

## 1. Getting help with everyday tasks



# Chapter one of Wise Guide 2: Extra help at home - Essential advice for over-65s to live independently

## Getting help with everyday tasks

When you've always done everything yourself, it can be hard to admit you're finding it more difficult to Hoover the stairs or mow the grass. With a little extra help, you can continue to enjoy your home and garden. One advantage of employing helpers – if you live alone – is that new people enter your life providing regular company. Getting help also reassures worried children that you're capable of living on your own.



**“Housework and going to the laundrette was really taking it out of me because of my angina. I told the Age UK lady. Now a friendly woman comes four hours a week and finishes jobs that took me three days! My flat is clean as a new pin and even my shirts get ironed. She helped me get the Attendance Allowance, which means I can pay for it too.” Peter, 79**

Help and equipment needn't cost the earth (and there are benefits to help you pay for them, as you'll see in chapter 2 ).



## Finding a cleaner

The cost of a cleaner depends on the provider you choose and where you live. Before hiring anyone, consider how many hours you can afford and prioritise what you'd like the person to do, eg, change your bed, clean the bathroom, vacuum throughout. It's not realistic to expect someone to clean your whole home in two hours a week. Your cleaner needs to be honest, reliable and someone you feel comfortable allowing into your home. Below are some ideas of how to find a cleaner. No method is foolproof

and you need to trust your judgement.

## **Where to look**

- Some Age UK branches provide chargeable cleaning services – phone 0800 169 65 65 to find the one nearest to you - Some councils maintain lists of cleaning agencies with comments from previous users. Look on their website, or call their social services duty team - Several national websites list suppliers and offer feedback from users. Try [trustatrader.com](http://trustatrader.com) (01438 870 096) or [checkatrade.com](http://checkatrade.com) (0845 408 4866) - You may also want to ask for recommendations from neighbours or friends in your area to find a cleaner you can trust.

## **Assisted collections**

If you find it difficult to put out your rubbish bins, most councils offer an assisted collection service. Call your local council to find out what's available.

## **Help with laundry and ironing**

Anyone – such as your cleaner – helping you with laundry in your home will expect you to have a washing machine. If you can't afford to buy one or replace yours, a charity may be able to help. To find helpful charities, call 0808 802 2000 or visit [turn2us.org.uk](http://turn2us.org.uk). Some dry-cleaners offer loyalty discounts, special rates for pensioners and a delivery service. Ask. Not every cleaner is prepared to do ironing, so ask. You may be lucky enough to find a person who'll collect your ironing, take it away and return it, pressed, or you could employ an 'ironer' to work in your home. See local advertising in your area. Could you reduce your workload by using polyester-cotton-mix sheets and easy-iron shirts?

## **Help with shopping**

An Age UK (0800 169 6565) or Royal Voluntary Service (0845 608 0122) volunteer may be able to accompany you to the shops. Or you could employ someone to shop for you (see below). If you have difficulty walking around shops, you can borrow scooters, wheelchairs and other aids from Shopmobility ( see chapter 7 ). It can be very useful to have heavy items such as pet food delivered. Most supermarkets offer an internet-shopping service for a small



delivery fee. If you have a computer but you're not online, ask a friend or relative to help you set it up.



**“We live in London and regularly order groceries online for my mother-in-law who lives in Harrogate. One day, the supermarket deliveryman called to say that he'd noticed a DIY problem that needed fixing urgently. We were pleased to have someone else keeping an eye on her as we live so many miles away.” Steve, 50**

## Ways to get a hot meal

If you find it difficult to cook for yourself, there are several ways you can still get good quality hot meals:

- A number of companies will deliver tasty frozen or chilled meals direct to your home for heating and eating. Try Wiltshire Farm Foods (0800 773 773, [wiltshirefarmfoods.com](http://wiltshirefarmfoods.com)), or Oakhouse Foods (0845 643 2009, [oakhousefoods.co.uk](http://oakhousefoods.co.uk)).
- Most areas also have regular lunch clubs which you can attend for a small fee. Contact your local council if you need help to find out about these, or call Age UK to find out whether they run any clubs in your area.
- You may be able to get 'meals on wheels' through your local council, if your need for support is high enough. Call your council's social services department to find out more.
- The Royal Voluntary Service can deliver meals to your home for a small charge (0845 608 0122, [royalvoluntaryservice.org.uk](http://royalvoluntaryservice.org.uk)).

## Live-in companions

Need a little help around the house, and perhaps some companionship? If all you need is a little extra support to remain in your home, the Homeshare scheme may be able to pair you with someone who needs somewhere to live. There are schemes in Cumbria, Bristol, East Sussex and London. Visit [sharedlivesplus.org.uk/homeshare](http://sharedlivesplus.org.uk/homeshare) or call 0151 227 3499.



**“I share my home with an Australian nurse. In return for shopping, some cooking and light housework, she lives rent-free. We share bills. I love the company.” Margaret, 90** A live-in companion would not be suitable if you need a lot of support, or 24 hour personal care. See chapter six about live-in care.

### **Gadgets to give you more confidence**

You’ll feel more secure and independent at home if you can manage everyday tasks without fumbling or tripping. Happily, there are lots of small gadgets and aids which enable you to do anything from opening a can, to carrying hot coffee across the room without stumbling and scalding yourself. You can find information at the Disabled Living Foundation (0300 999 0004, [dlf.org.uk](http://dlf.org.uk)). The *Ask Sara* section offers custom-made advice for most problems, from reaching high shelves, to taking out the dustbin.



**“Many large stores including Argos, Boots, B&Q and Homebase sell small gadgets and aids if you already know what you’re looking for.” Bridget, Independent Age** You could consider:

- a perching stool, to save your energy when you’re standing at the kitchen worktop preparing food, washing up or even standing in the bathroom. It takes the weight off your feet
- saucepans with angled handles, or two handles, which are easier to carry so prevent spills
- special trays or trolleys to help you carry food, drink and other items around your home
- cutlery with large, easy-grip handles
- mugs with lids
- gadgets to help you open tins, bottles, jars and packets
- reaching equipment to help you pick things up from the floor, or pull on your socks or stockings
- raised toilet seats – to make getting on and off the loo easier and less painful. Try these items out before you buy at one of the 40-plus Independent Living Centres where they’ll also give you unbiased advice. For the address of your nearest, contact Disability Rights UK (0300 555 1525, [disabilityrightsuk.org/membership/our-current-members](http://disabilityrightsuk.org/membership/our-current-members)).



**“Never buy a major piece of equipment, such as a stairlift, without first getting independent advice from an occupational therapist (see chapter 4 ) or the**



**Disabled Living Foundation. Some companies have high-pressure sales people who suggest you buy something like an expensive riser-recliner chair, when a simple high-back chair would do the job. Also, you don't have to buy brand new. Secondhand equipment is available.” Kirsty, Independent Age**



**“We’ve been married 58 years and always shared a bed. But now Jim is disabled and we were told he would benefit from an adjustable bed with a pressure relief mattress. We found out that there are ‘combination beds’ with one adjustable side, and went to see them at our Independent Living Centre. We’re very happy with the one we chose.” Jim and Lucy, Manchester**

## **Help with the garden**

Keeping your garden well-maintained isn't just about having a nicer view – it should make you less vulnerable to bogus callers, too. There are many aids for older gardeners, from spade handle attachments to take the strain out of digging, to kneeling pads with handrails. You can find many of these in chain stores like B&Q and Homebase that probably have a branch close to you. The following specialist companies also sell helpful equipment: • [localmobility.co.uk](http://localmobility.co.uk), 0845 850 0527 • [betterlifehealthcare.com](http://betterlifehealthcare.com), 0800 316 0557 • [nrs-uk.co.uk](http://nrs-uk.co.uk), 0845 121 8111 Thrive is a small national charity which can help you carry on gardening even if you've had a stroke, you're in a wheelchair, you have a disability or a weakened grip (0118 988 5688, [carryongardening.org.uk](http://carryongardening.org.uk)). Staff at your local garden centre may be able to recommend a reliable gardener and some Age UK branches offer paid-for gardening services (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)).

## **Reluctant to spend money on a garden you no longer use?**



It may be time to move – see chapter 9 – but don't stop clipping yet. Tidy gardens make properties more attractive to buyers.

## **Getting your hair washed and cut**

Some salons offer discounted rates for pensioners unable to wash their own hair and there are mobile hairdressers who will cut your hair at home for cheaper than salon prices. Ask at your nearest salon or Age UK branch.

## **Help to look after your feet and nails**

There is no national policy on who gets free NHS chiropody (podiatry); it depends where you live and how severe your need, eg, if you have a health condition such as diabetes. If you have problems, speak to your GP.



