



McCarthy & Stone

Later Life. Greater Life

# The Guide To Later Life

Practical Guidance and Tips on Later Life





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# Contents

	Foreword and acknowledgements	5
1.	There's something we need to talk about Sarah Rozenthuler	6
2.	What's your plan for a greater, later life? Steven Bedford	9
3.	Let's make 'retirement' redundant! Ian Gall	12
4.	Get up, get out and get going! Diana Moran	14
5.	The best decision you'll ever make Edwina Currie	16
6.	How to have a richer retirement Rosie Murray-West	18
7.	Creating a fulfilling life after loss Trish Staples	20
8.	How not to leave your children a tax bill Sir Henry Every	23
9.	The greatest gift? Giving wisely Abigail Kirby-Harris	25
10.	The five questions you should ask before moving into care Alyson Martin MBE	27
11.	The truth about dementia Dr Simon Atkins	30
12.	Love and laughter to the end Dr Michael Blackmore	32
13.	Celebrate your life, your way Madeline McGill	34

## Foreword and acknowledgements

I clearly recall the discussion that led to the writing of this Guide. Six of us had just been appointed to McCarthy & Stone's Greater Life Advisory Board and we were asked to come up with ideas on tackling the negativity and inertia that surrounds planning for later life. As six professionals aged from 57 to 75, and still working, mostly, we wanted to use our backgrounds to re-imagine ageing in a way that could help more people experience a greater later life.

Polls showed that a major difficulty for older people was simply talking about their concerns about ageing with loved ones, or an embarrassment in asking for help, as well as a dearth of appropriate information. Similar issues were also faced by their loved ones when trying to offer their support.

The problems are familiar. When is it best to downsize? Can I continue to work and be active after retirement? How do I find an extra income if needed? Where do I go to when I need more care and support? And of course, what does the future have in store for me?

Without good answers to these questions, even sensible people often struggle on until it gets a bit too late. Later life presents challenges in itself, but our inability to face up to them makes it an immensely more difficult period than it needs to be.

And so we felt an accessible, open and friendly book would provide an introduction to many of these issues. We do not pretend that it has all the answers, nor does it cover every topic, but we hope it will help some older people and their families open up and start to tackle these 'challenging conversations'.

Each Board member has written one chapter, and we are delighted to have had the support and involvement from many highly respected and qualified people to complete the Guide. We thank them for their support and advice.

Later life should be a time for enjoying friends, family and pleasures old and new. With a bit of planning and appropriate help when needed, we can all make the most of it.

**Edwina Currie, on behalf of McCarthy & Stone's Greater Life Advisory Board**



## CHAPTER 1

### There's something we need to talk about

**We all enjoy a good chat but when it comes to a 'tricky' conversation we tend to clam up. Sarah Rozenthuler explains how family members can discuss even the most challenging topic with a loved one.**

*Sarah Rozenthuler is a chartered psychologist and author of Life-Changing Conversations: 7 Strategies for Talking about What Matters Most. She's worked as an Executive and Life Coach for 15 years.*

Picture the scene. It's your Mum or Dad's 80th birthday and you're at a family gathering to celebrate this milestone. What would you like to hear them say? Perhaps how grateful they are to have a laugh with their grandchildren, how comfortable they are in their new home or how content they feel with the support they have as they face the challenges of getting older.

It would be nice, wouldn't it?

Unfortunately, such a scenario is out of reach for many families. In my experience, later life often does not have as much joy, ease or fulfilment as it could have. Why? It's because many families are afraid to have conversations that may be charged with uncomfortable feelings such as sadness, anger, uncertainty or guilt. But we all need to talk about topics that are difficult to raise. Here are six tips to help you and your family talk directly and sensitively about things that matter to you all.

## 1. Do your prep

It requires courage to have a tricky conversation and risk dealing with the emotional fallout. So think about who you need to talk with first. Maybe you need to call a care provider or a retirement development to check what services they provide before you discuss with your parent the possibility of them leaving their home. Being thoughtful about the sequence at the outset can save time and heartache -- on both sides.

## 2. Pick your moment

Don't try to speak when people are watching TV or spending time with grandchildren; instead, select a time when they are able to absorb what you have to say. Try joining in with what they're doing, whether it's reading the newspaper, or strolling in the garden -- these can be good times to have an uninterrupted, private conversation.

## 3. Find your opening

Beginning is everything so work out how you're going to initiate the conversation. For example, if you want to discuss your parent leaving the family home, you could say, "I'd really like to talk with you about something that matters to me a great deal and could help you. Is now a good time?"

Practise saying the words out loud so that you're confident and relaxed and check that the words you use are appropriate. You don't want to worry them by sounding tense. Nor do you want to come across as talking down to them. The more they feel they have an equal part of the conversation, the more positive their response is likely to be.

## 4. Acknowledge feelings

Emotions can run high in such conversations, so provide reassurance. You might say, "We want to make sure that you're cared for as you get older -- so I'd like you to talk with me about what support will be best for you".

If there's a topic you want to bring up that might be uncomfortable, share how you feel as simply as you can without dramatising it. For example, "I feel concerned that if we don't talk about this, our relationship will become more difficult for us both". You might go on to say, "When I found out about your decision to sell the family home, I felt sad that you hadn't discussed this with me first."

The more authentic you are, the more you encourage the other person to open up. While it can feel risky to state how you feel, it's the only way to have a real heart-to-heart.

## **5. Ask questions**

Instead of giving advice or stating your opinion, focus on finding out what matters to the other person. Critical questions could include, "What is it that you really want?" and, "What can I do to help?" Once you've asked them what's right for them, then listen -- and keep listening.

## **6. Be patient**

Take it one step at a time, making allowances for them feeling overwhelmed, anxious or out of their comfort zone. You might find it helpful to jot down the key points of the conversation afterwards for them to mull over in their own time. Although your conversation may raise many practical things that need attending to, remember that what people really care about in later life is not so much their domestic affairs as their relationships with family and friends.

So go ahead, have that vital conversation. Saying what you need to say, in the right way, will give you peace of mind and could go a long way to helping your loved one build a sense of serenity and real joy in their later life.



