



The 1818 Society British Chapter
The Association of World Bank Group Alumni

Elderly Care in the UK

6th Edition

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The 1818 Society British Chapter: Elderly Care in the UK

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This booklet has been prepared for the exclusive, personal use of members of the British Chapter of the 1818 Society. The information, while broad in coverage, is intended as a starting point and should not be considered as all-inclusive. While every effort has been made to ensure the accuracy of the information, the 1818 Society British Chapter neither endorses providers nor bears responsibility for the information.

Many of the topics covered are complex and can have far-reaching consequences. Members are encouraged to undertake research tailored to their specific circumstances and to seek expert professional advice where appropriate.

Additional information on how to deal with financial and other related matters in the event of a retiree death can be found in the 1818 Society Handbook for Advance Planning by Retirees and Families for End of Life, May 2016

[Handbook for Advance Planning By Retirees Families May2016.pdf \(wbgalumni.org\)](#)

In 2019 the 1818 Society also produced a working document "A Sample Checklist of Important Information for Advance Planning". This can be found here: [Handbook Checklist Rev. Aug. 26 2019 \(wbgalumni.org\)](#)

There is also valuable information for Retirees available on the Retiree Portal of the World Bank pensions website: [HOME \(worldbank.org\)](#)

Another useful source of information is the 1818 Society FAQs on a variety of issues:

[FAQs-eBook-July-2019.pdf](#)

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Introduction

Planning for elderly care can be emotional, complicated and challenging. However, researching options ahead of time can make it a much less daunting task. This is probably best done with the involvement of family or a close friend. A great deal of information is available, much of it on the internet. This guide is intended to be a signpost to sources of helpful information about support systems in your home and community. At the end of each section, you will find links to a selection of organisations that we have found most helpful and informative¹. Several of these publish free guides on various aspects of elderly care. Others offer telephone advice lines, befriending services and live-in care.

For those who may not have internet access or are uncomfortable using such sites, contact telephone numbers are also listed where available.

Some services may vary from area to area. Please refer to the websites of the specific organisations for details on what is offered in your locality. Similarly, policies, guidelines and conditions can also differ by jurisdiction. For this reason, it is important to refer to the appropriate regional agencies listed in the box below for those that apply in England, Scotland, Wales and Northern Ireland. One of the best single sources of information is Citizens Advice. It has a comprehensive website <https://www.citizensadvice.org.uk/> which is frequently updated and can also be contacted by phone (0800 144 8848 in England). The national website has a webchat facility and some local Bureaux provide an email reply service.

Annex 1 includes a list of specialised support agencies that can advise on specific medical conditions and Annex 2 contains links to some other helpful organisations. The British Association of Former United Nations Civil Servants (BAFUNCS) has many useful guides for the elderly on their website. [Publications – BAFUNCS](#) In order to access most of these you need to be a BAFUNCS member. All World Bank retirees are eligible to join and the cost is small, so this is a very worthwhile resource to use. Annex 3 provides a link to information on the BAFUNCS Benevolent Fund. This information is not restricted to BAFUNCS members. The Fund's aim is "to extend welfare to its members and former employees of the United Nations Civil Service and their spouses in need through grants or interest free loans" and could be of use if any World Bank retirees or their spouses are in financial hardship.

Staying at Home

Continuing to live in the familiarity of our own homes for as long as possible is probably what most of us would like to do. It allows us to retain that all important independence, hold on to our memories and maintain the companionship of our established social circle. However, some may begin to struggle and require help within the home to carry out previously simple daily tasks. Housework, laundry, cooking, shopping and even personal hygiene can become onerous. There are some options worth considering that make it easier for you to remain relaxed and comfortable in your own familiar surroundings.

¹ If you have difficulty connecting, try searching for the agency in Google. Please report any broken links to davidpotten@compuserve.com

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Adjustments and Adaptations to the Home

This might include installing a stairlift if you have difficulty climbing stairs. Widening doorways is critical for wheelchair access. Modified kitchen equipment will make cooking easier. Bath seats and raised toilet seats will assist those with a mobility problem. Installing an intercom to the front door provides both ease of access for visitors and security for you. Personal alarm systems allow you to feel safe and secure knowing that help is at hand when needed and also provide relief to your possibly distant family. AgeUK is one of several organisations committed to improving the quality of later life. This charity publishes a collection of comprehensive, helpful free guides on all aspects of elderly care, including one on home adjustments, how to go about obtaining and paying for them, and advice and information on a range of products, such as personal alarm systems, and services. AgeUK also maintains a directory of tradespeople. Contact your local office for those in your area. Again, please note that actual AgeUK services may vary from area to area. Other useful agencies are also listed in the box below.