**Did you know... one in three people over 65 in England is unable to cut their toenails because of failing eyesight, loss of suppleness or arthritis.** Some branches of Age UK and Age

Concern offer nail cutting for people over 50 - check charges with your local branch. They can't treat people with diabetes, circulatory problems or on certain medicines but are likely to know who can do this in your area. If you're housebound, you should be able to arrange a home visit. If you can afford it, it is worth seeing a private chiropodist if painful feet are stopping you getting out and about by making walking difficult. The cost can vary depending on where you live and the chiropodist's experience. Ring a few local podiatry clinics to check their prices. If you can't find a registered podiatrist near you, contact the Society of Chiropodists and Podiatrists (020 7234 8620, [scpod.org](http://scpod.org)).

## **Help with small household jobs**

Need help to get that suitcase down from the wardrobe or heave that broken sofa out for council collection? Some branches of Age UK employ handy people as well as NICEIC (National Inspection Council for Electrical Installation) - registered electricians and Gas Safe-registered plumbers. They may even put them through a Disclosure and Barring Service (DBS) - formerly Criminal Records Bureau (CRB) - check. These handy people should be able to help with such jobs as changing bulbs and washers, and fitting locks, smoke alarms and handrails. The service isn't free. To find out if there's an Age UK service in your area, phone 0800 169 65 65. You can also ask your local council. If you live in a housing association property, the housing association may provide a service. If you own your own home or are a private tenant, you can contact Foundations (see chapter four ) to find your local Home Improvement

Agency or handyperson service. Home Improvement Agencies can visit you and give free advice but may charge for any services you arrange through them.



“Dad was in the Royal Navy. We found out at a fundraising coffee morning that the British Legion (0800 802 8080, [britishlegion.org.uk](http://britishlegion.org.uk)) can help ex-services people and their families with many things including repairs.” Martin, 65

## Where to find help

It's not the best idea to hire a complete stranger you've found through an advert in a newsagent's window. If friends and family can't recommend anyone, try the following:

- Age UK. If they don't provide a particular service themselves, they usually 'know a man who can'. Phone 0800 169 65 65 for details of your local branch
- social services ( [see chapter 6](#) )

- domestic agencies • home care agencies. The advantage of using an agency is that you don't have to accept the first person they send and you can specify your needs. For more about employing help, [see chapter 6](#).



## What's the difference between domestic agencies and home care agencies?

**Domestic agencies:**

- offer purely domestic services like cleaning and ironing
- may give you more confidence in a cleaner's reliability and trustworthiness than you'd feel if you had simply hired someone privately
- staff aren't registered with the Care Quality Commission (or the relevant authority in Wales, Scotland or Northern Ireland)
- staff may not have undergone Disclosure and Barring Service (DBS) - formerly CRB -checks
- could provide a wider bank of people to choose from than a home care agency
- won't necessarily be cheaper than a home care agency but they will be specialists in domestic work
- are used to coming to people's homes for two or even three-hour periods.



**Home care agencies:** • give personal care with getting up, washing, dressing, eating, taking medicines and using the loo ( [see chapter 6](#) ) • may also offer services like cleaning, shopping and companionship • staff are registered with the Care Quality Commission (or the relevant authority in Wales, Scotland or Northern Ireland) • staff must have a Disclosure and Barring Service (DBS) - formerly CRB -check • staff may have to undergo stringent health and safety training and many will have a care qualification • visits tend to be shorter, depending on the help with personal care that you need.



**“Even if you don’t need personal care at the moment, it’s possible you will in the future so using a home care agency, as opposed to a domestic care agency, might allow you to get to know potential future carers.” Simon, Independent Age**

See our factsheet: **Home Care Agencies: what to look for** for more information about what to expect from these agencies. Call us on 0800 319 6789 to order a copy, or [order online](#). [Back to top](#)



## 2. Paying for help



# Chapter two of Wise Guide 2: Extra help at home - Essential advice for over-65s to live independently

## Paying for help

Good news. Some benefits are intended to help you stay independent in your own home – and you don't need to have a formal assessment from your council to claim them. There are quite a lot of forms to fill in but there are independent organisations that can help you with them. Attendance Allowance (AA) and Personal Independence Payment (PIP) are benefits you can claim if you need help with basic activities of daily living such as preparing meals, eating, washing, dressing, or if you have a history of falls. You can claim them no matter how much income or savings you have. People aged 65 or over claim Attendance Allowance and people under 65 claim PIP (see below). Once you are on PIP, you continue getting it after your 65th birthday. If you are claiming Disability Living Allowance (DLA), please scroll down to **Do you get Disability Living Allowance (DLA)?** .

### What is Attendance Allowance?

It is extra money you can claim if you have health problems and need help with activities such as: washing, eating and going to the loo; moving around your home; taking your medicine; communicating because of poor sight or hearing; or need supervision to avoid substantial injury or danger to yourself. The rules: • you have to be 65 or over • you can claim Attendance Allowance even if no one is giving you the help you need and even if you live alone • you don't have to spend the money on care. How you spend it is up to you • you must have needed help for six months. If your claim is successful, you'll be paid from the day the application form was sent to you • qualifying for Attendance Allowance doesn't reduce your other benefits; on the contrary (scroll down to **Once you've been awarded Attendance Allowance** ).

**There are two Attendance Allowance rates depending on when you need help:** • the lower rate, currently £55.10 a week: if you need frequent help during the day, or

for more than about 20 minutes at night, or someone with you most of the time for your own safety • the higher rate, currently £82.30 a week: if you need repeated help at night AND during the day or if you are terminally ill.



**“Mum is 78 and has osteoarthritis in her hands, shoulders and hips so dressing, washing and preparing food takes her ages and is painful. We were told she could claim Attendance Allowance, and Age UK helped us to fill in the forms. She was granted it straight away. She can now afford to pay someone to do the things she finds difficult. She still wants to wash and dress herself but prefers to have a bath when the carer is there in case she needs help.” Jill, 57**



Cath, 81, has macular degeneration so is partially sighted. She has lost a lot of confidence and struggles to get ready for bed, or shower without help. She needs help to take tablets, read her letters and prepare meals. She thought she wouldn't be able to claim Attendance Allowance as she is mobile, even though her eyesight is poor. She qualified because she needs supervision with 'key tasks'.



**If someone is looking after you, they should keep a detailed diary, listing exactly what they do and when. If they have to get up more than once during the night, for 20 minutes or more, to take you to the loo or to stop you wandering, then they are giving you care at night. The same applies if they have to get up in the early hours to help you. Tell your carer or social services if it takes you longer to get washed and dressed than before, or if it causes you more pain or discomfort.**

## **How to claim Attendance Allowance**



**Did you know... you are more likely to be successful with your claim if you get expert help to fill in the forms. We strongly advise this.** You can phone the free Attendance Allowance service centre on 0345 605 6055 and ask for a claims form. The text phone number is 0345

604 5312. You can also download the form, or make a claim online by visiting [gov.uk/government/publications/attendance-allowance-claim-form](http://gov.uk/government/publications/attendance-allowance-claim-form). You can ask at Citizens Advice or Age UK or Age Concern branch to help you to complete the form. Once you have sent in the completed form, you should hear back within 11 weeks.

**Don't say you are more capable than you are because your claim is more likely to fail, so:**

- stress any difficulty with washing, dressing, making a meal, opening tins and bottles, climbing stairs, going to the toilet or getting up at night. If some days are better than others, describe your worst days. Mention tasks you avoid because you can't do them without help or encouragement or because they cause you increased pain, discomfort or dizziness
- stress any difficulty with socialising and interests that are important to you such as going to church, singing in your choir or listening to music. Shopping doesn't count
- mention any recent falls, operations, doctor's visits or deterioration in health
- do you need someone with you for your own safety?



**“If you are turned down for Attendance Allowance, it's worth appealing the decision. We recommend you get professional help with the paperwork and DO NOT proceed with an application, appeal or tribunal on your own. Age UK or the Citizens Advice Bureau can help.” Victoria, Independent Age**

### **Once you've been awarded Attendance Allowance:**

- get a benefits check from Age UK or Citizens Advice Bureau and tell the Pension Service you're receiving Attendance Allowance (0345 606 0265). You may now qualify for Pension Credit or, if you already receive Pension Credit, you may now qualify for more money, or a higher level of Housing Benefit
- tell the Disability Benefits Centre (0345 605 6055) if you're ever in hospital or a temporary care home placement part-funded by the council for 28 days or more. Benefit stops in these circumstances and you'll owe the money back if you've been overpaid
- if your condition worsens, apply for the higher rate of Attendance Allowance as soon as possible. The six-month qualifying rule applies (scroll up to **What is Attendance Allowance?** ).