## CHAPTER 2

### What's your plan for a greater, later life?

**The world has changed and so must you, says Steven Bedford -- so don't delay, start creating some plans for your future**

*Steven Bedford is an entrepreneur and Business Executive. He was also Chair and Co-Owner of Build-a-Bear Workshop UK, Eire and France, having co-founded the venture in 2003. Since retiring from corporate life he has developed his own property and buy-to-let business and runs courses on entrepreneurship.*

*Steven is chair of McCarthy & Stone's Greater Life Advisory Board (GLAB).*

Over the past 50 years our world has changed enormously -- from the austerity and shortages of post World War life, through the marvels of the Industrial Age, which delivered wealth and opportunity to many of us. Now we live in the Information Age, where a bewildering range of goods and services are available to the whole population rather than a privileged few.

Most commentators would say that having choice is a good thing, but what we can often be poor at is actually making choices and understanding the consequences. And as we advance into later life, the impact of the choices we have made becomes evident. For example, most people will have had to make the choice of whether to work hard or not, to live a healthy lifestyle or not, to have saved and built assets or not, to invest in a pension or not, to live within their means or not.

In making these choices, it is often the difficult decision at the time that turns out to be right thing in the long term. For our generation, the tendency has been to take the easy decision and take a 'we'll be all right in the future, won't we?' approach.

But most of us are products of the choices and habits we formed in the Industrial Age when we had greater certainty of outcomes, such as work hard, get a good job, and stay there until retirement on a defined benefits pension, with a seemingly unlimited welfare state as a safety net funded by never-ending economic growth.

We now find ourselves retiring in the Information Age, where only defined contribution pensions are available, investment returns are weak, a lack of job security and unpredictability abounds, and governments can't afford to keep the promises of their predecessors. The rules are all different, but our generation is still driven by the expectations formed in a previous era. These days, leaving full time work is no longer an event driven by a date in the calendar; now it is a choice. You decide when to do it and what you are going to do next. But with what certainty that you will lead the life you want? This requires you to have a plan for your later life. Even if that plan is only a few ideas in your head, it needs to exist, and the sooner you start the better.

## So what should we all do?

- 1. Face your fears** and deal with the bad stuff first. Amongst the most common anxieties are lack of money, poor health and loneliness, but with perhaps 30-40 years of active life ahead, a future without a positive outcome is immensely depressing.
- 2. Be realistic.** The dreams of retirement conjured up by the marketeers will not happen for most of us, but the gift of good health can provide the basis of a satisfying later life. It won't be retirement in the old way, but a potentially more varied way of living, with a different balance of work, leisure and learning. This may require compromise, but coming to terms with it before you actually stop work or become a 'pensioner' is essential if you are to shape how you want your life to be.
- 3. Build two pictures of your life** -- one now before you finish full time employment and another one of how your life will be when you are in later life. What do you need to change? Analyse and think about the following and the choices you have or would like for a better future:

**Ambitions**

**Money**

**Health**

**Relationships**

**Family**

**Friends**

**Work**

**Learning**

**Housing**

**Death**

**Being Alone**

Building a view of *the life you have* and *the life you want* will provide insight into the actions you need to take to give you the later life that meets your objectives. Each plan will be different, of course; and the more clarity and detail your plan contains, the greater the incentive you will have to make it happen. Remember, we are living longer in a world that has changed. We must accept that, and develop a plan for later life that helps us prepare for the world in which we will live and not the one that we grew up in. You can start planning for your better future now.



## CHAPTER 3

### Let's make 'retirement' redundant!

**We may retire from paid employment, but we should never retire from life, says former TV presenter Ian Gall**

*Ian Gall spent many years working in radio and TV and was a regular presenter of Songs of Praise in the 1980s and 1990s. He then set up a consultancy company, which he stopped working at in 2008 but refuses to use the 'R' word!*

*Ian is also a member of McCarthy & Stone's Greater Life Advisory Board (GLAB).*

Having been a regular face on TV for a decade, I was used to being recognised or certainly aware of a 'nudge-nudge' when someone thought they knew me. Then a few years ago, I was stopped in a supermarket with the words, 'Didn't you used to be Ian Gall?' Apart from making me laugh, it raised a more worrying question – as I was no longer on television, I had ceased to exist for this person. Human beings are so much more than just a job title, but for many, an individual's identity and sense of worth is measured by what they do for a living, rather than the kind of person they are.

When we come to the point in our life which has traditionally been called retirement, this can be very difficult, but it's crucial to understand that while we may retire from paid employment, we do not retire from life. We are still the same person when we stop working, and every one of us has amassed a vast wealth of knowledge, experience and skills during our time on this planet. We can either choose to let all this slowly die with us, or grab the opportunity to continue to learn and share our abilities with others. Someone once said, 'I never stopped doing anything when I retired, I just stopped getting paid for it.' Recent research shows that staying active and involved in

life's challenges and opportunities is beneficial as it means people continue to interact socially within a routine of leisure and endeavour, which itself promotes physical and mental wellbeing essential in later life. Of course, our quality of life all depends on our health, personal and financial circumstances, so part-time employment may be the way we choose to boost our income.

But the wisdom and experience that we have amassed over the years could also be made available to our community in a wide variety of ways. Through harnessing what we know and connecting with people, we could help with anything from mentoring a younger person to starting a business, to planting up our first allotment or setting up a new community group. Now you may think you have little to offer, but this really is unlikely. So pause and remember what you have achieved in your life and the experiences, challenges and people who have influenced and shaped you.

As wise owls, we can share what we would tell our 18 year old selves and we can also educate people about what later life means. We are also time-rich in comparison with those with young families, careers and mortgage commitments.

So what have I been doing? Serving on the Greater Life Advisory Board (GLAB) for McCarthy & Stone is very stimulating and challenging, as we try to think in new ways about issues that affect us all in later life. I'm also heavily involved with 'It's in the Bag', a fund for supporting men who have been diagnosed with Testicular Cancer in the South West of England. I'm involved with the Patient Participation Group of our local surgery too, I'm chairman elect for our village monthly magazine, and I take an active part in other clubs and societies in our very lively community. On a personal level, we also have four grandchildren under three -- and two horses, which take up a considerable amount of time!