- www.ageuk.org.uk/home-and-care/help-at-home Advice line 0800 678 1602. Call this number to find your nearest Age UK office or click on the website map. Outside England, please refer to the AgeUK partner charities:
 - [Age Scotland | Working with and for older people in Scotland \(ageuk.org.uk\)](http://www.ageuk.org.uk) 0800 1244 222
 - www.ageuk.org.uk/northern-ireland/ 0808 808 7575
 - [Age Cymru | We are the national charity for older people in Wales. \(ageuk.org.uk\)](http://www.ageuk.org.uk) 0292 043 1555
- www.firststopcareadvice.org.uk 0800 377 7070 Provides a directory of services and product information.
- www.wiltshirefarmfoods.com 0800 077 3100 - One example of a food company that delivers frozen foods nationally; others can be found on the Web. Special diets can be catered for. Remember, however, that most major supermarkets offer on-line ordering and home delivery.

Care in the Home

Even with some home adjustments or specialised equipment, remaining in your own home may not be possible without outside physical help. Traditionally the role of “carer” would have been undertaken by family or close friends. Such an informal arrangement might work well initially. However, it may not be a feasible option for you if your family is distant or if your needs increase beyond the family’s skills and capabilities. Some of us may then have to depend on outside help with daily activities. The amount and type of care required will vary tremendously from one individual to another so it is important to have as clear an idea as possible of your level of need. Local Authority Social Services Departments are required to carry out a needs assessment where a clear need exists. This is usually done by an occupational therapist. Even if you do not expect to qualify for Local Authority funding, which is means tested, it may still be a good idea to have a formal needs assessment done for possible future reference.

Two organisations, The Care Quality Commission (CQC) and The United Kingdom Home Care Association (UKHCA), can give helpful information on choosing a care agency. CQC is the regulatory body for health and social care and inspects all home care agencies in England and guarantees certain

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minimum standards. UKHCA is the national association of home care providers and also sets standards. Both organisations have websites that allow you to search for home care agencies in your area. CQC shows inspection reports and UKHCA lists registered agencies.

Loneliness and feelings of isolation can have a huge impact on the overall health and wellbeing of the elderly. A regular visit or telephone call from a volunteer befriender can go a long way to easing these feelings.

Personal Information

Should you become seriously ill or incapacitated, it is very important to have personal information easily accessible in the home for the emergency services or carers. The BAFUNCS has produced a guide on keeping useful information readily available at home. This can be found at Annex 5.

UK Government Benefits

If you are under 65 and have a long term health condition or are disabled and thereby require extra help, you may be able to claim Personal Independence Payment (PIP). If you are 65 or over, you may be eligible for Attendance Allowance. Both of these benefits are non-means tested and are non-taxable. A Carer's Allowance (taxable and means-tested) may also be payable to someone who cares for someone with substantial caring needs. See the links below for more detailed information on eligibility and how to apply.

