistics, February 2016)

Many people live full and active lives well into old age and manage to remain relatively independent requiring little

assistance with their needs. Others are not so fortunate and because of frailty, gradual physical or mental decline or a sudden health crisis, they may find that they are faced with the need to evaluate how they will live in the future.

### Where to Start?

#### Preventing falls

The number of falls experienced by older people is very high. One third to one half of people over 65 years fall each year; furthermore over 400,000 older people in England attend accident and emergency departments following an accident and up to 14,000 people die annually in the UK as a result of a hip fracture. (Source: National Service Framework for Older People) Falling is a major cause of disability and greatly affects health and ability to manage daily life.

The statistics illustrate how important it is to address and reduce the risk of falls in your home and there are lots of simple measures that you can take.

Here are some considerations:-

- Do you have adequate lighting in your home?
- Are there any obvious tripping hazards like loose mats or uneven floor coverings? Even if these have been in

place for years without problems, now is the time to remove them.

- Are you careful about not leaving tripping hazards on the floor or stairs?
- Do you have your eyes checked regularly?
- Do you take risks with step ladders or stand on chairs to reach windows, light bulbs or cupboards?
- Are your shoes/slippers safe and comfortable?
- If you have suffered unexplained falls or lack of balance, have you considered speaking to your GP? There may be a medical explanation; you could even be taking a medication that increases the risk of you falling.
- Is walking or balance becoming more difficult or do you have difficulty getting out of bed or out of a chair? You could seek advice from your local Home Improvement Agency or ask for an Occupational Therapy assessment. Rails and aids are often provided free of charge or you can arrange to buy your own.
- Regular exercise and optimising your fitness levels is another way of helping to reduce the risk of falls.

Taking measures to prevent falls is an easy way of exercising your independence and by preventing a fall you are likely to remain independent for longer.

## Knowing when to accept some help – the key to enhancing independence

As we get older it is common for people to find that some of the simple everyday tasks take longer to do, or are more difficult, or may no longer be safe for us to do ourselves. There are fortunate people who remain positive, healthy and active throughout their life. They may have the benefit of good health but if you look closer you may find that there are other clues to their apparent good fortune. They may live in a property that suits their needs well; they may have a good network of friends who provide support and help; they may have help with the things that they find difficult or the things they no longer enjoy doing; this enables them to continue their interests and hobbies and the things that they are able to do for themselves.

Accepting that ageing is just another stage in your life story, and one that requires all the same problem solving skills that you have employed throughout your life, will help you to remain empowered to make the right decisions for you. It is never too early to think about what problems could occur in the future and start to think about and research alternatives as to how you will manage. It is much harder to make

important decisions and feel in control of the situation when a crisis occurs.

## **Staying put or moving on?**

One of the hardest considerations may be whether or not to downsize or possibly move to a sheltered or retirement development. There are lots of pros and cons to think about and every person's situation is different.

FirstStop provides a variety of useful factsheets on this subject with explanations of the various types of specialist housing for older people and what services they may or may not offer. Our HousingCare website has a full directory of retirement housing options throughout the country together with contact details etc. All of the above information is available at [www.housingcare.org.uk](http://www.housingcare.org.uk).

People who have lived in their home for many years are often reluctant to move. They feel attached to their house, garden and surroundings. They may be concerned to pass on their property to their loved ones, they may be unable to contemplate the upheaval of moving, organising a move to a new property and the disposal of possessions that have accumulated over the years. This is understandable and “staying put” may

well be right for many people. Even so, our advice is to keep an open mind because if your house, for whatever reason, has become a burden to you, you might discover that finding the right move could greatly improve your quality of life. FirstStop provides a very useful “Housing Options Tool” to help you to look at all the aspects of your current accommodation and assess whether it continues to serve your needs. There is help and advice available to enable you to “stay put” and there are services in some areas to assist with the practicalities of moving. Visit [hoop.eac.org.uk](http://hoop.eac.org.uk) for more information.