### **Do you get Disability Living Allowance (DLA)?**

You may have heard that the system has changed and that a new benefit called

Personal Independence Payment (PIP) has been introduced. You may be worried that your regular DLA money will disappear or be cut.

### **If you are were over 65 by 8 April 2013**

If you were 65 by 8 April 2013, your DLA benefit continues and the PIP reassessment process will not apply to you.

### **If you were under 65 in April 2013**

You won't automatically be transferred from DLA to the new PIP benefit. You have to claim. The Department for Work and Pensions (DWP) will write to you sometime before March 2016, giving you plenty of time to make an application for PIP. They will assess your claim and you'll have to undergo a medical examination. If they decide you should receive PIP, their letter of confirmation will also tell you how long you'll get it for: • up to two years • between five and 10 years • an indefinite period subject to review.

### **Claiming PIP - How much will you get?**

PIP is made up of two parts, known as components, and each has two rates set for 2015-2016. **The daily living component:** Standard rate £55.10 a week Enhanced rate £82.30 a week **The mobility component:** Standard rate £21.80 a week Enhanced rate £57.45 a week For more information, ring the PIP helpline on 0345 850 3322 or visit [gov.uk/pip](http://gov.uk/pip) Also see our factsheets on disability benefits:

**Attendance Allowance and Disability Living Allowance and Personal Independence Payment** (0800 319 6789). [Back to top](#)

### 3. Moving around safely at home



## Chapter three of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently

### Moving around safely at home

Falls are surprisingly common. Around one in three people over 65 and half of over-80s will have a fall every year, although only a quarter of these people will need medical attention. Even if you are not hurt, a bad fall shakes your confidence. The good news is that falls are NOT an inevitable part of getting old, and there's plenty you can do to prevent them.

#### Why you might fall

Most falls are the result of a combination of factors, including:

- your physical health – weak muscles and stiff joints caused by conditions like arthritis can make you more likely to fall
- your mental health – confusion, or simply tiredness
- poor eyesight, which means you're more likely to trip
- hearing problems, which may affect your balance
- serious conditions such as Parkinson's disease, which can make you unsteady
- heart problems or sudden changes in your blood pressure, which can make you feel faint
- prescribed medications, which can have side effects
- alcohol – which affects you more as you get older.



**Did you know... fit people fall less.** Make sure you take regular exercise. Walking, swimming, housework and gardening all strengthen your muscles, so you're less likely to fall and better able to recover if you do. Councils, leisure centres, gyms and local Age UK groups run special exercise classes for older people. Ask your council what's available. It's been proven that the Chinese martial art of T'ai Chi helps to prevent falls. It combines deep breathing with slow, gentle movements. You may be able to find information about local T'ai Chi classes in your library, health food shop or leisure centre.



**“You’re less likely to be badly hurt if you’re well-nourished. Milk, cheese and yoghurt are rich in bone-strengthening calcium. Oily fish like sardines, salmon and tuna, and breakfast cereals, contain Vitamin D. So does sunshine – another good reason to go for walks.”**

### **What you can do to help yourself:**

- if you have two or more falls in six months, ask your GP to refer you to a Falls Clinic. The specialists there will work out with you why you fell and help you get treatment for any underlying conditions. They may offer you a bone scan or refer you to a physiotherapist for exercises to improve your strength and balance
- make sure you have regular eye and hearing tests. You may qualify for free sight tests, depending on your health and any benefits you claim. Ask your local optician. Action on Hearing Loss offer quick hearing tests over the phone, or on their website (0808 808 0123, [actiononhearingloss.org.uk](http://actiononhearingloss.org.uk)).
- Your GP can help to arrange a full sight or hearing test.
- make regular visits to the chiropodist to keep your feet healthy (to find a registered chiropodist locally, contact the Society of Chiropodists and Podiatrists (020 7234 8620, [scpod.org](http://scpod.org)))
- always tell the doctors treating you everything you’re taking, including tablets your doctor hasn’t prescribed but which you’ve bought yourself. You should have your medication reviewed at least every year
- consider a walking stick, walking frame (Zimmer) or rollator to help you feel more secure and confident. Find out more from the Disabled Living Foundation (0300 999 0004, [dlf.org.uk](http://dlf.org.uk)).

### **Make your home safer**

Your home, garden and outside environment may not be as safe as they should be. Look out for:

- slippery rugs, trailing wires, and loose nighties or bedclothes
- badly-fitting shoes and slippers
- poor lighting on your stairs and landing, which can be dangerous if you get up in the night and can’t get your bearings easily
- pets – which are easy to trip over
- wet floors – mop up spills immediately
- climbing accidents. Keep things you use every day at an easy-to-reach level. Climb only on stable steps, not on chairs or stools
- water and talcum powder, which make bathroom surfaces slippery
- wet paths and loose garden paving.

### **Avoiding home hazards**

Most serious falls happen on the stairs or in the kitchen. Having rails and banisters on both sides of the stairs and firmly-fitting carpets can prevent a nasty fall. You

should have grab rails and a rubber mat in the bath or shower. Leave the bathroom door unlocked so that you can be rescued in an emergency.



**Many older people fall when rushing to the loo.** If you often need the toilet urgently, consider talking to a continence specialist. Ask your GP or contact the Bladder and Bowel Foundation (0845 345 0165, [bladderandbowelfoundation.org](http://bladderandbowelfoundation.org)). Don't rush to answer the phone either. If it's important, the caller will call back. Age UK (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)) has a useful leaflet called *Make your home falls-free* and also a Falls-free plan self-assessment form you can take to your GP. In some areas, they also run a HandyVan service offering safety improvements for older people. The Royal British Legion (0800 802 8080, [britishlegion.org.uk](http://britishlegion.org.uk)) has a similar scheme for anyone who has served in the Forces and their dependants.

## Who can help?

[Age UK](http://Age UK) and the [Royal Voluntary Service](http://Royal Voluntary Service) offer this kind of practical help. Home Improvement Agencies (HIAs) help older homeowners and private tenants with necessary repairs. Contact Foundations (see chapter 4 ) to find your nearest HIA. If you're a council tenant, contact your council's housing department. The local HIA and council Trading Standards departments sometimes have lists of trusted contractors who can do jobs like this.

## If you have a fall...

- don't panic and stay calm. Take a few minutes to collect yourself and make sure you're not hurt
- if you have no major injuries, look for something firm to hold on to, such as a table or bed and get slowly to your feet again. Take your time
- then sit and rest
- if you are injured and expect that someone will find you soon, try to make yourself comfortable, stay warm with a coat or rug if possible and shift position every half-hour or so until help arrives. Make some noise to attract attention if you can.

Community alarms exist for just this sort of emergency ( see chapter 5 ).

You wear a wrist band or pendant with a button you can press if you need urgent help. The call-taker then alerts a friend, neighbour or the emergency services. Mobile or cordless phones can also be a lifeline, so keep yours



with you.



**“My daughters had to persuade me to get a mobile phone – I thought they were for youngsters. But when I had a bad fall bringing in my washing from the garden, my mobile was in my apron pocket and I could call for help straightaway.” Vera, 79**



**Did you know... that if you fall and can't get up, or your husband or wife falls and you can't lift them, and you can't get help from neighbours, friends or family, it's perfectly alright to dial 999?**

**The emergency call-taker will ask you if the faller seems seriously hurt and if the injuries don't seem life-threatening, they'll send an 'A&E support crew' to help. If this has already happened to you, it's probably time to get a buzzer and talk to your GP and council's social services department about ways to make you safer and reduce your falls (scroll up to what you can do to help yourself).**

## **Getting your confidence back**

Don't let having a fall, or the fear of falling, stop you enjoying life. Your GP, Falls Clinic, occupational or physiotherapist can advise you about exercise, hip-protective clothing and walking aids that will help you to feel more secure and make getting about easier and quicker. If you live alone and don't have family or friends locally, an Age UK or Royal Voluntary Service volunteer may be able to accompany you to the shops or doctor.

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#### 4. Equipment to make life easier



## Chapter four of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently

### Equipment to make life easier

You may not have the strength and flexibility you once had, but you should still be able to do the things you want and need to do. If it's getting harder or more painful to get out of a chair, on and off the loo or climb stairs, the good news is there is plenty of simple equipment to help.

Even if you can afford to buy this equipment yourself, it's well worth asking your council for an occupational therapy (OT) assessment. Your council has a duty to provide this for you, regardless of your income or savings. Even if it turns out you're not eligible for free equipment, the council should be able to provide you with advice.



When your council is giving you an OT assessment, they can take a look at your wider needs. They may recommend simple technology ( see chapter 5 ) or personal care services. This wider assessment is called a 'community care needs assessment' and there's more information in chapter 7 .