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- Citizens Advice (CA) has overviews of benefits for [those who are sick or disabled](#)
- There are two excellent websites where one can test one's eligibility for benefits anonymously: Turn2Us: <https://benefits-calculator.turn2us.org.uk/AboutYou> and Entitled To: <https://www.entitledto.co.uk/benefits-calculator/startcalc.aspx>
- The Advice Now website has excellent guides on benefits (and other topics) at: <https://www.advicenow.org.uk/advicenow-guides>
- Care Quality Commission <http://www.cqc.org.uk/content/about-us> 0300 061 6161
- Care Inspectorate <https://www.careinspectorate.com> 0345 600 9527 (Scotland only)
- Social Care Wales [Contact us | Social Care Wales](#) 0300 30 33 444
- UK Home Care Association UKHCA www.ukhca.co.uk 0208 661 8188
- Helping Hands www.helpinghandshomecare.co.uk 0333 060 6879 This organisation is a leading provider of domiciliary care.
- Independent Age <https://www.independentage.org/information> 0800 319 6789. The Wise Guide can be downloaded and covers some useful points even if you are not applying for Local Authority funding. This agency also provides information on befriending services.
- AgeUK www.ageuk.org.uk/health-wellbeing/relationships-and-family/befriending-services-combating-loneliness Provides a befriending program. This in partnership with the Silver Line [The Silver Line Helpline](#) 0800 470 8090
- Carers UK www.carersuk.org 0808 808 7777 A support organisation for carers.
- The Carer's Trust provides a lot of useful information at www.carers.org. 0300 772 9600
- Carewell www.carewell.co.uk 0118 977 2135 A similar organisation.
- Personal Independence Payment (PIP) www.gov.uk/pip
- Attendance Allowance www.gov.uk/attendance-allowance
- Carer's Allowance www.gov.uk/carers-allowance/overview

Exercise for Health

NHS guidelines and the relevant literature stress the importance of regular exercise for the elderly. Physical activity and exercise help us maintain a healthy, energetic and independent lifestyle. Walking, swimming, low impact aerobics, Pilates and seated chair exercises all help to keep us active. Pensioners' playgrounds are becoming a popular concept. They are funded by Local Authorities, Residents' Associations or local parishes and offer a free outdoor gym with several pieces of equipment that allow seniors to flex their muscles and work the key areas of upper body, legs, hips and stomach. They are also designed to be fun for the elderly. Check with your Local Authority to find out if there is a playground in your area.

The NHS offers a series of gentle exercises that focus on flexibility, strength and balance. There are also exercises that can be done from a sitting position to work the upper body.

It has been established that elderly people are more prone to falling than younger people. Falls can cause painful injuries, especially hip displacements and they can also result in a loss of confidence. The NHS has a useful guide on falls prevention services and many local authorities provide falls prevention services.

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- www.amazon.co.uk Search for “Exercises for the Elderly” to find a series of health books covering a range of exercises for the elderly.
- [Physical activity guidelines for older adults - NHS \(www.nhs.uk\)](http://www.nhs.uk) Gentle, easy exercises for the not so mobile.
- **Falls Prevention Services** The NHS has a [useful guide](#) on falls prevention and many local authorities have falls prevention services.

Moving out of your Home

Sometimes, even with help, your own home might seem too difficult or too large to maintain. Downsizing to something smaller and easier to run might be more suitable, especially if you are looking for some extra security and support.

Retirement Housing

Retirement housing, also known as sheltered housing, is an option to consider. Usually the housing available is part of a community of like properties. You will have your own self-contained property and so will still have a good deal of independence. However, a manager will be on site and there will often be an alarm system in your property for emergencies. There are also likely to be communal facilities, such as a residents’ lounge and shared gardens. Guest rooms are often a part of the scheme to allow visitors to stay over.

Retirement villages are similar but on a greater scale. They are often modelled more like American retirement villages and may be near a golf course or other leisure facilities. The 1818 Society has produced a guide (December 2016) to retirement communities. Although this is primarily targeted at US residents it contains a lot of useful background information:

<http://www.wbgalumni.org/1818/wp-content/uploads/2016/11/1818-RALC-Communities-Handbook-2016.pdf>

The company McCarthy and Stone has long been a leading developer in retirement housing. Health specialist BUPA also offers sheltered housing through its associate company, Goldsborough Estates. Most retirement properties are available for purchase although there may be some private owners who are willing to rent. Local Authorities and Housing Associations do rent sheltered housing, but priority is usually given to those on a limited income or who have been assessed as needing this kind of accommodation.

Extra care or assisted housing is similar and may be required if you need a greater level of support, such as help with cleaning, laundry and meals etc. There are many private retirement schemes available. Refer to the box below for some useful links.