We all know folk who behave like old people long before they have to. Avoiding this is all about attitude; after all, age is only a number. And although I'm 65, in my head I'm 27 and that is a crucial factor which drives how I live my life. Of course, there are occasions when the body reminds me that I'm not actually as young as I thought I was -- but such reminders are only mildly annoying!

The key is a positive attitude and then you start to see opportunities as opposed to problems. As Mark Twain wrote, 'Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbour. Catch the trade winds in your sails. Explore. Dream. Discover.'

Let's make the word 'retirement' redundant -- what do you think?



## CHAPTER 4

### Get up, get out and get going!

#### **Remaining active is the key to a healthy, happy later life says fitness guru Diana Moran, also known as The Green Goddess**

*Diana was one of the original presenters to launch Breakfast Television in the UK in 1983. Her fitness career has spanned four decades and she's author of many books and many fitness videos. Her latest DVD Easy Fit features her newly developed exercises programme which is accessible to anyone at any age.*

Pensioners now outnumber children for the first time in British history. 'Grey power' is growing; and without the social and economic restrictions of past generations, our generation has the opportunity to travel, make new relationships or continue with further education, irrespective of our age, gender, colour, class or creed. So youth had better start realising that there is life after 60! As they say, 'age is mind over matter. And if you don't mind, it doesn't matter.' But to continue pursuing our hopes and dreams, and do all the things we want to do, we need to be fit and healthy. Maintaining fitness should be a necessity of life, not just an option. After all, we may not be able to add years to life, but we can add life to the years we have by remaining as active as possible.

It's true that there may be a decrease of physical ability for many in their 60s, others later, while some -- although not all -- people enter advanced old age still performing at the level of younger adults. But ageing and inability is not the same thing. Trouble is, today we use our brain instead of our brawn, often to the detriment of our physical wellbeing. We sit around too much at work and at home. Heart disease, joint problems, osteoporosis and digestive disorders are just some of the results. We need

to get out of the habit of disguising physical and some mental problems as 'just old age creeping on'.

It's common sense to keep fit, and it's easy to help yourself by simply being more active. Start by doing something you enjoy for half an hour a day. Walking, for example, is an excellent whole body exercise that will improve your health and keep you mobile. We can all get up off our bottoms and walk ourselves away from ill health and into a state of wellbeing! Importantly, walking strengthens the big front muscles of your leg (the quadriceps) helping you maintain mobility and physical independence as years go by. The quadriceps enable you to get up from a chair unaided and to climb stairs. Since walking is a weight bearing exercise it can also help prevent osteoporosis.

Research by the Mental Health Foundation recently revealed that just 10 minutes brisk walking can improve our mental state too. The report stated it increases self esteem and reduces stress and anxiety. And it concludes that people who regularly exercise have a 20-30 per cent lower risk of depression and dementia. It's a fact that when we take exercise, chemicals called endorphins are released, giving us that crucial feel-good factor. Keeping fit and active improves circulation, digestion and keeps our heart healthy. Exercise builds strong muscles and bones, it can increase your flexibility and co-ordination and helps control weight and improves your shape.

So, combined with a well-balanced diet, regular and moderate exercise is essential for your wellbeing. I may hate diets and counting calories, but I know we need to be aware that a calorie is a measure of energy in the food we eat, and drink. Ideally, you need enough food to provide sufficient calories (energy) to go about your normal daily tasks, plus some left over for body growth and repairs. Get it right and you've a healthy balance. How much energy (calories) you need depends on your individual lifestyle. If yours is sedentary, eat less!

But wellbeing is not just about the body, it's about the mind and spirit too. Being active can help reduce feelings of loneliness, anxiety, stress and worry, so just get yourself out there, and get walking and talking.

One blessing of older age is grandchildren. I'm lucky enough to have four, but not everyone is so fortunate. But I now find myself living alone, and like many of us, this is not through choice.

Social interaction can reduce any feelings of loneliness and anxiety, and can lift your spirit. Climbing out of the spiral of depression isn't easy so here's a way to help others: if you see someone today without a smile, give them yours. It will cost you nothing, but you will make that person's life richer.



## CHAPTER 5

### The best decision you'll ever make

**When is it the right time to leave the family home and choose new, more appropriate accommodation? 'Before it's too late', says Edwina Currie**

*Edwina Currie has had three successful careers -- so far! She was one of the nation's best known MPs in the 1980s. After leaving Parliament in 1997, she became a well-known radio and TV presenter, performer and author of six novels. Her life to date has been summed up by fellow writer and MP Sir Julian Critchley: 'Edwina Currie has a brass neck, a silver tongue and a golden pen.'*

*She is also a member of McCarthy & Stone's Greater Life Advisory Board (GLAB).*

When my mother was 86, we had a serious conversation. She was still fit and active, in the house in Liverpool bought in 1952, an ordinary semi with an upstairs bathroom. Her request: that I'd pay for the roof to be fixed. Mine: that she'd find a ground floor flat, so that I could stop worrying about her falling down the stairs. We had quite a barney about that, I will admit. But six weeks later, she had located the perfect place, close to her old haunts and friends. The move, she would say later, had given her a new lease of life, and she continued well until her last days, just before her 93rd birthday.

Mum's move had worked magic, but her reluctance to do it at all was common. Most people refuse to think about the future, to the point where we fail to take decisions in our own interests. In so doing, we put ourselves and our families at risk. By most people I mean around 90 per cent of us. When McCarthy & Stone asked the owners of their retirement flats what made them live there, the answer was often bereavement, or an illness or disability in themselves or their partners. Ninety per cent only moved

when they had to. Yet you can't help feeling that if that decision had been taken earlier, some of the catastrophes might have been averted or their impact lessened.

Mum's example meant that as my husband turned 70, I also made plans. That included getting closer to my own daughter and grand-daughter (now aged seven) and to our northern roots. This time, I insisted on 'mains drainage and a pavement'. The spot we found has a doctor's, dentist, newsagent, chiropodist, physio, wine shops, hairdressers, restaurants, takeaways and a supermarket, and -- bliss! -- a station, all within a short walk. We are set up, I hope, for the rest of our lives.