## **The main tasks older people have difficulty with**

- Household tasks and gardening
- Getting out and about
- Shopping
- Managing bills and personal affairs
- Keeping active
- Maintaining contact with friends, family and social networks
- Meal preparation
- Managing personal care
- Carer responsibilities

## Household tasks and gardening

There is no harm in being a bit less particular about the housework and a few weeds growing in your flower beds will be of little consequence. Except if you are the kind of person who has taken great pride in your house or garden you may find it a bit disheartening to watch, each day, the build up of jobs that you are no longer able to tackle. Having help with cleaning or gardening may seem an expensive luxury but if you have a small amount of help, perhaps once a fortnight, to keep on top of the jobs you can no longer do, you will feel much more in control of things and will be able to get on with the jobs that you can do.

### How to find help

Depending on where you live you may already know of reliable, trustworthy local people who can help. Alternatively you may wish to find out if there are any voluntary agencies that could provide you with the service you need (Age UK or Carers Organisations) or you could contact a registered Domiciliary Care Agency. There are over 7000 such agencies around the country. They provide all kinds of help in your home from cleaning, shopping, laundry to helping you with your personal care. A registered Domiciliary Care Agency may

be a little more expensive but it does have the advantage of being regulated and continuously monitored for compliance with essential standards and quality. The staff should have DBS checks (Disclosure & Barring Service). You should also have back up from the agency if your worker is ill or unable to attend. You can view registered Domiciliary Care Agency inspection reports on the following websites or the agency should be able to provide you with a copy:-

- Care Quality Commission (CQC) in England [www.cqc.org.uk](http://www.cqc.org.uk) (Tel: 03000 616161)
- Care and Social Services Inspectorate in Wales [www.wales.gov.uk/csiw](http://www.wales.gov.uk/csiw) (Tel: 0300 7900 126)
- Care Inspectorate for Scotland [www.careinspectorate.com](http://www.careinspectorate.com) (Tel: 0345 600 9527)
- The Regulation Quality and Improvement Authority (RQIA) in N. Ireland [www.rqia.org.uk](http://www.rqia.org.uk) (Tel: 028 9051 7500)

We suggest you work out what tasks you would like help with and how often, and then discuss this with a few agencies to get a feel as to whether their service will suit you. It is likely that if you want to take it further they will arrange to come and see you to work out a plan and the costs. Consider which agency best suits your needs and requirements.

- Do they listen to what you are asking?
- Do they seem friendly and caring?
- Do they have a list of services you could draw on in the future if you should need them?
- Can they come at a time that suits you?

Usually there is an hourly fee and, in addition, mileage will be charged. Having an existing arrangement with a care provider can be a real bonus should you or your partner become ill or incapacitated as you will already have a relationship with your worker and with the agency and will have support to fall back on.

Help with gardening may be more difficult but you could advertise locally for assistance or enquire about whether your local Home Improvement Agency has a gardening service. Depending on where you live, and your garden space, you may be able to have an arrangement with an

enthusiastic local gardener who could grow vegetables in your garden in exchange for a little help tidying up your flower beds and cutting your lawn.

### Getting out and about

Sometimes things become more difficult for people when they have to give up driving or their mobility declines.

Domiciliary Care Agencies can help you with shopping but there are other things you might try first that will enable you to feel more independent.

If you can still drive but your mobility is severely restricted, then consider applying to your local council for a Blue Parking Badge. This is a scheme to enable people with mobility problems to have better access to shops and facilities. Badge holders can use designated parking spaces and there is a relaxation on the rules regarding parking restrictions. A driver or passenger can apply for the badge.

Consider using the Shopmobility services available in most large shopping centres. A range of equipment can be borrowed at very reasonable rates.

Community Transport schemes operate in many areas although some rural communities may not be so well served. There may be adapted community buses,

volunteer cars/drivers or dial a ride schemes to take you to shopping facilities etc. To find out more about what your area offers, get in touch with your local volunteer bureau/ Council Adult help desk or search the Home Services Directory on the FirstStop website [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk). Community Transport may not be immediately available if you need it at short notice, so some forward planning and booking in advance is often required.

