

## Guide to Eldercare

**Your Employee Wellbeing is dedicated to helping families find the best advice, support and care for their family members from babies to grandparents and all the years in between. Expert services include childcare and elder care advice and searches, nanny recruitment and employment support through contracts and payroll.**

Thanks to better education and understanding about modern medicine and personal health, the UK's elder generation is living longer and able to reduce the risk of developing diseases linked to aging and lifestyle.

However, there will come a time when we are concerned about our elderly relative's ability to remain independent as he/she becomes more susceptible to age related conditions. Finding them additional support such as care and companionship can be confusing and complicated, not to mention a delicate subject to broach. It will be incredibly helpful for you to have a prior understanding of affordable long-term home care, residential care or respite care before beginning discussions with your elderly loved one.



This guide has been produced to give you an insight into the care options available to you as you think about the cost of these options.

If you are unsure where to look for help with funding elderly care, it is best to first discuss the options with your local council. If your relative's needs meet the eligibility criteria and they have a limited ability to pay for the services, your local authority may pay for all or some of their support.

If your relative is assessed as having 'eligible needs' that can only be met with professional care, and he or she wishes to apply for financial help, the council will then carry out a financial assessment. Financial support such as Attendance Allowance and Personal Independence Payments are not based on income or savings and may be available to your relative, whether they need help to live safely and comfortably in their own home with live-in care or domiciliary care, or if they prefer, to move into residential care.

Note that in some cases, a local authority can begin providing services before a care needs assessment has been carried out, if they believe you need support urgently.

As well as advising you on how best to manage short-term or long-term eldercare we are also able to assist on Power of Attorney and the financial costs of the choice of care and living arrangements for your relative.

Please do not hesitate to contact the team at Your Employee Wellbeing after you have read through all the options. The contact information is at the end of the guide. We are a team of experienced professionals and would be delighted to answer any questions you may have to ensure your relative receives the best care for his/her individual needs.

## **Home Care**

Home care enables your elderly relative to remain at home and is often preferable as it helps him/her maintain personal independence and contact with the local community. It is also flexible, with just the right amount of assistance given at any one time. This could be from half an hour a week, to several hours a day, or even live-in care.

### **How do I arrange home care?**

The best way to arrange home care is to conduct a search with registered home care providers. If you think your parent or relative may be entitled to free or subsidised home care you can contact your local council's Social Services Department for assistance.

Should your relative have significant needs, a Needs Assessment should be carried out by the local Adult Social Services Department so that they and the carer can have a clear understanding of the care plan. The care plan will support your relative's needs at that time. It may include personal care twice a day or visiting a day centre but it can be amended if circumstances require.

### **How much does home care cost?**

Home care costs vary in relation to the level of care provided. For short daily visits for basic tasks, care can start from an hourly rate of £15. However, the more care required, the greater the cost. 24-hour live-in costs can start at £800 per week and rise according to need.

### **Live-in Care**

If your loved one needs round-the-clock care, but you would prefer them to stay in their own home surrounded by familiar belongings, live-in care is an excellent option. Live-in care helps your relative live independently at home for longer by providing specialist care in the comfort of their home. It can be arranged quickly at short notice, so live-in care is ideal for high priority care needs. Live-in care can often be a more affordable long-term care option.

It is less suitable, however, to those residing in small properties like one-bedroom apartments.

If you are paying fees yourself, then you will arrange and pay for your own care. There are many care companies online that provide live in care. Also, your local council should provide advice to support you.

### Respite Care

Respite care is care that is provided to an individual by a temporary care provider whilst their usual carer takes a break from their regular caring responsibilities. It could be a temporary visit that provides hour-long relief for carers, a visit to a Day Centre or a short-term care home stay. Respite holidays are also an option to consider as they allow carers and people with illnesses or disabilities, to take a break from everyday life.