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- McCarthy & Stone www.mccarthyandstone.co.uk 0800 201 4811
- Housing 21: Sheltered and assisted housing [Housing 21 - Retirement Living and Extra Care for older people of modest means](http://www.housing21.co.uk) 0370 192 4000
- Retirement Villages www.retirementvillages.co.uk 03330 601 081
- ExtraCare Charitable Trust www.extracare.org.uk 02476 506 011
- HousingCare www.housingcare.org Maintains a directory of retirement accommodation. 0800 377 7070

Care Homes

Circumstances can change and you may be faced with making a decision about moving into a care home. This is a big decision and there are several points to consider. Your needs will determine whether to look for a residential home or a nursing home which will provide specialist nursing care. You will also want to think about location: do you want to be near family? The type of accommodation available is an important consideration: Does it meet your needs? Does the home arrange social activities? Is there a waiting list? Do the menus offer balanced diets? Can you take your own belongings? Importantly you will want information on costs and contract before committing to an individual home. Requesting home brochures and being able to visit are also important. AgeUK and Independent Age are two organisations that provide comprehensive care home checklists that are good preparation for a visit. It is particularly useful to take the opportunity to talk to staff and residents. This should give you a good idea of the home's atmosphere.

The healthcare specialist, BUPA, also offers a range of free guides on the services it provides in its residential, nursing and specialist care homes. Please note that you do not have to hold BUPA Health Insurance to live in one of its homes. The Relatives and Resident's Association, via its Helpline, gives independent advice and support to you and your family so that you can confidently make an informed choice.

The Care Quality Commission, the regulatory body, maintains a data base of registered homes where you can search for one in the location that you have selected. Inspection reports are also available. You can also search for homes in your area through the website of the Elderly Accommodation Counsel. This organisation is a national charity to help older people make informed choices about housing and care needs. Your local authority may also produce a guide to care homes. Refer to the links below, which also include the associated websites for FirstStop Advice and Housing and Care options.

The UK Government is committed to addressing the major challenges facing adult care. It has published tentative proposals to reduce the chances of people in care having to sell their houses to pay for their care. However these are very controversial and unlikely to become law for some time. The best source of information on paying for care is probably AgeUK: <https://www.ageuk.org.uk/information-advice/care/arranging-care/care-homes/>

Remember that the Scottish Government has different policies: [Care homes \(ageuk.org.uk\)](http://www.ageuk.org.uk)

Note that the World Bank Retiree Medical Insurance Plan (RMIP) does not cover the cost of residential care. At present (January 2022) you have to pay the full costs of residential care in England (there may be different rules elsewhere in the UK) if you have assets of more than £23,250. If you require nursing

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care, you may be entitled to some benefits (attendance allowance for example) which are not means tested.

Some people find a need either to raise funds to pay for residential care or to minimise their potential exposure. Possible avenues to explore include equity release and immediate needs annuities. There is independent advice on these options on the Money Helper website: click here for [equity release](#) and here for [Immediate needs annuity \(moneyhelper.org.uk\)](#)

The BAFUNCS (British Association of Former United Nations Civil Servants) operates a benevolent fund to which World Bank retirees are eligible to apply. Annex 3 provides a link to full details of the Fund.

- Care Quality Commission www.cqc.org.uk 03000 616161
- UKHCA www.ukhca.co.uk 020 8661 8188
- NHS [Choices on Care Homes](#)
- AgeUK www.ageuk.org.uk/home-and-care/care-homes/finding-a-care-home/ 0800 055 6112
Also provides a Care Home checklist in Scotland
<https://www.ageuk.org.uk/scotland/information-advice/care-and-support/care-homes/>
0800 1244 222
- Advice on Care provides impartial advice on care fees, including care fees annuities, with specific sections on England, Scotland and Wales <http://www.adviceoncare.co.uk/> 01476 589565
- Independent Age www.independentage.org 0800 319 6789 Also provides a Care Home checklist.
- Elderly Accommodation Counsel www.eac.org.uk A national charity to help care professionals and older people make informed choices about housing and care needs. It can be contacted through their First Stop Advice website <http://www.firststopcareadvice.org.uk/> or by email to info@firststopcareadvice.org
- The Relatives and Residents Association www.relres.org 020 7359 8136 Offers advice and support to those faced with moving a relative into residential care.
- County Councils provide a wealth of information on adult care and care homes. Here is an example from [Norfolk County Council](#): <http://www.carechoices.co.uk/region/east-of-england/norfolk/>
- BUPA www.bupa.co.uk/carehomes 0333 920 946 BUPA offers both residential and nursing homes as well as specialist care for Dementia, Huntington's and Parkinson's patients.