## Shopping

Many of the larger supermarkets now offer internet shopping. In the comfort of your home you can browse the 'virtual shop' and place your weekly shopping order from your computer, if you have one. You decide when you would like delivery and your goods will arrive at your home at the designated time. There is usually a small charge. This is such a useful service that if you are not already using a computer it is a very good reason to start learning. There are lots of courses for older people to learn computer skills and the over 50's now account for 31% of the UK net audience. Ask at your local library about what is available or see if the local Age UK has any courses or tutors to help you. Internet shopping, of course, is not restricted to supermarkets. Most goods

including clothing, furniture, gifts and electrical goods can now be bought online, there is the added advantage of being able to check and compare prices before buying.

## Managing bills and personal affairs

These are things that need to be organised carefully. It is not unusual for people to find bills and paperwork overwhelming particularly when visual problems, difficulty with concentration and memory lapses arise.

A good place to start is to reduce the burden of paperwork you receive by arranging direct debits or standing orders for your regular household bills. This can benefit you further as many utilities offer discounts on bills that are paid in this way. Ask a family member or trusted friend to help you. With their help make an inventory or list of your important documents and ensure that these are stored in a safe place.

You can reduce the amount of paper work you receive by subscribing to the Mail Preference Service. This allows you to stop unsolicited mail and marketing materials by about 95%. You can register for this service online at [www.mpsonline.org.uk](http://www.mpsonline.org.uk) or write to Mail Preference Service, DMA House, 70

Margaret Street, London, W1W 8SS Tel:  
020 7291 3310. It is a free service.

### **Lasting Power of Attorney**

Have you considered making an arrangement for a Lasting Power of Attorney? The LPA is a legal document that grants someone you trust the right to look after specific aspects of your financial affairs and/or health and welfare in the event of you losing the mental capacity to make decisions for yourself. Your solicitor will help draw up a LPA with you, while you are able, and it can only be registered once you are assessed as no longer having mental capacity.

Often we shy away from talking to family members about these matters but by acting now you are exercising your right to take control of how you want things to be done and it is always helpful to family members to have clear guidance as to your wishes. You will be reassured that someone that you have designated will look after your interests.

### **Keeping active**

Whatever your age or state of health, regular exercise remains very important for physical and emotional well being. Inactivity leads to reduced strength and endurance, reduced balance and flexibility and in turn places you at

increased risk of falls. Activities such as swimming, walking, golf, rambling, Tai chi, Yoga, Pilates can all be enjoyed by older people and as well as the physical benefits, exercise is frequently recommended for people who suffer from low mood or depression.

If you are unable to take part in the more strenuous activities get in touch with your library or local council or Age UK to find out what is available locally for older people. In many areas there are classes you can join for seated exercise and stretching. Wherever possible keep active at home, get help with the things that you cannot do, but maintain your independence with the things you are able to do. If you are struggling to get out of your chair or bed or you are worried about your mobility, contact your local council for an assessment by an Occupational Therapist, or a Home Improvement Agency. It is likely there may be some small aids that you can borrow or buy to enhance your mobility. Home Improvement Agencies specialise in carrying out any adaptations that you could benefit from, such as an extra stair rail or a rail by the bath.

Take advantage of the services mentioned earlier, Shopmobility, Community Transport, Blue Badge Scheme to help you to remain active

and involved. Don't forget about travel concessions on railways for older people and bus passes from your local council.

### **Maintaining contact with friends, family and social networks**

This is very important. People who enjoy contact with friends and the community tend to have good support systems if they are unwell or in difficulty; equally you can also be of help to others who may be needing support at a difficult time. If ill health or disability prevents you from keeping in touch with friends as you used to, you may need to work hard to keep contact going. When we are at home all day it is easy to think that we have nothing to offer, we have no exciting events to talk about and life may seem too mundane to relate to others. People of all ages appreciate a call to see how they are. You may have family and grand children and however busy they are, you can be sure that they will continue to appreciate you taking an interest in their lives. When family or friends have difficulties you may think that you cannot help them because of your physical condition but a sympathetic ear is very often all that people need to get them through. Organisations like Age UK may be able to put you in touch with other people nearby who are housebound like you with a view to setting up friendly

calls. Also many clubs and societies for older people have transport that they can arrange for you. It is never too late to make new friends.

