

Care in Old Age – A Quick Guide

What is this?

This is a short guide which summarises the main issues surrounding the provision of care for elderly people – how to identify the need, how to get help, what type of care to for, and how to pay.

Who Needs It?

Anyone who cannot cope with their daily life at home, whether due to physical or mental frailty, may need care. There is no reason in our modern age of highly developed welfare systems for an individual to be neglected or allowed to decline. Elderly people are most likely to need help.

How To Decide if Care is needed?

More often than not, the need for help becomes evident from a visit by a relative, who sees a decline in some aspect of daily life – diet, personal hygiene, obvious physical frailty, or maybe the onset of dementia. The latter may be evidenced by simple forgetfulness or a failure to realise that things are not being done in the normal way. Sometimes it takes a crisis such as a fall to precipitate action, resulting in the need for a decision after a spell of hospitalisation. Often medical advice from the GP may provide the required impetus.

Who To Consult?

The General Practice will be one place, then perhaps the Local Authority Social Services department. The latter will assign a Care Manager, who will provide the first line of assessment of needs, and advise on how to proceed.

Care at Home

The first line of defence is usually some kind of assistance at home with whatever things are not getting done. This may range from help with meals right through to fairly frequent assistance with personal care. Agencies will be contracted to provide domiciliary carers to visit as required. Such agencies are now regulated, and their staff vetted. However, this is no guarantee of reliability, and the worry over whether the person is being properly attended remains.

Sheltered Accommodation

If the current housing is proving unmanageable – consider selling up and moving to more suitable housing. Retirement property is often purpose-built, and may have a resident warden to help with security and occasional call out for problems.

Residential Care

If there is a realistic need for 24 hour availability of supervision, Residential Care Home may be the answer. In principle this is a hotel with full board, but also with trained care assistants who can provide any degree of assistance with normal daily routines. This

type of Home will suit anyone who chooses this life style, or who may be progressively deteriorating such that any aspect of washing, dressing, eating and mobility may be helped. Rest Homes do not provide medical supervision, but rely upon the General Practice Nurses for any such needs. The real issue is not the absolute standard of the accommodation, but the true warmth and quality of care delivered.

Nursing Care

The differences between Residential and Nursing Care have blurred in recent years due to funding restrictions. All the points on Residential Care apply, but a Nursing Home will have fully qualified Registered General Nurses available 24 hours a day, and have become in some ways hospitals for the chronically ill and infirm. They will generally have more complex equipment for handling, moving and bathing the infirm, and may also offer certain specialist therapies in house.

What Does It Cost?

Domiciliary care: typically £10 per hour as a minimum, with cost controlled by the number of visits per week, and the number of Carers assigned. If the person needs to be helped with movement, two will be needed at any time.

Residential Care: from around £300 a week upwards, depending upon care needs, type of establishment and the location. As with hotels, there is no upper limit, but it should not be necessary to pay more than £500 to get good private facilities.

Nursing Care: from around £480 a week, but expect to pay £550-600 for better facilities, and higher in major cities.

Paying for Care – Rules and Sources

If the person has more than £19,000 (2002-2003) in assets, i.e. savings or property, then the State will not help, except to provide assistance with covering the cost of care for up to 12 weeks while a house is sold. Otherwise, there will be advice on placement, but no financial help. The person and their representative will contract directly with a Care Home.

Below £19,000, the Local Authority of the person's previous area is responsible for Contracting and purchasing the care. They will conduct an assessment of needs and categorise the person according to a scale of needs. This will lead to a selection process in which the wishes of the person remain paramount, but in which the Local Authority will also impose a maximum level up to which they will assist with funds. Any costs above that will have to be met by a third party.

Check with the Department of Work and Pensions to see what other allowances may be payable – for example, Higher Rate Attendance Allowance is around £55 per week and can defray costs.

In-depth discussion

All the issues above are discussed in more detail in the partner article "Care in Old Age – A Detailed Guide". This also gives contacts to help with further information on specific topics.