Convalescence: Nursing and Home Health Care

Certain types of care help towards a recovery to normal health after an illness or operation either as a hospital outpatient or under GP care. They are covered by the World Bank Retiree Medical Insurance Plan (RMIP) as set out in the box below.

CIGNA International Option RMIP Plan 1 Nursing and Home Health Care		
<i>Effective January 1 2013</i>	U.S. Network	Out of Network

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	Aetna Open Choice PPO	
Skilled nursing facility (e.g., rehabilitation center): <i>maximum 60 days per condition per plan year</i>	90% after deductible	80% after deductible
Convalescent Care: <i>Maximum 60 days per condition per plan year</i>		
Visiting nurse: <i>maximum 120 days per condition per plan year</i>		
Private Duty Nursing: <i>Contact insurance administrator for authorisation</i>		
<i>Extracted from "International Option (Vanbreda) Retiree MIP Plan 1" available on:</i> GuideRMIPSummaryPlanDescription.pdf (worldbank.org)		

Respite Care

Respite care is primarily for the carer. It allows that person to have a break and recharge their batteries. This might be accomplished by substituting another carer, either family member or professional, in the family home. Alternatively, it might be done by short term in-patient care. Respite care is not normally covered by RMIP, although it could be considered on a case-by-case basis if a carer (who is also insured by RMIP) suffered medical or psychological problems as a result of their caring duties. Some agencies to consider are listed below.

- Helping Hands www.helpinghandshomecare.co.uk 0330 060 5358 Offers short term respite care.
- BUPA <https://www.bupa.co.uk/care-services/care-homes/types-of-care/respice-care> 0370 218 4756 BUPA offers short term breaks to enable carers to take time off.
- The Good Care Group www.thegoodcaregroup.com 020 3728 7577

Hospice and Palliative Care

Hospice care is designed to improve the quality of life for people who have a terminal illness. The approach is holistic and takes account not only of the patient's physical and medical needs, but is interdisciplinary in supporting their emotional, spiritual and social needs and those of the family. Professionals and volunteers work in partnership towards making the patient as comfortable as possible at a life limiting time. This is achieved through managing pain control and symptoms as well as addressing a patient's social care needs. Hospice care might be offered in the comfort of your own home or at the hospice (on a day care basis or as an inpatient). Palliative care can also be given in assisted living, care homes and hospitals. Hospice UK is the UK Charity for Hospice Care and contact details are listed below along with some other useful resources.

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- NHS End of Life Care Choices www.nhs.uk/planners/end-of-life-care/Pages/End-of-life-care.aspx
- Hospice UK www.hospiceuk.org 020 7520 8200. This website offers information and advice to those patients and their families needing palliative care as they face life limitations. Hospice UK can also help you find a Hospice in your area.
- Macmillan Nurses www.macmillan.org.uk 0808 808 00 00. These nurses, trained by the NHS, can give expert palliative care and well as social care information and advice in your own home from the point of diagnosis.
- Marie Curie Cancer Care www.mariecurie.org.uk 0800 090 2309. This charity maintains 9 hospices around the UK and supplies a national home nursing service. Marie Curie nurses provide care at home to people approaching the end of their lives.
- Maggie's Centres www.maggiescentres.org 0300 123 1801 Cancer Caring Centres offering psychological and emotional support through all stages for patient and family.
- Sue Ryder www.sueryder.org 0808 164 4572 and Rennie Grove Hospice Care (Herts. and Bucks.) www.renniegrove.org 01442 890 222, are two charities who offer much information on outpatient and inpatient hospice care.

Power of Attorney

If, due to either mental or physical incapacity, you are no longer able to manage your property or financial affairs yourself or if you are unable to make decisions about your medical care, you may wish to appoint someone else to act on your behalf by granting them a Lasting Power of Attorney (LPA). This can be easily set up by anyone over the age of 18 and is obviously best done whilst you are able to make your own decisions. Acting on someone else's behalf is a very responsible position, therefore it is important to choose someone in whom you have absolute trust. This should be a person with whom you have shared your wishes and intentions regarding your property, financial affairs and your medical plans. It should be someone who will always act in your best interests commensurate with the decisions you have already made yourself. Refer to the links below for detailed information. The Citizens Advice guide is particularly useful.