Why don't more people do this? Whenever I knock on doors for elections, I'm struck at how many older people are rattling round in places that seem too big for them, properties which they may find a challenge to keep up. Sound familiar? One barrier is inertia, and dislike of change. It's easier to shrink our activity into a couple of rooms, than go through the upheaval of moving. Downsizing means throwing precious things away, cherished furniture, books. Worst, moving is a confirmation that the future is not going to be the same as the past; many people would simply rather not think about it. Until, often, it's too late.

So it's important to rope in the family; like me, with Mum, they may be relieved that the issue has been raised. Get them to do the heavy lifting -- literally! Going flat-hunting together can be fun. Don't rush: take your time. The move can be hugely financially beneficial too. A smaller home will cost less to run, obviously. Capital release by selling (or renting out) your old house is your money, free of encumbrances, to do with what you like.

If you like, some of the money can be passed on to the next generations, early enough for them not to incur tax (you have to outlive the gift by seven years). By contrast, the granddad who insists on staying put may be landing his offspring with an inheritance tax bill.

Some of my best conversations with Mum came as we chose curtains, carpets, a new kitchen and bathroom. Sorting through the stuff to leave is also an opportunity: take those old photographs, and write on the back who they are. I discovered a family photo from 1906 with my great-grandparents; it's wonderful to see those bearded gentlemen's faces, those huge hats and long dresses, looking (some of them) just like me.

We are lucky to be the first generation in history which knows we'll reach a grand old age. Our parents got to their 80s and 90s but did not expect to; we know we're likely to. Mostly, we've worked hard all our lives and done reasonably well. That required wise decision-making in our younger days. Now we're older, a few more decisions are needed. Then we can happily grow to be very old, and not have to worry about it.



## CHAPTER 6

### How to have a richer retirement

**Most people find they have less money to live on when they retire, but that doesn't have to mean living in poverty. Rosie Murray-West helps you make the most of your pension and any benefits.**

*Rosie Murray-West is a journalist specialising in personal finances. She was Deputy Editor of the Money pages on the Daily Telegraph and Sunday Telegraph, and was awarded Consumer Journalist of the Year 2013 by Headline Money.*

Over the fourteen years that I worked as a money journalist at the Daily Telegraph and Sunday Telegraph, the issue of managing income during retirement was always a hot topic. I received many letters from people who were either approaching retirement or had already stopped work. Some of them were disappointed by the performance of the investments they had made for later life while others simply wanted to make the most of their assets. Whether you plan to stop working completely or wind down your employment in preparation for retirement, it is important to think about how your finances will be affected.

Even if you have saved up for this stage in your life, it is very likely that the amount of money that turns up in your bank account every month will drop dramatically. Analysis of official tax data shows that most people lose a third of their monthly income when they retire, while many lose even more. Forewarned is forearmed, so it is worth getting the facts straight about how your circumstances will change as soon as possible. Financial realities are not always easy to face -- but once you know the facts you can make the best of what you have.

If you are yet to retire, the first step is to get estimates of what you will receive from any pensions that you have. The government will give you a state pension statement

as long as you are more than four months away from state pension age, and you can write to the trustees of your private pension schemes to get similar forecasts. If there is still some time until you retire, you may be able to plan to save more in order to retire more comfortably. But if you've already stopped working, you'll be more aware of the money you have coming in each month, and may feel you have missed the window for maximising your income. Be aware that you may not be getting all of the cash to which you're entitled. It's easy to forget about pensions from old employers, or not be aware of benefits that you should be claiming from the government. This is illustrated by figures from the government's Department of Work & Pensions which suggest that £2.8 billion of Pension Credit is not taken up. This benefit is for those on the very lowest incomes, and is likely to be only the tip of the iceberg for unclaimed pensioner cash.

To ensure that you are not missing out, you should carry out a full check on the benefits you are receiving and those to which you could be entitled. As well as the state pension, these include the two elements of pension credit, which are called guaranteed credit and savings credit. Depending on your income and savings, you may be entitled to receive one or both of them. Guaranteed pension credit may be paid when you reach the qualifying age -- it tops up your weekly income to a guaranteed minimum. Savings credit is an extra payment for those who have saved some money towards their retirement such as a pension.

Sometimes people do not realise that receiving these benefits gives you eligibility for other discounts. If you qualify for pension credit, you may not have to pay council tax. As well as free prescriptions and sight tests, many pensioners don't realise that this automatically qualifies them for help towards NHS health costs. They can get free NHS dental treatment and a voucher towards the cost of glasses or contact lenses as well as help with travel costs to receive NHS treatment if referred by a doctor or dentist.

If your home is worth a lot of money but you're struggling to make ends meet, you could, of course, consider downsizing to free up some cash. However, if circumstances still seem daunting, there are charities and organisations that can offer advice:

The local branch of the Citizens Advice Bureau ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) can help you to understand your entitlements; and for legal advice on your financial situation go to [www.solicitorsfortheelderly.com](http://www.solicitorsfortheelderly.com). Age UK provides fact sheets and free help (0800 169 6565, [www.ageuk.org.uk](http://www.ageuk.org.uk)); and residents who are considering living in a McCarthy & Stone apartment can arrange a free and confidential review of benefits they are entitled to by contacting its benefits advice team on Freephone 0800 027 2445.



## CHAPTER 7

### Creating a fulfilling life after loss

**Few events in life are as painful as the death of your partner, but you can learn to live on in a way which honours your past and appreciates your present. Bereavement expert Trish Staples explains...**

*Trish Staples MA (Couns), Med. is an independent mental health professional who became a counsellor after her husband's death in 1997. Since 2001, Trish has been a volunteer with Cruse Bereavement Care, the leading national charity for bereaved people.*

What does it really mean to have 'lost' your partner? Having spent many hours with bereaved individuals, old and young, I would say the answer varies widely. And loss may not always mean death: you may feel you've lost a partner due to illness or dementia.

What is actually 'lost' is more than the person, or their physical presence. In a partnership, one person tends to play a particular role, and this is generally what disappears or feels lost. For example, your partner may have been the person who dealt with the finances, went shopping, walked the dog, drove the car ... and so on. He may have been your companion, your friend, someone to watch television with, go on holiday with, laugh and cry with. Feeling scared, vulnerable, and unsure how you'll manage without him is perfectly normal.