### What an occupational therapist will do

Their job is to keep you as mobile and independent as possible, so they'll advise on easier ways to carry out activities of daily living – from getting into bed, to peeling vegetables with one hand. If you have recently come out of hospital ( see chapter 8 ), the hospital may have sent an occupational therapist to your home. Otherwise you'll need to arrange an assessment



for yourself.

## How to arrange a free occupational therapy assessment

Contact the social services department of your council (social work department in Scotland). You may have to wait so ask how soon you can expect to see

somebody. If your problem is urgent (eg, you're breathless or in pain climbing the stairs and the only toilet is upstairs), make this clear. If you are likely to injure yourself within the next few days if the problem isn't sorted out very soon, say so. This means you are more likely to get priority.



**Ask a friend or relative to come to the assessment so they can make notes of what the OT recommends – it's easy to miss something. Point out difficulties with, for instance, stairs, getting in and out of the bath, bending down to plug in the vacuum cleaner, holding a hairdryer, reaching high cupboards. When they've finished assessing you, ask what the next step will be and how soon they'll provide equipment.** Social services has a duty to provide simple equipment and will usually do so up to the value of £1,000, regardless of your income and savings. This could cover: grab rails by the bath, toilet, stairs or front door; better lighting; lever taps; or a short ramp. The therapist will discuss it with you and show you how to use the equipment. They can also advise on walking sticks and frames if you would feel more confident having support as you move around your home. Some councils also have an independent living resource centre where you can try out disability aids and equipment. A social worker, GP or occupational therapist can help you access this.



**“I get dizzy if I stand for too long and it made me anxious about taking a shower. The social services sent an occupational therapist to see me. She was lovely. She arranged for a grab rail to be fitted on the wall of my shower cubicle, and a folding shower seat to the side, so I can sit down to have a shower without fearing I'm going to fall.” Marjorie, 84** The occupational therapist may recommend solutions costing more than £1,000, such as: • a stairlift • widening doorways to make room for a wheelchair • a ground-floor bath, shower or toilet • a level-access

shower • lowering or raising of kitchen units • rewiring • changes to heating or lighting controls to make them easier to use.

## **Paying for necessary changes to your home**

In England, Wales or Northern Ireland you can apply to your council for a Disabled Facilities Grant. There is a similar Scheme of Assistance in Scotland. Your council social services or social work department can give you more details. When you apply, they'll ask you to provide details of your income and savings and you may be expected to pay some of the costs yourself depending on your situation. The maximum grant is £30,000 in England, £25,000 in Northern Ireland and £36,000 in Wales. There is currently no maximum grant set in Scotland.

## **Help to apply**

Home Improvement Agencies (HIAs) are not-for-profit organisations set up to help older and disabled people repair, adapt and improve their homes. It's worth getting in touch with your nearest HIA by contacting Foundations (0845 864 5210, [foundations.uk.com](http://foundations.uk.com)) (in England). • In Scotland, contact Care and Repair Forum Scotland (0141 221 9879, [careandrepairsotland.co.uk](http://careandrepairsotland.co.uk))

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They can help you to fill in the forms and apply for a Disabled Facilities Grant. You should hear within six months whether you are eligible and the work should be done within six months after that. However, longer delays are not unusual.



**Did you know...If you are a council or housing association tenant, you can still apply for a Disabled Facilities Grant but the council or housing association may have their own adaptations programme. You'll usually need an occupational therapy assessment first.**



**Did you know... if your council or housing association carries out the work under their own adaptations programme, they are normally responsible for repairs and maintenance. If you get the work done yourself (or are a home owner or a private tenant), you are usually responsible for this. See our factsheet: **Adapting your home to stay****

**independent** for more information. Call us on 0800 319 6789 to order a copy, or [order online](#). [Back to top](#)

## 5. Gadgets to make you feel safer



# Chapter five of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently

## Gadgets to make you feel safer

Does your home have a smoke alarm? Does anyone you know wear a ‘buzzer’ on their wrist in case they have a fall? Both are types of technology for caring or telecare – devices and systems that help older, frail or disabled people to live independent lives in their own homes. Simple telecare systems such as community alarms consisting of pendants or buzzers connected to a response centre, have been around for a while. In a crisis, alarms and sensors like these could save your life. Day to day, they reassure your concerned relatives – who may live many miles away – that you are safe living on your own. **Reasons to consider telecare:** • you have had a fall or two • you’d like your friends or children to stop worrying about you • you live on your own, or with a partner or friend who is also frail or in poor health • you have had a blackout, stroke or heart attack, and fear having another • you have recently come out of hospital and are feeling fragile • you are a carer who needs a break, plus reassurance that all will be well if you go out • you get muddled when tired or poorly, or get a little forgetful at times • you are on several different types of pills which have to be taken at the right times.

### Different types of telecare and what they do

**Alarm buttons or pendants** – fit around your neck, or wrist. You press the button to alert a member of staff at the monitoring centre. They call back to check you’re all right, or contact a neighbour, family, carer or the emergency services. There are also alarms for people who are hard of hearing; they vibrate to alert you something is wrong.



**Betty's story** "I was 83 when I fell on the landing of my flat (in a big Victorian house). I had a choice between crawling downstairs or along the corridor to ring for help. In the end, I dragged myself 20ft to the hall telephone. The hospital told my son I'd done myself more damage with the dragging. If I'd stayed where I was and pressed a buzzer or used a mobile, I might not need a Zimmer today." **Sensors** – sit beside your bed or just inside the front door. They get triggered if you fall out of bed or become confused and leave the house at night. Others alert you or your carer if you have wet the bed, left a tap running or left the gas on.



**"Dad had Alzheimer's and became very confused if he woke in the night. He thought he was still in the RAF and had to report for duty, and would wander out into the street. We had sensors fitted by the front door and an alarm linked to a response centre where the person told Dad everything was all right and he could go back to bed. It reassured Dad and us, too."** Jonathan, 56



**"I had a small stroke last year. Now I've got this smart sensor strapped to my belt that can detect a sudden movement like me keeling over and that rings through to a centre. It's very reassuring for my wife."** Alan, 72

Some alarms go straight through to a monitoring service, others will remind you, with a taped message from a family member or carer. There are even location sensors which identify where you are (or the person you're caring for is), if you – or they – are inclined to go out and get lost. Telecare doesn't suit everybody and you may find a common-sense alternative.

**Problem:** Can't remember to take your pills on time? **Solution:** Stick a Post-it note on the fridge. If you can't recall if you've taken today's pill yet, buy a pill box from the chemist, labelled with the days of the week or ask your chemist to label a pill box for you. **Problem:** Worried about falling?

**Solution:** Speak to your GP and they may refer you for a falls assessment with an occupational therapist (OT) or physiotherapist. They'll check your fitness and review your medicines. They may suggest: an exercise programme to improve your muscle tone and strength; a walking aid;



hand rails on the stairs; grab rails and rubber mats in the bathroom and better lighting. (More about falls in chapter 3 ).

## How to choose the right telecare device

- are you able – and willing – to use it?
- is it appropriate for your circumstances?
- is it reliable?

Telecare technology can never replace human contact. If you are looking after someone with dementia who becomes very anxious when you go out, a sitting service – which you can arrange through some home care agencies (see

[chapter 6](#)) may be a better option than an alarm.



## How to find out more

Ask social services to give you a needs assessment. If you meet the criteria, they have to recommend solutions, known as a *care package*, to your problem. They can assess you just for telecare if you wish, or include telecare equipment as one of their recommended solutions. They will know what is available locally and what it will cost. A social worker, occupational therapist or specialist telecare team may carry out the assessment. There is more about assessments in [chapter 6](#).



**“When the person is assessing you, be honest about everything you’re finding difficult. If you don’t always make it to the loo in time, say so.” Nkechi, Independent Age**



**“I didn’t like having to wear a pendant alarm round my neck and kept forgetting it, even though I’ve had several falls. The assessor suggested I try a watch with a built-in alarm, which I much prefer.” Patrick, 85**

The amount of telecare help you can get from your council will vary depending on your needs. If having telecare means that human carers come in less often, you could end up feeling lonely. If this happens, tell social services; they will consider other help to offer you. If you don’t think the help social services has offered is meeting your needs, you can request another assessment or make an informal or formal complaint to the council.



Did you know... you can buy extra telecare products privately. If you do, check what you buy is compatible with your existing system. The Disabled Living Foundation (0300 999 0004, [dlf.org.uk](http://dlf.org.uk)) has lots of information about available products. You can try them out at a nationwide network of Disabled Living Centres – call 0300 555 1525 or visit [disabilityrightsuk.org/membership/our-current-members](http://disabilityrightsuk.org/membership/our-current-members) for the address of your nearest.