If someone loses their ability to handle their own affairs ("loses mental capacity") and no LPA is in place it may be necessary to ask the Office of Public Guardian to authorise someone to act on the individual's behalf.

- www.gov.uk/power-of-attorney/overview
- Citizens Advice information on [Managing affairs for someone else](#)
- www.which.co.uk/money/retirement/guides/how-to-set-up-a-power-of-attorney/what-is-power-of-attorney
- www.ageuk.org.uk/money-matters/legal-issues/powers-of-attorney
- www.gov.uk/office-of-public-guardian 0300 456 0300
- www.publicguardian-scotland.gov.uk 01324 678 398

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Next Steps

We hope that 1818 Society British Chapter members will find the information contained in this booklet useful. Once again, we suggest that you may wish to share it with your families when they are involved in your care decisions.

If any members have come across other useful resources or organisations that we have not included, please send the information to David Potten (davidpotten@compuserve.com) so that the booklet can be enriched and updated from time to time.

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ANNEX 1: CONTACTS FOR SPECIFIC MEDICAL CONDITIONS

The organisations listed below all offer information and support for patients and their families dealing with specific medical conditions. Several have established help lines as well as offering free publications on a number of related topics.

Condition	Website	Telephone
ALZHEIMERS UK² ALZHEIMERS Scotland	www.alzheimers.org.uk http://www.alzscot.org/	0333 150 3456 0808 808 3000
ARTHRITIS	https://www.versusarthritis.org/	0800 5200 520
BLINDNESS	www.actionforblindpeople.org.uk	0303 123 9999
CANCER	http://www.cancerresearchuk.org/home/	0808 800 4040
	http://www.macmillan.org.uk/Home.aspx	0808 808 0000
	www.maggiescentres.org	0300 123 1801
	www.mariecurie.org.uk	0800 090 2309
DEMENTIA (including Admiral Nurses specialised mental health services in the community and other settings) (and see footnote 2)	www.dementiauk.org	0800 888 6678
DIABETES	www.diabetes.org.uk	0345 123 2399
HEARING ISSUES	RNID - National hearing loss charity	0808 808 0123
HEART ISSUES	www.bhf.org.uk	Heart Helpline: 0300 330 3311
HUNTINGTON'S	www.hda.org.uk	0151 331 5444
LUNG ISSUES	www.blf.org.uk	0300 003 0555
MENTAL HEALTH	www.mind.org.uk	0300 123 3393
MULTIPLE SCLEROSIS	http://www.mssociety.org.uk/	0800 800 8000
OSTEOPOROSIS	Osteoporosis Research ROS (theros.org.uk)	0808 800 0035
PARKINSON'S	www.parkinsons.org.uk	0808 800 0303
STROKE	www.stroke.org.uk	0303 3033 100

² BAFUNCS has produced a leaflet entitled "Where to find information and advice on dealing with the problems of Alzheimer's disease and dementia" (updated in May 2017). Contact: [BBF-May-2017-LATEST-Dementia-booklet-for-print-pdf-1.pdf](http://www.bafuncs.org/BBF-May-2017-LATEST-Dementia-booklet-for-print-pdf-1.pdf) (bafuncs.org)

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ANNEX 2: CONTACTS FOR OTHER HELPFUL AGENCIES

Agency	Website	Telephone
BAFUNCS	http://bafuncs.org/	
CRUSE BEREAVEMENT CARE	www.cruse.org.uk	0808 808 1677
CITIZEN'S ADVICE	www.citizensadvice.org.uk for general information and how to find a Bureau and for online information (England – there are separate sections for Wales and Scotland)	0800 144 8848 0800 702 2020 (Wales)
ACTION ON ELDER ABUSE (Hourglass)	www.elderabuse.org.uk	0808 808 8141
RED CROSS	www.redcross.org.uk	0808 196 3651
SAMARITANS	www.samaritans.org	116 123 (in an emergency)
RVS (previously WRVS)	www.royalvoluntaryservice.org.uk/	0330 555 0310

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ANNEX 3

GUIDE TO THE BAFUNCS BENEVOLENT FUND

(B B F)

The latest version (21st November 2017) of this guide can be found here

[Publications – BAFUNCS](#)