You are probably well aware of the common symptoms of grief: shock, numbness, pain (emotional and physical), sadness, anger, guilt, anxiety, inability to concentrate, difficulties with eating and sleeping, and yearning. But just as all relationships are unique, so is grief. Everyone's circumstances are different and it's unwise to compare your grief with others, or to try to speed your grief along. You need to absorb the reality of your situation, and to come to terms with what it means for you, in your own time.

## **Meanwhile...**

Take care of the basics -- eat regularly, drink plenty of fluids, get plenty of sleep, and exercise at a level that's comfortable for you. Even a short walk around your sitting room every hour, or stretching your arms and legs, can be beneficial.

Talk – even if you need to go over and over what happened, this is part of grief and a way of managing. It's also a healthy way of continuing the bond between you and the person who died. But if you find talking far too painful that's OK too and others should not try to push you into opening up. Most importantly, don't try to live up to other people's expectations about what you should be saying, doing, or feeling. This is your grief and you'll handle it your way.

## **What about loneliness?**

A partner's death can leave a hole in your life, but it is possible to lessen the loneliness. First, balance your grief with 'living'. It's normal to cry and to remember your partner -- but it is equally normal to go shopping, to watch TV, to spend time with friends. You might be tempted to refuse social invitations, but promise to say 'yes' at least once a week. Whether it's a coffee with a friend, or visiting your grandchildren, one outing a week is fine until you're ready to do more. And you could find reliable and trustworthy people who can help you when you need help -- who is good at DIY? Who likes gardening? Who knows about cars? Who can decorate? Keep their phone numbers nearby.

Finally, remember that there's a big difference between living alone (which many older people do) and being lonely. Given time, you may even find that you enjoy your own company again, are able to rediscover old interests -- and accept that life may be different, but it can still be good.

## **Moving forward -- my top ten suggestions**

1. Keep your mind active -- read, do puzzles, watch TV quizzes
2. Relax -- have a nap when you need to, allow yourself to 'switch off', listen to calming music
3. Treat yourself – anything from a soothing foot bath to a favourite bar of chocolate
4. Allow yourself to cry, talk to your partner, remember shared experiences, write a letter to your partner, look at photos

5. Give yourself permission to stop grieving sometimes -- laugh at a funny programme without feeling guilty
6. Don't be pressured into making important decisions -- you'll know when the time feels right
7. If you want to, keep a small memento of your partner close by -- a ring, a photo, a hankie
8. Do something for you -- interests you shared with your partner can bring back painful memories
9. If you want to, mark significant anniversaries -- light a candle, visit a special place, have a favourite meal. You could invite close friends or family to share these times, or be on your own if you prefer
10. You don't have to do it alone. GP counsellors and Cruse Bereavement Care ([www.cruse.org.uk](http://www.cruse.org.uk)) all offer additional support if you are feeling overwhelmed by your grief and loneliness



## CHAPTER 8

### How not to leave your children a tax bill

**Want to secure your family's financial future? Sir Henry Every advises on the best ways to protect your hard earned money and give it to the people you love. Unless, of course, you prefer to 'ski'...**

*Sir Henry Every is a former High Sheriff of Derbyshire, a retired chartered accountant and a member of McCarthy & Stone's Greater Life Advisory Board (GLAB).*

So what's this "Ski" business?', I hear you ask. Well, that's for those who prefer to 'spend the kids' inheritance', leaving the next generation to fend for themselves. If you prefer to 'ski', then my words are not for you.

Throughout history, the great British families that have survived and prospered over the centuries have done so with careful planning and often ruthless efficiency. This may have been through blatant political manoeuvring and advancement or supplemented by arranged marriages to families of wealth and influence. Often both. If this is not your style, how are you going to preserve your family's dynasty? It all comes down to planning and financial efficiency. So, not that different, after all. What is absolutely certain, however, is that it won't just happen by itself unless you overturn the odds on the weekly lottery (about one chance in 14 million) and bag yourself a large windfall. If you don't fancy those odds, let's get planning!

Be assured, effective planning is not just for Lords and Ladies. Today's house prices and other savings are at such a level that many 'average' families are holding assets with a value considerably above the Inheritance Tax (IHT) nil rate threshold of £325,000 for a single person and £650,000 for a married couple (if you are widowed, it is up to £650,000 depending upon how much allowance was used when your partner

passed away). Your estate could be liable to 40 per cent tax on everything above the threshold, a bill which could be avoided but one your loved ones will have to pay before they can inherit what you want them to have.

The longer you put this off, the fewer options will be open to you. Assets can be gifted to beneficiaries before the donor's death. This can prove extremely tax efficient, as assets gifted away are treated as fully outside of the donor's estate seven years after the gift has been made. If the donor dies within three years, the full IHT is payable with a sliding reduction of IHT between the third and seventh years. Additionally, there are several categories of IHT exempt gifts, including annual gifts totalling £3,000 (and for prior tax year if not already made), gifts from 'normal expenditure' (such as a regular pattern of expenditure from surplus income rather than capital) and gifts in respect of marriage (£5,000 from each parent of the couple).

Although there is rather more to it than just planning to avoid IHT. If you want to ensure your assets reach your children, grandchildren and other relatives you need to consider what some call bloodline planning, which ensures that your wealth and assets remains within your family bloodline regardless of unforeseen events in the future. Bloodline planning is a formal way to ensure long term protection for your family, although many people haven't even heard of it, and assume their will will protect their family, but this is not always the case.

Other areas to consider include: what might happen if your surviving spouse remarries? This might affect your own children if he/she later changed their will in favour of the new spouse and any subsequent children. And where there are children from a previous marriage, how do you ensure they will get their fair share? If your children are very young or with special needs, can you ensure they will be fully provided for? And if there is a business you have worked hard to build up, can you protect this for your family?

Don't leave it all to chance. With sound and timely professional help, all these problems may be solved through the strategic use of an appropriate trust -- for example, a gift to a Discretionary Trust would mean your children and grandchildren can benefit from your gift but the asset would not enter their estate, thus protecting the assets from possible future claims. By gifting to a Discretionary Trust, the donor retains full control but cannot have access to, or benefit from, the funds.