## The cost

You may have to pay something towards the cost of telecare. Once social services has assessed your needs, they will assess your financial situation to work out how much you need to contribute. Many social services departments charge a set amount dependent on your income and savings. But don't let concerns about the cost stop you applying.



**Always ask about the cost of installation and monitoring and how often you'll need to replace equipment. Bed and chair sensors wear out every few months.**



**“We bought a hall light which switches on automatically when mum goes to the loo in the night. We also found some plugs at a DIY centre that glow red and empty the sink if the water's so hot it would scald her.” David, 59**

See our factsheet: **Telecare and Telehealth: what it is and how to get it** for more information. Call us on 0800 319 6789 to order a copy, or [order online](#).

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## 6. Help with personal care at home



# Chapter six of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently

## Help with personal care at home

In chapter 4 , we talked about simple equipment to make everyday activities such as getting out of a chair or upstairs easier. Perhaps you need more help than that – to get up, get to the loo, wash, dress, make meals or take tablets.



**Did you know... personal care means anything to do with hygiene, dressing, simple treatments, food, supervision and getting around. Nursing care is anything which requires the skills or knowledge of a registered nurse.** If you need help with personal care, your first step is to contact your local social services department. You'll find their number in your phone book under your council. Ask for a community care needs assessment. If necessary, ask for an 'urgent care needs assessment'. The person who assesses you will consider equipment (including telecare) that you may find helpful. They may suggest that a carer helps you with some activities. **Before the assessment, make a note of your requirements – being as specific as you can:**

- I need someone twice a day to help me get up, wash and get ready for bed
- I'd like help to have a bath regularly
- I need someone to remind me to take my tablets.



**Did you know... whatever your income and no matter how minor you consider your need, you have the right to a face-to-face, care needs assessment. You should expect someone to come and assess you no later than between four and six weeks after your call. If you are waiting longer than this, you may want to contact the council to ask when the assessment will be. You also have the option of making a complaint.**



**Councils have the power to provide home care services prior to your assessment if you have an urgent need. So tell them everything about your situation when you call.**

### **Preparing for your assessment:**

- if you have good and bad days, describe what the bad days are like
- note any psychological, religious, social, dietary and cultural needs, eg, “I need to go to church every Sunday”
- ask a friend or relative to be there
- If you need support to express what help you need, you could ask the council about an independent advocate. They can support you to communicate your wishes and concerns. The council must arrange an advocate for you if you have nobody else who can support you, and the council thinks that you have great difficulty in communicating or understanding the information you are given. Even if the council doesn't consider that you need an advocate, you can arrange one for yourself. The council may be able to give you local contact details. Also see our factsheet: **Independent Advocacy** (call 0800 319 6789, or [order online](#)).
- ask when you can next expect to hear from social services.

### **How social services decides on your need for care – and whether they'll pay for it.**

**Councils carry out two types of assessment:**

- the first to judge your level of need for care – a needs assessment. This is to work out if you qualify for support from the council.
- the second (if you do qualify for support) to see whether they must contribute to the cost of the care you need or whether you need to pay for it all yourself – a financial assessment.

**It's worth having the needs assessment even if you think you won't qualify for help from the council to pay the care costs (due to your savings) because:**

- the assessor can provide helpful information, advice and support
- your council has a duty to help you arrange care if you cannot do this yourself and have nobody else to help you, even if you pay for the care yourself
- you will get a copy of the needs assessment document, explaining what your care needs are and what support could help you. This is useful if you are arranging care privately.



**“Friends or relatives who care for you have the right to a carers assessment from the council, to talk about any support they might need to continue doing this.” Gary, Independent Age** See our factsheet: **Carers - what support is available** (call 0800 319 6789 or [order online](#)).

## **Needs assessment**

In assessing your need for care, the council’s priority will be your physical safety. They decide whether, without help, you are at risk of injuring or harming yourself. During an assessment, the professional should also be looking at your overall wellbeing and the support you might need in different areas of your life (such as to meet any social, emotional and cultural needs you may have). Councils in England now use one national threshold to decide whether you qualify for their support. The previous four ‘bandings’ that councils used to rate people’s needs (critical, substantial, moderate and low) no longer apply. **So who qualifies?** You will only qualify for support if your needs assessment shows that the answer to all three of these questions is ‘yes’:

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So to get social care support from the council, it is not enough to show that you have difficulties in some areas of your life. You also need to show that this has a big impact on your daily life and overall wellbeing. This extra step in getting council support makes it very important that you fully explain your situation during your assessment - so the impact that your care needs have on your life is spelt out. You can see more details in our factsheet: **Assessment and services from your local council in England** (call 0800 319 6789, or [order online](#)). If you live in Scotland, Wales or Northern Ireland, the way the assessments work will be different. You can contact one of the organisations below for more information:

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**Remember: even if you don’t meet the national eligibility criteria for support, the council should give you FREE information, advice and support.**

**This should include information about local organisations which can support you.** If the person who assesses you decides your needs meet the eligibility criteria, they will carry out a financial assessment to see whether the council will pay all, some or none of the costs.

## **Financial assessment**

The financial assessment takes place AFTER the needs assessment and should be separate. If you qualify for support from the council, how much help you get from them to pay your care costs depends on your council's charging policy. If they charge for the type of services you will be getting, what you will be charged will depend on your savings and income. The value of your sole or main home, if you own one, and if you stay there, will not be taken into account. **What happens next** If the council decides to pay all or some of your care costs, there are three ways you can receive your council-funded care: 1. you can use the care services the council provides and arranges 2. the council can spend an agreed amount of money on services that you choose to meet your care needs, which can be managed by the council or a service provider. This is called a managed personal budget, or individual service fund 3. the council can give you the amount of money that they have worked out that you need to meet your needs. You can spend this on services of your choice, as long as the services can meet your needs (as identified by the council). This is called a direct payment. Whichever option you choose, you have a right to know what your personal budget is. This is the amount of the money that the council has calculated is needed to meet your needs. And you should be involved in deciding how it is best spent. If you dislike handling money and don't want to be bothered with making arrangements, you may want to choose the first option. If you want to have more choice about who looks after you, you may want to consider the second and third options. This may also be the case if you choose the first option but then don't like the care being provided (although you may want to consider making a complaint before changing how you receive services). **If you choose option 2 or 3** If you want to choose your own services, you may want to ask the council to find a 'support broker' to help you. Support brokers are experienced in helping people find carers or other services that really suit them. You can also find local organisations that can support people with direct payments through Disability Rights UK (0300 555 1525, [disabilityrightsuk.org](http://disabilityrightsuk.org)) and the Penderels Trust (024 7651 1611, [penderelstrust.org.uk](http://penderelstrust.org.uk)). Even if the council

is not going to pay any of your care costs, they should tell you how much they would expect care to cost to meet your needs (your personal budget). This will give you an idea of what you should be paying for your care when you look for local agencies. **Did you know....From April 2020, there will be changes to how the care funding system in England works - including a cap on the amount you pay towards your care costs. See our factsheet: What does the Care Act mean for me? (0800 319 6789, or [order online](#) ).**

## How to find home carers

- Your social services should be able to provide a list of approved agencies.
- Care regulators can supply lists of homecare agencies in your area: England (03000 616161, [cqc.org.uk](http://cqc.org.uk)); Wales (0300 7900 126, [cssiw.org.uk](http://cssiw.org.uk)); Scotland (0345 600 9527, [careinspectorate.com](http://careinspectorate.com)) and Northern Ireland (028 9051 7500, [rqia.org.uk](http://rqia.org.uk)).
- Look in Yellow Pages under Nurses' Agencies and Care Agencies or Home Care Services and on [yell.com](http://yell.com). The Thomson Local Directory ( [thomsonlocal.com](http://thomsonlocal.com) ) lists Home Care Services or Home Help Services – Private. Look for the UKHCA (United Kingdom Home Care Association) logo in adverts.
- Phone an 'independent living scheme' in your area and ask them to recommend reliable carers. Contact Disability Rights UK (0300 555 1525, [disabilityrightsuk.org/membership/our-current-members](http://disabilityrightsuk.org/membership/our-current-members)).
- Call the United Kingdom Home Care Association (020 8661 8188, [ukhca.co.uk](http://ukhca.co.uk)).
- [findmegoodcare.co.uk](http://findmegoodcare.co.uk), set up by the Social Care Institute for Excellence (SCIE) offers an overview of social care options and what's available in your area.

## Employing a carer directly

If you want the greatest amount of control, consider employing someone directly to provide your care. You don't have to sort out the administration if you don't want to; you can ask a payroll company (also called a direct payment support service) to deal with the tax and national insurance aspects of being an employer. They will normally charge for this. Your council should be able to recommend a payroll company.