Using the internet is a great way to keep in touch with friends and family through regular emails, and you can connect with any of your previous interests or hobbies. You can have your computer set up to speak to relatives anywhere in the world with a video link on your screen. This is quick and easy to set up and as long as you have an internet connection and a webcam, it is free! The Government has committed to promoting, improving and extending internet access for older people and with the new Digital Inclusion Programme has started providing resources to sheltered housing schemes to achieve this objective. If you live in a sheltered housing scheme express your interest in taking part. The organisation Digital Unite has various programmes for supporting 'silver surfers' and a network of tutors throughout the country to help older people learn about digital technology. For more information go to [www.digitalunite.com](http://www.digitalunite.com) or telephone 0800 228 9272.

## Meal Preparation

This is often a problem for someone who is living alone. Possibly you haven't been used to doing the cooking or you find that the effort required is too much. There are short cuts that you can try. Many supermarkets now have readymade meals for one person that can be quickly heated in the microwave or oven. Try not to rely on them too much because they may have high sodium levels and high levels of fat. Several companies that operate countrywide deliver home cooked frozen food to your door and they are very much geared to the older market. You choose your meals from a brochure, with special diets catered for, and then order by telephone or the internet. Your area is likely to have a specified delivery day. You will need freezer space to store the meals.

You may qualify for meals on wheels from your local council, where hot meals can be delivered daily but you are unlikely to have a choice of menu.

Most people combine ready meals or delivered meals with fresh fast food for other meals (cereal, fruit, sandwiches, cold meat, cheese, yoghurts etc).

Sometimes cooking becomes unsafe either because you are physically frail and unable to balance long enough with

heavy pans. Maybe visual impairment is affecting your ability or your memory is failing and you are unable to safely use appliances. In these circumstances you should ask for an assessment by the local council, there may be simple aids that could enable you to carry on with some tasks in the kitchen and you could qualify for help with meals on wheels or possibly help with preparing a cooked meal.

## Managing personal care

Personal care means help with tasks such as washing and dressing, bathing, showering or getting to and from the toilet. If you are beginning to struggle with managing any of these things it is a good idea to get advice. Many people struggle on and let things get worse before seeking help, sometimes it is not until they have had a fall that they take action. Ask your local council for an assessment by an Occupational Therapist. They are professionally trained people who specialise in helping people facing everyday challenges and look at ways of promoting independence in all aspects of daily life. They may be able to offer suggestions of alternative ways of doing things, they may suggest you use a particular aid or suggest installing a rail by your shower, bath or toilet etc. Many of the things they suggest can be provided free of charge but if you need more

expensive work done to your property they can help with putting you in touch with a Home Improvement Agency (HIA) or help with applying for grants from your local council.

The Occupational Therapist might suggest a period of Intermediate Care to enable you to get back to your former independence. This will consist of a period of rehabilitation in your home perhaps with several visits a week where rehab assistants work with you to overcome your difficulties. It is funded by the NHS for up to 6 weeks and is often used to prevent an unnecessary admission to hospital, perhaps when someone has had a period of ill health.

There are various providers of personal care if you need assistance to manage either in the short or long term; private domiciliary care agencies, voluntary organisations and the local council adult care departments. As mentioned previously all providers of personal care should be registered and will be inspected to ensure that minimum standards are met. Personal Care can mean anything from just having supervision or help with a bath or shower once a week to having someone come into your home several times a day or in some cases people have 24 hour live-in care.

## **Funding Personal Care**

If you require help with your personal care you may qualify for assistance from the local authority. Ask your local council Adult Care Department for a Care Needs Assessment. As well as your needs being assessed, you will require a financial assessment and if your savings are below £23,250 the local authority may be able to help with the cost of your personal care. Some local authorities will arrange the care for you and will discuss any charges with you but increasingly councils are encouraged to use a method of direct payments (sometimes called individual budgets or personal budgets) whereby you are allocated a sum of money to purchase and choose services yourself.

If your savings exceed £23,250 the local council should still provide you with information and advice to enable you to organise the help that you need.

Irrespective of your savings, if you need assistance with your personal care you are likely to qualify for Attendance Allowance. This is a non means-tested, non-taxable allowance. There are two levels of benefit, the lower rate (£55.65pw) for people who need care during the day or night and the higher rate (£83.10pw) for people who need care during the day and night. Telephone

the Attendance Allowance helpline on 0345 605 6055 for an application.