This type of planning is dependent upon individual requirements and the value of the estate, so specific individual advice would be required. What is certain is that 'time and tide waits for no man' (or woman), so now may be just the right moment to secure the financial future of your own dynasty.



## CHAPTER 9

### The greatest gift? Giving wisely

**It feels good to help loved ones if they're struggling financially. Just make sure you take a few sensible precautions first, warns Abigail Kirby-Harris.**

*Abigail Kirby-Harris is a teacher, former Justice of the Peace and captain in the Royal Army Educational Corps. She has set up voluntary organisations both in Namibia and the UK to help empower disadvantaged women, and believes firmly in the adage 'older and wiser'.*

*She is also a member of McCarthy & Stone's Greater Life Advisory Board (GLAB).*

A loud cheer greeted the announcement that the largest sum raised for the Church Restoration Appeal was from the Inland Revenue, because so many of the smaller donations had qualified for Gift Aid. Not only had we legally beaten the taxman, we could now enjoy the fruits of our giving, safe in the knowledge that we had all played a part in keeping our beautiful church open.

Everyone likes to see the people we love, be they fellow church goers, our children or other relatives appreciating the presents we give them. Families with growing children often face hard financial choices from competing demands for funds, some small, some quite substantial. For example, paying for music lessons, school trips, educational holidays, and -- of course -- school or university fees, can add up to a small fortune. And it's at times like this that help from relatives, if they are willing and able to give it, can be of huge value. More often than not, it is grandparents, rich or poor, who often rise to the occasion and want to help out their children and grandchildren. In fact, did you know that grandparents are the main source of support for school fees? Some schools even hold

'Grandparents' Day' in acknowledgement of their contribution. It's not hard to see why this happens. Rising house prices means many older home owners are living in a large pot of gold and take pleasure from the idea of freeing some of it up to share with their younger relatives. Seeing the joy a gift like this can bring is hugely rewarding in itself.

One way to free up money is to release equity through downsizing. Another is to take out an equity release product, which is, effectively, taking out a mortgage on the property, to be repaid after death and the sale of the property. This, however, needs careful consideration and specialist financial advice as it can be a complicated process that considers a range of factors, including how long the product will be required for. Of course, one of the most important questions to ask is whether you feel safe enough to start giving away your assets. We all know what happened to Shakespeare's King Lear when he gave everything away in the expectation that his daughters would care for him. His mistake was to leave himself totally dependent on his daughters. The pitfalls of trusting a surviving relative to carry out our verbal wishes is also well illustrated in Jane Austen's *Sense and Sensibility*. John Dashwood promises his dying father that he will provide for his step-mother and half sisters. However, this promise dwindles from a substantial gift to merely paying for their removal expenses.

To get round this rather delicate problem, many young people receive bequests, which are financial gifts bestowed after someone passes away, not before. While sensible, there are drawbacks in arranging a legacy in this way. For a start, its enjoyment may be tempered by grief for a lost loved one, while the loved one herself misses out on the pleasure her gift would undoubtedly have brought, if only she'd been alive to see it for herself. There are also potential legal hurdles of probate, as well as the lengthy and often painful process of clearing and selling a perhaps much-loved family home. In addition, the legacy, when it does finally arrive, may be too late to ease a particular financial burden when a few years earlier it would have been heartily welcomed.

Many parents (often wrongly) remain convinced that their children would prefer the family home not to be sold -- but the subjects of death and money are so seldom discussed that true wishes, doubts and fears remain unexpressed. It's certainly true that we will all face many challenges as we age, from running a car to managing the garden, or feeling isolated and lonely, but surely the clearing of a house and its accumulated memories is best tackled when younger and more vigorous. The move to a smaller, more easily run and more convenient home may then release funds which can then be distributed to loved ones -- giving with warm hands indeed -- but only once all the risks have been assessed and financial advice obtained. Many older people who do eventually downsize, with the benefits it brings, express only one simple wish -- that they had done so ten years earlier.



## CHAPTER 10

# The five questions you should ask before moving into care

**Leaving the family home is a big step, but there are ways to make it easier on everyone. Alyson Martin explains.**

*Alyson Martin is Chief Executive of Somerset Care, one of the UK's largest not-for-profit care providers. She has spent her career working in social care and has been awarded an MBE for her services.*

During my work, I have supported many people and their families through the difficult process of moving from their home into a care environment. Here's my advice, based on years of experience, to help you make the move as practically and painlessly as possible.

### **1. Is it the right time?**

Many of us say we will never go to a care or nursing home, yet when the time comes, it can actually be the best option. So how can we know when that time is? Warning signs include trouble bathing, cleaning or walking, difficulty getting to the shops or the doctor's, weight loss, forgetting to take medicine, or a loss of vision or hearing. If many of these signs appear together, it may no longer be appropriate for you or your loved one to live alone.

### **2. What type of support do I need?**

There are many levels of care -- from home help, to a care home -- and it's important to consider them all. There is also a wide variety of supported housing options, including retirement developments providing private apartments with shared facilities

and a scheme manager, to Assisted Living Extra Care schemes, which are similar but have flexible care packages available.

As for care homes, there are two main types: residential and nursing. Residential services offer accommodation with personal care, which includes support with washing, dressing or using the loo as well as support to go about daily life as independently as possible. Nursing homes provide these but also offer support with medical conditions that require input from a qualified nurse. The first step is to contact your local Social Services department, who will undertake an assessment and give you a list of options in your area.

### **3. How do I fund my move?**

The rising cost of care is well-publicised and can be a big concern. There are several options for funding care and it can be complicated to understand them all. Everyone is entitled to have their care needs assessed by the local authority, who will then tell you whether you qualify for financial assistance. You may also be able to receive support from the NHS, particularly if nursing care is required. If you will have to fund your own care, it's worth calling an independent and regulated financial advisor for guidance.

### **4. Where should I be based?**

Do you want to stay in the same area or is there a friend or relative you would like to move closer to? Everyone has a right to choose a care home including those who require funding support from the local authority, so ask them about their policy on choosing a different location. You can use the phone book, local knowledge, the internet or your local council to get a list of care homes providing the type of care you need in the area you have chosen. You can make an appointment to visit or just turn up. It's up to you.