**Did you know... you are usually not allowed to employ a relative as your carer unless they live at a different address. In exceptional circumstances – language difficulties or where only a family member can perform the caring role – you may (with agreement from**

**the council) use direct payments to employ a relative who lives with you. But the arrangement between you must be formalised in a written contract - a direct payments and payroll support agency can help with this.**

### **Questions to ask a prospective carer or agencies providing carers**

• Can I contact you (your agency) during the day, outside office hours and in an emergency? • What happens if my regular carer is sick or on holiday? • Have you (your carers) undergone a Disclosure and Barring Service (DBS) - formerly CRB - check (in England and Wales) or Disclosure Scotland or Access NI (in Northern Ireland)? • Are there any hidden extras in the prices? • How can I be sure you (your carers) turn up on time or at all? (A person with dementia will not remember if the carer has turned up so this is a key question). • Do you have a complaints procedure? What do I need to do if I want to make a complaint? See our factsheet : **Home Care Agencies: what to look for** for more things to think about when choosing carers (call 0800 319 6789, or [order online](#)).

### **Live-in carers**

Live-in care could be something to consider if you find that you need a lot more support in the future. It means having personal carers that live in your home, 24 hours a day. A live-in carer can help with things like:

- your personal care
- managing your medication
- moving around the house safely
- shopping and cooking
- getting out and about.

This can be an expensive option, but means that you can stay in your own home and may not be any more expensive than having to pay care fees in a care home. You can find details of agencies offering live-in care through the United Kingdom Homecare Association ( [ukhca.co.uk](http://ukhca.co.uk), 020 8661 8188). See chapter 9 about your options if you think a move somewhere else may be a better choice for you.

### **Making a complaint**

If you are unhappy with the standard of care you are receiving, you can complain to

the care agency and also to the council if they were involved in arranging your care. If you do not get the result that you want, you can contact the Local Government Ombudsman (03000 610614, [lgo.org.uk](http://lgo.org.uk)) who can investigate your complaint. If you need support to make your complaint in the first place, consider asking a friend or family member to help you, or get support from an independent advocate. Visit the Older People's Advocacy Alliance website ([opaal.org.uk](http://opaal.org.uk)) for information about local advocacy services. Some local Age UK branches (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)) also run advocacy services.



**“I didn't like the way the woman who came to bath me automatically called me Gladys. It was cheeky. When you're interviewing carers, ask them how they intend to respect your dignity and privacy.” Gladys, 93**

Any concerns about abuse can be reported immediately to social services at your local council, or to the police. You could also contact Action on Elder Abuse (080 8808 8141, [elderabuse.org.uk](http://elderabuse.org.uk)) if you want to find out more about what constitutes abuse, or to talk through your concerns. We produce a factsheet about how to complain about health and social care services in England (call 0800 319 6789, or [order a copy online](#)). If you live in other parts of the UK, we can signpost you to organisations which produce detailed information for your area.

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## Chapter seven of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently

### Out and about

Fresh air, company and a change of scene lift the spirits and keep you healthy. There's plenty of help – both human and wheeled – to get you where you want to go. Would you feel steadier with an arm to lean on? Check with your local Age UK branch to see if a volunteer or staff member may be able to accompany you to the shops or doctor (0800 169 65 65, [ageuk.org.uk](http://ageuk.org.uk)). Independent Age also offers a volunteer befriending service (call us on 0800 319 6789). Would you feel more confident with a stick or other walking aid? Your GP can refer you to a physiotherapist who will assess your needs and explain how to use walking equipment. The factsheet *Choosing Walking Equipment* from the Disabled Living Foundation, (0300 999 0004, [dlf.org.uk](http://dlf.org.uk)), gives you a good idea of what there is. Try before you buy at one of the country's many Disabled Living Centres. Contact Disability Rights UK for contact details for these centres (0300 555 1525, [disabilityrightsuk.org/membership/our-current-members](http://disabilityrightsuk.org/membership/our-current-members)). Rica (020 7427 2460, [rica.org.uk](http://rica.org.uk)) consumer-tests mobility aids.



**“I use a stick when I'm out. I was surprised how much steadier I feel and how helpful the general public are when they see I'm using it. I've been offered seats on buses and people come up and ask if they can carry my shopping.” Mary, 92**

### Need a wheelchair?

It is a good idea to ask for an assessment from a physiotherapist or Occupational Therapist (OT) before considering privately hiring or buying a wheelchair. Your GP,



hospital consultant or social services can refer you to the nearest NHS wheelchair centre for this assessment. The OT or physiotherapist will consider what kind of wheelchair or mobility aids will best suit your situation. The NHS may be able to lend you a self-propelling wheelchair, and in some areas, you may be able to get a voucher towards the cost of a private one. Severely disabled people may qualify for electric wheelchairs.

### **To hire or buy**

You can borrow or hire wheelchairs short-term from the British Red Cross (0844 871 1111, [redcross.org.uk](http://redcross.org.uk)). Try out wheelchairs at a Disabled Living Centre. The NHS provides certain mobility aids, or you can buy them from specialist companies like Hearing and Mobility (0800 652 0042, [hearingandmobility.co.uk](http://hearingandmobility.co.uk)). Buy only from industry-standard qualified staff and product specialists. You'll find secondhand equipment on websites like [themobilitymarket.co.uk](http://themobilitymarket.co.uk) (0161 788 8676).

### **Considering a battery-powered scooter or buggy?**

The difference between them is that you can dismantle a scooter but not generally a buggy. Class 2 types of buggy or scooter are for use on pavements only and can travel at up to 4mph; Class 3 types are also for road use and can travel at up to 8mph. You need a tax disc – free from the Driver and Vehicle Licensing Agency (DVLA) – for the faster type. If you are receiving the higher rate mobility component of Disability Living Allowance (DLA), or the enhanced mobility component of Personal Independence Payment (PIP), you can use it to hire-purchase a scooter or buggy through the Motability scheme (0300 456 4566, [motability.co.uk](http://motability.co.uk)). You can't get a scooter or buggy on the NHS; if you can't afford to buy (or hire), a charity may help. To find out who may be able to help you, try 0808 802 2000, [turn2us.org.uk](http://turn2us.org.uk) or ask at your library. Before you buy, read the Rica's factsheet *Choosing a mobility scooter* (020 7427 2460, [rica.org.uk](http://rica.org.uk)). Your supplier should belong to the British Healthcare Trades Association (0207 702 2141, [bhta.net](http://bhta.net)).



**Personal Independence Payment (PIP) is a benefit which permanently disabled people under 65 can claim, whatever their income and savings. It has a standard and enhanced mobility 'component', depending on your need. Qualifying for the enhanced rate may**

entitle you to hire-purchase an outdoor electric wheelchair, scooter, buggy or car. Claim PIP well before your 65th birthday. Attendance Allowance, the equivalent benefit for people over 65 DOESN'T have a mobility component so you could miss out.

## Help with shopping

The Shopmobility service will lend scooters, wheelchairs and other aids – free or at a small charge – to less mobile people for use in shops and leisure facilities. Shopmobility staff will assess which option is right for you and provide some training and safety information (08444 141850, [shopmobilityuk.org](http://shopmobilityuk.org)).



**“I buy groceries every Friday. My shopping trolley acts as my third leg while I walk – very slowly – to the bus stop. The bus drops me outside the supermarket, and staff check my groceries out then order me a taxi home.” Anne, 93**

## Getting about by car, taxi, bus and train

**If you're a driver...** You must renew your driving licence when you are 70 and every three years after that and tell the Driver and Vehicle Licensing Agency (DVLA) if you develop a condition affecting your ability to drive. A leaflet from the post office or [gov.uk/browse/driving](http://gov.uk/browse/driving) tells you which medical conditions apply. Stay with an insurer who knows your driving record, otherwise age may prevent you switching. Some car hire companies impose an age limit of 70 or 75 so check before you travel.

## Want to adapt your own car or buy a more suitable one?

Start with the Forum of Mobility Centres ( [mobility-centres.org.uk](http://mobility-centres.org.uk), 0800 559 3636). If you get the higher rate mobility component of DLA or PIP you can use your allowance for a new car through the Motability scheme. Their Managed Adaptations Programme enables you to adapt a car to suit your needs. In some circumstances, you don't need to pay VAT on adapted vehicles– contact HMRC for more information (0300 200 3700), or search 'zero rate adapted vehicles' on [gov.uk](http://gov.uk).

## Can't walk far from your car?

Under the Blue Badge parking scheme, people with severe mobility problems may park free at meters, in pay-and-display bays and for three hours on single and double

yellow lines. Ask your council for details.