For people who have very high care needs and perhaps require carer assistance several times a day, through the night, or 24 hours per day, the cost of care can be very expensive. You may have considered other options such as ‘housing with care’ or a residential care home but you remain committed to staying put. Assuming that you own your property, one way to ensure that you have adequate funds to continue paying for your care would be to consider releasing equity in your home. This requires very careful consideration and you should seek professional advice from a reputable person with experience of this process. In the first instance you should check with your local authority as to what financial assistance might be available. You might also read our *Equity Release* factsheet that covers this subject.

## Telecare

As mentioned previously there are numerous aids and adaptations available to help you to manage at home but assistive technology is another area that is of growing relevance to older people. This equipment is usually referred to as Telecare. Telecare enables you to call for assistance day or night. Many people are familiar with the now widely used

“careline” or “pendant alarm” systems that allow people to call for help in the event of a fall or other emergency, but there is now an increasing range of equipment, such as:

- Equipment to remind people to take their medication
- Flood detector for sink or bath
- Carbon monoxide and natural gas detectors
- Temperature extremes sensor
- Falls sensors can be placed by bed or chair or where there is a risk of falls
- Sensors to monitor normal daily activity and variations from the norm will prompt an alert
- Sensors to alert a carer to a wet bed
- Property exit monitor to detect if door has been left open or if someone leaves the house at an unusual time

There are many providers of community alarms or carelines. Some are run by local housing departments or charities such as Age UK, others are provided by commercial firms. The charges and services may vary, so shop around to find the one that best suits you.

To find out more about Telecare equipment contact your local Adult Care Department. In the near future it is

expected that greater use will be made of 'Telehealth' equipment. So you may find that your doctor will provide equipment to conduct simple tests and monitor your health at home reducing the need for you to attend clinics or hospital. Telecare can provide an inexpensive solution to many problems and can provide peace of mind to the older person and their family. In many instances the Telecare facility may allow your family to have a closer insight into your wellbeing and enable them to improve contact with you.

### **Carer responsibilities**

As our needs increase we can often come to rely increasingly on others for help. It is important that we take care of our carers too and that they do not lose sight of the importance of having some time for themselves as well as other forms of support in their vital role. A carer is someone who gives regular unpaid help to someone, for example their partner, family member, friend or neighbour. In most areas there are organisations that are there to support carers. Carers UK for example, has a wide range of services that can be accessed including practical and emotional support. Go to the website [www.carersuk.org](http://www.carersuk.org) to find your nearest carer organisation or telephone 0808 808 7777. You can also ask your local council Adult Care Department to

arrange a carer's assessment, this may give access to supports such as the carers emergency scheme, direct payments and carers grants.

### **Conclusion**

While this leaflet does not pretend to provide solutions to every problem it does provide a starting point with ideas and suggestions for helping you to remain self-reliant and actively engaged in finding the right solutions to the common difficulties that arise in later life. Many of these are manageable.

Frequently the challenges of older age can be overcome or attenuated by a combination of early planning, practical help, awareness of services available and the support of friends and family.

In many instances you may be able to remain independent throughout older age. But the overall message is that it is important to plan well and act early.

## About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

## About FirstStop Financial Advice

Working together, EAC and its partners in FirstStop Advice provide comprehensive information and guidance to help you afford the care, accommodation or services you need.

FirstStop's national Advisors are trained to advise on:

- What you may be entitled to in state benefits and financial help from your local authority;
- Whether you may be entitled to help with your care costs;
- Ways of making your income and capital go further;
- Services that are provided free by local and national voluntary organisations;
- Homesharing, co-housing and other mutual support networks.

A key FirstStop partner organisation is the *Society of Later Life Advisers (SOLLA)*.

SOLLA's members are regulated Financial

Advisers who specialise in providing financial advice to older people, they also adhere to the Society's Code of Best Practice.

If you decide, after speaking to us, that you would like advice from a SOLLA member, we can provide local details to you.

*(Neither EAC or FirstStop has any financial interest in SOLLA or its member IFAs)*

## Contact us

- Visit us online: [www.housingcare.org](http://www.housingcare.org)

*The information contained in this factsheet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.*

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