### **5. What should I look for in a care home?**

Think about what's important to you, make a list of things to check and questions to ask. Take notes on the way round, and take someone with you to get another opinion. Consider:

- Recent inspection reports (which can be found at Care Quality Commission, [www.cqc.org.uk](http://www.cqc.org.uk))
- What is the weekly fee and what does this include?
- How much say will I have on how the home is run? Is there a resident committee?

- How big are the rooms and can you bring your own furniture?
- How will they keep you entertained? Is it close to local amenities?
- Can your visitors get there easily?
- Do you have preferences or special requirements for meals and can the home meet these? What time do they serve meals?
- Will the home be able to support you if your care needs change?
- Are the staff smiling and welcoming? Do other people living there look relaxed?
- Does the home smell clean and look well kept?
- Is the garden important and how accessible is it?
- Can I take my pet with me?

So do your preparation and research and, when the time comes, remember you have the right to choose the best future for yourself. Good luck!



## CHAPTER 11

### The truth about dementia

**You may be getting forgetful but that doesn't mean you have dementia, says Dr Simon Atkins. So stop worrying, and arm yourself with the facts instead.**

*Dr Simon Atkins is a GP and author of *First Steps to Living with Dementia* published by Lion Hudson (£4.99).*

Dementia is never far from the headlines. It's in the papers nearly every day and has (quite rightly) become publicised as a centrepiece of the government's healthcare policy. But this increased media coverage is a double-edged sword. While it raises awareness of this debilitating condition, it raises anxieties too. And there's a danger that as soon as we become a bit forgetful, we start to worry that we are in the early stages of dementia ourselves and that we are on the road to a forgotten future. With 800,000 people in the UK suffering with dementia and that number set to at least double over the next 40 years, how do we know it won't be our turn next? What is dementia anyway? How can we find out if we have it? And what can be done to treat it?

Dementia is not one single disease; it's an umbrella term for the effects that a number of conditions have on our brains. The most common cause is Alzheimer's disease which leads to dementia by causing brain cells to be destroyed by abnormal protein formations called plaques and tangles. Then there's vascular dementia, which develops if the blood supply to our brain cells is reduced by atherosclerosis, which is when arteries become clogged up by fatty substances, or by full-on strokes. Lewy body disease is the next most common cause, which is when protein deposits are again responsible for the damage; and, finally, there's frontotemporal dementia, which affects the frontal and temporal lobes of the brain, for which the cause is still unknown. A handful of rarer causes like alcohol abuse and multiple sclerosis complete the list.

While each of these conditions has signature symptoms to identify them, they all lead to problems with three areas of normal brain functioning. This includes issues with thought processes (such as memory), emotions and mood (such as irritability or depression) and our ability to carry out the normal activities of daily living (such as washing, dressing and going to the shops alone). So, just having a few 'senior moments' is not in itself a sign of dementia. But if a number of these problems begin to occur together, alarm bells should start ringing. Examples would include memory loss plus difficulties with problem-solving, an inability to carry out familiar tasks, frequently becoming lost or disorientated about time, trouble finding the right words when speaking, always losing things, poor judgement about money, withdrawing socially and mood and personality changes.

If you, or a loved one, starts ticking a number of these boxes, then visit your doctor. GPs are well-placed to get the ball rolling with simple memory tests, as well as checks on various blood and urine samples to rule out treatable abnormalities that can mimic dementia. They may also arrange for scans of the brain to look for strokes, or shrinkage of brain tissue. If a diagnosis of dementia seems likely, a referral to a specialist memory clinic will probably follow. Here, more detailed tests can be performed and a diagnosis finalised.

There are a number of drugs that can be prescribed to help improve the symptoms of dementia and slow down the rate of deterioration. Organisations such as the Alzheimer's Society run support services for sufferers and their carers, such as Memory Cafes, where they provide advice about simple ways of managing difficult symptoms that can come with dementia, like wandering and falls. GPs and nurses can help with this too. During the early days after diagnosis, it's also important to make plans. This may include writing a Living Will which dictates what doctors may or may not do to you if your physical health deteriorates, or sorting out lasting power of attorney, where you appoint someone to make financial decisions on your behalf if you are no longer able to. There are also a handful of welfare benefits, such as attendance allowance and council tax exemption, which your Citizens Advice Bureau can offer advice on.

Dementia is becoming more common as our population ages, but there is also more help available not only to reassure you when the symptoms don't fit the bill, but to provide support when they do. This is good news and will help to ensure that if we, or a loved one, develop this condition, our best quality of life can be maintained for as long as possible.



## CHAPTER 12

### Love and laughter to the end

**Dr Michael Blackmore has spent decades helping people live as well as possible right to the end of their lives. He explains how dying can be a gentle, peaceful passing.**

*Dr Michael Blackmore has 30 years' experience as an NHS GP. He was a senior partner at a practice in the South West of England and has chaired a number of local health authority committees.*

When I arrived at St Christopher's Hospice in south London, I was pretty nervous as I had no experience of working with patients who were close to dying. Yet I quickly discovered that St Christopher's was the happiest 'hospital' I have ever known. I was lucky enough to train with Dame Cicely Saunders, an icon of terminal care -- some say she invented it -- and the experience was invaluable and humbling. It taught me that I would have another chance to do better but you wouldn't. My job was not to help you die but to help you live as well as you could until the end came. If we got this right between us, dying would be as natural as possible.

The first thing I learned was that once you have talked about dying with someone, you don't really need to worry about it anymore and, if you got it right, neither do they. Few people are afraid of death, but many of us fear the process. We all need reassurance that it will be a gentle and peaceful event. I always tried to dispel their fears quickly.

End of life care is mostly about paying careful attention to a few quite simple problems. Comfort, both physical and mental, and dignity are top of the list. This means precise attention to things like constipation (highly likely when the patient is taking strong painkillers), the height of the bed, and things like special aids such as waterproof sheets. Good pain control means balancing the need to be as lucid as possible with acceptable comfort. The dose is what works. Frequent doses of fast-acting, usually liquid preparations will quickly achieve reasonable comfort.