If you care for a parent or relative and need more time for yourself, you can arrange for a paid carer to help at your relative’s home. This is also called homecare. If the person you care for needs 24- hour supervision you can also arrange live in care. Some charities also offer a sitting service that may incur a small charge. To find out what's available in your area contact your local council or charities who specialise in eldercare.

### How much does respite care cost?

Respite care can cost on average £700-800 a week. For emergency respite care, it can be as much as £1,500 a week.

### Residential Care

Residential care refers to long-term care given to adults who stay in a residential setting rather than in their own home or family home. There are various residential care options available, depending on the needs of the individual.

Type of care home	What they offer
<b>Care homes</b>	Provide personal care, such as washing, dressing, taking medication and going to the toilet. They may also offer social activities such as day trips or outings.
<b>Nursing homes</b>	Provide personal care as well as assistance from qualified nurses. Sometimes called care homes with nursing.
<b>Care homes with dementia care</b>	Designed to make people with dementia feel comfortable and safe.

<b>Dual-registered care homes</b>	Accept residents who need both personal care and nursing care. This means that someone who initially just needs personal care but later needs nursing care will not have to change homes.
<b>Nursing care</b>	Your GP can arrange for community nurses to come to your relative's home during end of life care. They will provide advice on pain control, personal care and emotional support for the family

### **How do I arrange residential care?**

If you think your elderly relative requires residential care, the first step is to ensure they have a needs assessment carried out by their local Adult Social Services Department. Their local authority can help give advice on finding care homes in their local area to best suit their requirements.

If you or someone else has a lasting power of attorney, you can make the decision for your parent or relative with dementia, or diminished mental capacity, as long as it's in their best interests.

The more time you can spend choosing the right care home for your relative's situation, the better.

### **How much does residential care cost?**

Residential care can be expensive, and the sums can come as quite a shock to families when they first understand what can and cannot be covered by their Local Council and what needs to be paid for by the individual.

### **Sheltered Housing**

Sheltered Housing is accommodation specifically designed for older people (or younger disabled people) to allow them to live independently. It usually consists of self-contained flats with communal facilities. In most cases, it is available to people aged over 60, although some schemes may be open to those over 55 years old. This type of accommodation is particularly good if your relative is still able to live independently but would welcome the opportunity to access on site additional support and not have to worry about building and grounds maintenance.

### **How do I arrange sheltered housing?**

Sheltered accommodation can be rented or purchased by your relative. After an application has been made to their local Council a needs assessment will take place to decide whether

your relative meets the criteria. If your relative is not eligible there is the opportunity to privately rent sheltered houses.

### **How much does sheltered housing cost?**

The cost will depend on whether you rent or buy, the scheme that you choose, and the area you live in. Please be aware that as well as rent and/or mortgage payments, you will have to pay Council Tax, water rates and energy bills.

### **Power of Attorney**

Power of Attorney is a legal agreement to enable you or other close family members to act on behalf of your parent or relative if they develop decision-making impairments. There are two principal types of Power of Attorney:

Ordinary Power of Attorney (OPA) is a short-term solution for an individual who is either overseas, suffered an accident or has a physical illness, preventing them from managing their own financial affairs for a certain period of time. Ordinary Power of Attorney is not used for an individual with impaired decision making, a degenerative illness like dementia, or a reduced mental capacity.

Lasting Power of Attorney (LPA) is more appropriate for an aging or elderly parent. It can be put in place at any time, as long as the individual is capable of making their own decisions when the document is signed. LPA can be appointed for two types of affairs which are property and finances and health and wellbeing. It is vital to act soon rather than later for LPA as registration can take up to 8 weeks.

This guide has given you an overview of the types of care available. The eldercare team at Your Employee Wellbeing would be happy to assist you with any further questions you may have or any support you require in finding the best way forward for the care of your elderly relative.

**Your Employee Wellbeing has been making a difference to working parents and carers since 2011. If you would like to find out more about our bespoke eldercare search services, please do get in touch. We'd love to help.**

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