## **Travelling by bus and taxi**

If you are no longer confident driving, it's wise to stop. That doesn't mean you can no longer get out, though. People over 60 (in Wales, Scotland and Northern Ireland) are entitled to free travel on buses at anytime. In England, people over state pension age are entitled to free off-peak travel. London's Freedom Pass allows you to travel at any time. **Contact your council's social services department to see if there's a:**

- local community transport service such as Dial-A-Ride. These provide door-to-door transport for people unable to use public transport
- a Taxicard or similar scheme offering reduced taxi fares for older, less mobile people
- a local volunteer drivers project.

Ask your council, Age UK (0800 169 65 65, [ageuk.org.uk](http://ageuk.org.uk)) or your local British Red Cross (number in the phone book, or call their switchboard on 0844 871 1111 [redcross.org.uk](http://redcross.org.uk)).

## **Free transport to day centres**

Most councils and some charities provide day centres for older people where you can meet others, have a hot lunch or join an outing. Many will provide free transport to and from the centre if you qualify.

## **Going on holiday**

Disability Rights UK (0300 555 1525, [disabilityrightsuk.org](http://disabilityrightsuk.org)) and Tourism for All (0845 124 9971, [tourismforall.org.uk](http://tourismforall.org.uk)) can advise on accessible holidays and travel. If you need accessible bus, coach, plane or train transport. Give plenty of notice to the transport provider. People over 60 can claim a third off standard National Express coach fares with a Senior Coachcard. On the train, a Senior Railcard will entitle you to a third off most standard fares and a Disabled Person's Railcard gets you and a companion a third off ([nationalrail.co.uk](http://nationalrail.co.uk), 0844 871 4036).



**Did you know... if an insurer refuses you travel cover on grounds of age, they are legally obliged to find you an alternative provider?**

## **Getting to hospital appointments**

Your GP will recommend using hospital transport if it would be detrimental to your

condition for you to travel by any other means. For subsequent visits, you need to arrange this directly with the hospital which normally has a patient transport desk in its reception. Or you may be able to use a local volunteer driver service ( **Travelling by bus and taxi** above). **You may be able to claim back the cost of travel to hospital if:** • you're on Guarantee Pension Credit • your GP or dentist has referred you for further appointments at the hospital. Routine check-ups don't count. To fill in a claim for transport costs, visit the hospital cashier's office, the General Office or the Patient Affairs Office. Take your travel receipts, appointment letter or card and proof that you're on benefits to a nominated cashier's office to claim your refund. You can also claim refunds by post by completing an HC5 form – available by phoning 0300 123 0849. Or you can download a copy from the NHS Choices website ( [nhs.uk](https://www.nhs.uk) ). If you need help with the costs before you travel, you may want to contact your GP or the hospital **before** the date of your appointment.



**Did you know... you may not get a full refund if you use a taxi.**

**Check with the hospital first.**

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## **Chapter eight of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently**

### **In and out of hospital**

Even a long hospital stay shouldn't mean the end of living independently. You'll want to get back to normal as soon as possible and the good news is that's also the hospital's aim. From the day you're admitted, staff start planning how you'll cope after discharge. This includes how the National Health Service (NHS) will help rehabilitate you at home so you're confident, mobile and independent once again.



**“If you live alone and are concerned how you'll manage, ask to speak to the hospital social worker. Ask also for a direct referral to your council for a care needs assessment. This will get you 'into the system'. You don't have to take any of the support on offer but it helps to know what's available.” Sam, Independent Age**

### **What to take to hospital**

If admitted as an emergency, you could be at the hospital several hours, or overnight. If you can, take: • your tablets • money for drinks, food and transport home • your door keys! • your washbag • your mobile phone or the phone numbers of neighbours or relatives.

### **If you are going in as a planned admission:**

• don't forget your usual medicines and tell the nurses what you're taking • don't take credit cards, large amounts of cash, or jewellery with high cash or sentimental value.

## Getting to and from the hospital



You'll find details in chapter 7 .

### What happens to your benefits while you're in hospital

Tell the benefits people when you go in and come out of hospital. If you don't, you may have to pay back any money accidentally overpaid. **Attendance Allowance** Stops after four weeks or more in hospital. Tell the Attendance Allowance helpline on 0345 605 6055. **Disability Living Allowance (DLA) and Personal Independence Payment** The care and mobility component stops after four weeks. Tell the DLA helpline on 0345 712 3456, or the PIP helpline on 0345 850 3322. **Carer's Allowance** Stops after 12 weeks if you are the carer and you need to go into hospital. If the person you care for goes into hospital, Carer's Allowance can continue for 12 weeks or until the disability benefit stops - which is usually after four weeks in an NHS hospital. Tell the Carer's Allowance Unit on 0345 608 4321. If you have questions about payment of other benefits while you are in hospital - or money you may now be able to claim - you can call Independent Age (0800 319 6789) for advice.

### What to do if you look after someone else and have to go into hospital

If you provide care for another person every day – perhaps your spouse, partner, brother or sister – it will give you, and them, peace of mind to have a back-up plan for when you are unwell. Carers' organisations can help you design a detailed crisis plan showing your preferences for care, and emergency contacts. If willing, the person you care for can carry a card or wear a buzzer. For advice, call: • Carers UK (0808 808 7777, [carersuk.org](http://carersuk.org)) • Carers Trust (0800 085 0307, [carers.org](http://carers.org)) • Carers Direct (0300 123 1053, [nhs.uk/carersdirect](http://nhs.uk/carersdirect)). Ideally, the person you care for will have had a community care needs assessment, and you will have had a carer's assessment as soon as you began your caring duties. A contingency or emergency plan is part of the carer's assessment. To arrange a carer's assessment, call social services (listed under the number for your local or county council in the phone book). As a carer, you have a right to an assessment whether or not the person you care for is getting

support from the council. It doesn't matter how much care you give them either, you are entitled to an assessment.



**“I had a small stroke and was very worried about who'd look after my wife while I was in hospital, as she's very confused. The hospital social worker got her an emergency respite care place in a home while I recovered. We contributed to the cost of this. I'm better now and we've made a plan in case I ever have another stroke.” Robin, 82**



**Every hospital patient is looked after by a team led by a consultant. If the consultant isn't on the ward when your relatives visit, they can arrange to talk to him or her at another time. Or they can ask the matron or lead nurse for details of your case.**



**“First the doctor suggested Mum go into a nursing home. But then a nurse found her an intermediate care bed. After six weeks' rest and rehabilitation, she was strong enough to go back to her own home, with helpers coming in daily.” Miranda, 63**

### **Things to check before you leave hospital:**

- you've been referred to a nurse if it's likely you'll need one to call on you
- you've had a community care needs assessment by your council (followed by a financial needs assessment if you qualify for support). Councils can charge for services, but help to go home and get back on your feet (such as re-ablement services) should be provided free for a short period. See the information about this below
- the hospital has arranged the care and support you need – known as a care package - and given you a copy of your care plan (if the council is helping to pay for the care)
- you've told the hospital social work team you live alone if that's the case
- they've given you a letter for your doctor, so the GP can make out any new prescriptions.



**Did you know... you should not be pressured into moving anywhere you don't want to go, such as a care home.**



## Discharged too soon?

If you feel you are being, or have been, sent home before sufficient arrangements are, or were made for your safety and welfare, you can complain. This situation is called an 'unsafe discharge'. You must make your complaint within 12 months if you have already left the hospital. Make your complaint quickly if you feel this is happening to you whilst still in hospital, to avoid being at risk at home. Hospital staff should know of local advocates who can help you to make a complaint. The Patient Advice and Liaison Service (PALS) can also help. To find your local PALS, call the NHS on 111 or search the NHS Choices website ( [nhs.uk](https://www.nhs.uk) ). You can also get advice from Independent Age on 0800 319 6789.

## Home-from-hospital help

Ask the hospital social worker if there's a voluntary scheme in your area to help older people who've recently come out of hospital. Visitors help with things like switching on heating, stocking the fridge and collecting prescriptions. Organisations that may be able to help include: • the Royal Voluntary Service (0845 608 0122, [royalvoluntaryservice.org.uk](https://www.royalvoluntaryservice.org.uk)) • the British Red Cross (see the phone book for your nearest branch, or call 0844 871 1111) • Age UK (0800 169 65 65, [ageuk.org.uk](https://www.ageuk.org.uk)) • the hospital where you were treated may have volunteer visitors • the Cinnamon Trust charity (01736 757900, [cinnamon.org.uk](https://www.cinnamon.org.uk)) may be able to take your pet while you're in hospital or walk your dog until you're feeling better. Or ask Age UK if they can help. In Scotland, contact the Pet Fostering Service (0844 811 9909, [pfss.org.uk](https://www.pfss.org.uk)). If you will need quite a lot of care at home following your hospital stay, and are eligible, the hospital social work team working with NHS staff will arrange your care FREE for six weeks after you come home. This is known as intermediate care or re-ablement and is to help get you back on your feet. This applies whatever your income and savings. They'll provide everything you're assessed as needing, from physiotherapy to carers. The aim is to make you as independent, mobile, confident and medically fit as possible. If you still need care after six weeks, some of it – such as physiotherapy – will still be provided free by the NHS. But you may have to pay for all or some of the other care you need – eg, carers to help you get dressed or washed. What you need, and how much you'll have to pay will be decided by a community care assessment from the council social services team; you should be referred for one well before the



end of the (up to) six weeks of free care.