Reconciling the needs of the patient and their family can sometimes be challenging. Who should be told what and who decides? Families may need to be guided and supported to help them understand that the patient nearly always 'knows', to conceal the truth rarely helps. I always tried to remember who was in charge -- the patient, if awake and lucid. Sometimes a dying person can stay awake and be able to talk until almost the final moments, but this is unusual rather than the norm, so it's important that everyone says the things that they want to at an early stage. Sharing the truth and your fears and feelings will help you face the future together. It's normal to have feelings of sadness, anger, frustration and loneliness -- as well as lighter moments of happiness and laughter.

Early contact with Macmillan Units or the hospice, where these are available, is helpful as well as discussing where you would like to die. This helps to reduce anxiety about the future, and lets you get to know the staff if you opt for hospice care in the last days or weeks. Usually, all necessary care can be provided at home if that is what you wish. Extra nursing can frequently be provided by Marie Curie nurses who will sit with you all night if needed to give families essential rest. Ask your doctor for a DS1500 form (Attendance Allowance or Disabled Living Allowance if you are under 65) to help with care needs or maybe to rent a special piece of equipment (such as an air mattress, wheelchair or bath lift). These may also be available from your local Social Services department. Make sure that you have plenty of painkillers before weekends or public holidays as it may not be easy to get these from deputising services if you run out.

As people come closer to death, they get weaker and won't be able to get out of bed; sleep becomes deeper and patients often drift in and out of consciousness and experience confusion. Although patients may not respond, those close by should keep talking. Hearing may be the last sense to go, and the perception of someone near is comforting. A carefully managed combination of drugs and attention to small comforts (such as mouth care, smooth sheets and regular changing of pads) will do much to ensure that the last moments of life are peaceful.

End of life care is not easy for anybody -- doctors, patients or families. You may laugh, you will probably cry; maybe together, maybe on your own. I always had great admiration for those patients who entrusted their last days to me. I would ask myself, 'Would I have coped as well?' Usually I answered, 'Probably not.'



## CHAPTER 13

### Celebrate your life, your way

**Planning your own funeral can be an uplifting experience, as Madeline McGill discovered when she chose her perfect ceremony two years ago.**

*Madeline McGill is a social and occupational psychologist with a career spanning 30 years. She is a trustee of Esther Benjamin's Trust, a charity in Nepal which works with trafficked children.*

*She is also a member of McCarthy & Stone's Greater Life Advisory Board (GLAB).*

When I was a child, every Sunday morning after attending church, we visited the cemetery where my grandparents, great-grandparents and great-aunts and great-uncles were buried. We laid flowers and tidied their graves, and it was clear that my father felt this to be his solemn duty.

I recalled those visits when, in April this year, my husband and I decided to visit the Woodland Burial Park where, two years ago, we had reserved our joint burial plot. It was an exquisitely beautiful morning, the sun was shining and birds were singing to celebrate Spring. We had been impressed by the team who took us on a leisurely tour of the park so that we could choose a location which we particularly liked. We both enjoy reading poetry and hence it was an easy decision that, in due course, we would rest in a double plot at No. 6 Milton Avenue – unembalmed and in cardboard coffins (I have been passionate about recycling since I was ten years old). When we completed our arrangements, the team gave us a book for each of our grandchildren telling the story of an ancient oak tree which befriended a young hazel tree. When the oak tree died, the young hazel was deeply distressed until a friendly bird drew her attention to a sapling sprouting from an acorn. The children loved the story and it was a good way to

introduce them to the natural cycle of life and death. We have specified that there be no memorial -- for us, the primroses and violets will suffice.

We have attended many funeral services where one group of mourners was leaving the chapel by one door while another group entered at the opposite end. At the Woodland Burial Park, two hours is allocated for each service. Mourners have tea and coffee on arrival and are able to meet and greet each other in a pleasant environment before walking a few yards to a beautiful wooden building with a high glass roof and full-length windows where the committal service takes place. The ceremony may be a conventional religious service or follow a format of your own choosing (which was our choice). We have been able to plan in advance by taking out individual funeral plans through which the entire payment is fully insured, regardless of when we eventually die.

My message is that funeral planning doesn't have to be a sad time; it can be as uplifting as you choose to make it. It is as much a celebration of life as it is a mourning of its passing.

That, of course, leads me on to emphasise the importance of making a well-drafted Last Will and Testament. Dying 'intestate' -- where no will has been drawn up -- means that your wishes may not be honoured. Anyone who has assumed responsibility for overseeing the implementation of a Will following the death of a relative or friend will be aware of how much is involved even when the deceased has made an effort to put his or her affairs in order. There are key tasks to be undertaken immediately after a person dies and prior to the burial or cremation. And there are a number of different ways of drawing up a will. You can purchase a 'do-it-yourself' form, but unless you have some legal training, this is not recommended, particularly if the estate is complex and/or there's a chance it might be contested.

Should you wish to establish a Trust or Trusts, you need skilled advice from a lawyer with specialist qualifications. A list of Trust Solicitors can be obtained from the Society of Trust and Estate Practitioners (STEP). While some firms have a fixed fee, many charge by the hour so make sure you understand the fee structure of your chosen firm of solicitors before they are engaged and any contract signed.

Preparing your will and funeral should be viewed as a respectful and sanctifying experience that ensures your wishes are met. It also helps to remove worries that your loved ones might otherwise experience, allowing them to focus on remembering a life well lived. Whatever your religion or beliefs, your passing is part of life's cycle, and it can be immensely reassuring to know that all these arrangements are in place, simply because of good planning. And once they're satisfactorily completed, you can stop worrying and get on with living every precious day to the full.

## There's something we need to talk about...

Can I continue to work and be active after retirement? How do I find extra income if needed? When is it best to downsize? Where do I go when I need more care and support? These are all common issues in later life, but without good answers to these questions many people struggle, as they find it difficult to raise their concerns about ageing with loved ones, or feel embarrassed about asking for help.

This Guide is designed to provide an accessible, open and friendly introduction to many of the issues we sometimes have in later life. While it does not intend to provide all the answers or cover every possible topic, it does aim to help some older people and their families to open up and start to tackle these 'challenging conversations' with some very real and practical insights. With contributions ranging from Edwina Currie on both her and her Mother's experiences of downsizing, to expert medical insights, a huge breadth of experience is available here in The Guide to Later Life.



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