**Did you know... your financial assessment for council services (other than any free short-term services) may not be complete by the time you leave hospital. If you're not sure what you have to pay for, and what is free, ask. Make sure you get a written explanation of the charges after the financial assessment.**



**Mary's story** Months after Mary came out of hospital, she was shocked to receive a large bill from her council for personal care she'd received at home. She'd had a financial needs assessment in hospital but it took several weeks to complete the forms. This is because Mary wasn't well and her son didn't know her financial circumstances. After taking our advice, she challenged some of the bill and arranged to pay off the rest.

## **Claiming extra money to pay for care**

Since your stay in hospital, do some activities take much longer, or cause you pain? You may now qualify for Attendance Allowance (see chapter 2 ) and if a friend or family member is looking after you, they may qualify for Carer's Allowance. Call us on 0800 319 6789 or email



[advice@independentage.org](mailto:advice@independentage.org) for benefits advice. See our factsheet: **Hospital care in England** for more information, or call us for advice (0800 319 6789). [Back to top](#)



## Chapter nine of Wise Guide 2 Extra help at home - Essential advice for over-65s to live independently

### Time to make a move

If you've tried some or all of the suggestions in this *Wise Guide* and you're still struggling to live independently at home, it may be time to move. Don't wait until further frailty or a health crisis forces this on you. Think ahead. It's easier to move to a more manageable home or more convenient location in your 60s than in your 90s, and you'll have choice, rather than having to take whatever is available. **Good reasons to think about moving:** • the stairs, or hill to your home, are becoming a problem • you can't manage the garden • you no longer drive and are too far from shops • it makes no sense to heat and maintain rooms you no longer use • you want to be nearer family • 'downsizing' will give you more money to live on • you have an opportunity to get rid of years of unwanted possessions from your attic, garage and garden shed.



**"Moving doesn't automatically mean going into a care home! There are many options." Dominic, Independent Age**

### Where to move

It may be wisest to stay in the area you know, surrounded by friends, familiar neighbours, shops and the doctor's surgery. Could you move somewhere smaller nearby? Be cautious of moving too far away. Many people dream of retiring to a seaside bungalow or country cottage but places that seem appealing on a summer holiday can be less so in winter. If you're half of a couple, you may be on your own one day and lonely if you don't know anyone but your spouse in the new area.

### If you are a council or housing association tenant

...and you want to move because you can no longer manage the stairs, have a

disability, health problems, or you need to be near family, you should have priority for council or housing association property. Contact your Housing Office for information. You may be able to exchange your home for a smaller one, or one in a different area. Your council or housing association will help you to do this. Some offer a financial incentive. Eg, Camden in North London may pay up to £1,000, plus a grant to help with moving costs, if you're giving up a family home with two or more bedrooms. Ask the Housing Office about 'transfers' or 'mutual exchange schemes' such as [homeswapper.co.uk](http://homeswapper.co.uk) which may be able to help you swap to another home managed by the same council. Many housing associations and councils also have rentable sheltered housing (see below) for older people.



**“You may be able to get help with the cost of adapting your home through your local council's Disabled Facilities Grant. See chapter 4.” Gill, Independent Age**



**Did you know... instead of adapting your home, you can put your name down for a home that has already got what you need.**

**Accessible Housing Registers – available in some parts of the country – are lists of adapted homes to buy or let. Ask at your CAB or visit [accessahome.co.uk](http://accessahome.co.uk) or [accessible-property.org.uk](http://accessible-property.org.uk) . In Wales, contact [disabilitywales.org](http://disabilitywales.org) (029 2088 7325) .**

### **If you rent privately and claim Housing Benefit but your benefit no longer covers your rent**

Get advice and help from Age UK (0800 169 6565, [ageuk.org.uk](http://ageuk.org.uk)), Shelter (0808 800 4444, [shelter.org.uk](http://shelter.org.uk)) or your CAB. Ask them to help you fill in any necessary forms, and if moving, check that Housing Benefit will pay the rent of your new home in full.

**In most parts of the country, you can buy retirement housing** , designed to make life easier for older people.



**Retirement homes are usually sold leasehold with a service charge. Ask what the service charge covers and if it's likely to increase. Take legal advice before buying.**

## Sheltered housing and ‘extra care’ schemes

If you're worried about living safely and independently in your home but don't need the kind of support a care home offers, there are many other options. **Sheltered housing schemes** (sometimes called ‘supported housing’) are designed with some shared facilities such as a restaurant, lounge and laundry. They usually have a non-resident warden who calls or visits at specific times to deal with any concerns you may have. The houses or flats may have an emergency alarm system built in, grab rails in the bath and non-slip floors. You have privacy and independence but also reassurance and company. **Extra care schemes** provide all the facilities of sheltered housing but also offer on-site care staff during the day and sometimes also at night. So if you need care, it's available, and you can take advantage of more care if your needs increase. Retirement villages are for larger communities of older people and may offer sheltered housing, extra care and sometimes even a care home. For more information about housing options, contact the Elderly Accommodation Counsel (0800 377 70 70, [firststopcareadvice.org.uk](http://firststopcareadvice.org.uk)). They can provide a housing options report of all available housing in your area. If you are having a needs assessment by your local social services (see chapter six ), you can talk to them about your housing needs. Abbeyfield houses (01727 857536, [abbeyfield.com](http://abbeyfield.com)) provide supported, sheltered accommodation, usually in bedsitting rooms with meals provided, for older people who don't need personal or nursing care but who don't want to live alone. Almshouses have existed for about a thousand years. They offer low-cost accommodation for local people who need housing ( [almshouses.co.uk](http://almshouses.co.uk) ).



**“We moved in our early 80s – from a three-bedroom house in a hamlet with no shops, to a two-bed sheltered flat in town. Our garden had become too large plus we were two miles from the shops and I don't drive. If Tom was ill, we were stranded. Moving was an upheaval but the children helped and we never regretted it. We can walk to the shops, are no longer dependent on the car, and have made lots of new friends.”** Win, 85 See our factsheet: **Housing options in later life** for more information (0800 319 6789, or [order online](#) ).

## Moving in with family

This can work well but you'll all need to set boundaries and consider: • is there space for you to have your own bed sitting room or 'granny flat'? • will you feel comfortable sharing with noisy grandchildren or teenagers? • who will pay which bills? • how will your arrangements affect the wider family – for instance, if you sell your home and use the money to buy a larger house with one of your children, how will this affect the other children's inheritance? • what will happen if you have contributed towards the value of the property you now live in, and you later need to move in to a care home? Will the property be seen as part of your capital when you have a financial assessment for the care home fees?

## Moving abroad

The idea of retirement in the sun is tempting, but you need to consider every aspect: from language difficulties to isolation from friends and family, pension arrangements to healthcare. It may not be straightforward to return to the UK if you later decide to - especially if you would need help to find and pay for accommodation and care, or would need to access benefits. See our factsheet: **Moving to and returning from abroad - benefits and services** for more information (0800 319 6789, or [order online](#)).



**Did you know... there are companies such as [effortlessrelocation.co.uk](http://effortlessrelocation.co.uk) (07834 485704) and [seamlessrelocation.com](http://seamlessrelocation.com) (020 8621 3553) which specialise in moving older people.** Start clearing and sorting well before you move. Don't be daunted. Family and friends will be glad to help. • carpets, curtains, furniture, cookers and fridges can often be sold to the buyers of your house • auction companies may be interested in your antiques • in some areas, charities such as Age UK and the Salvation Army (020 7367 4500, [salvationarmy.org.uk](http://salvationarmy.org.uk)), will collect unwanted goods. There are specialist companies who redistribute old furniture to families in need (but they usually won't take items without a fire safety certificate) • your council will collect large items like sofas for a small fee • house clearance and rubbish removal companies will take away anything you can find no other home for.

## Care homes

If you are considering a move to a care home, you will find our **Wise Guide: Choosing a care home** useful. Call us to get your free copy, or speak to one of our expert advisers (0800 319 6789).

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