

## **Your home in later life**

With many of us spending more time at home than we might have anticipated this year, it can help bring in to focus the parts of home that are either overdue some maintenance or no longer work as well for us as they could. You may also be feeling more isolated from your community and looking forward to seeing friends and family again.

### **Useful gadgets and adaptations**

Making sure your home is suitable for you is key to living independently and maintaining your physical and mental wellbeing. Even small changes, such as fitting grab rails by the front door or in the bathroom, can make our homes much easier to navigate. If you think that small adaptations such as handrails and ramps might make life easier for you, consider speaking to your local council, as these are often supplied and fitted free of charge.

Specialist equipment can also help make your life easier at home. Gadgets such as electric can openers, anti-slip chopping boards and 'talking' scales can all help make preparing meals easier. If you are concerned about home safety or are at a risk of falls, then 'emergency alarm' pendants, video doorbells and even smart speakers such as Alexa and Google Home, which can be used to contact emergency services if required, can give you some reassurance and confidence.

### **Larger home improvements**

If larger home improvements are necessary, such as installing a stair lift, fitting out your bathroom as a wet room or even building a ground floor extension for a downstairs bathroom or bedroom, then you should first seek expert advice on what improvements are necessary to meet your needs. Arranging an assessment of your care needs through the Adult Social Care team of your local authority may result in a home visit from an Occupational Therapist, who can advise you on both smaller home adaptations and larger improvements.

### **Services to help at home**

There are a range of services that can help with maintaining your home if you are beginning to struggle with tasks such as:

- Gardening
- Cleaning
- Food shopping
- Meal preparation

Voluntary organisations like the Royal Voluntary Service (RVS) and Age UK often either provide such services or have contact details for trusted companies locally that do. They also often provide a range of other services and activities that can help keep you engaged with your community.

Another option is to contact local Care at Home agencies, who also often provide home help services such as those described above, as well as personal care.

### **Meeting the cost**

If you are of State Pension age and need help with personal care such as washing, getting dressed or supervision during the day and/or night, you should explore your entitlement to Attendance Allowance. This is a non-means tested state benefit, meaning that your financial circumstances are not relevant to your eligibility. It has two rates that are worth **£72.65** and **£108.55 per week**. You can use your Attendance Allowance however you wish, although many people choose to spend it on covering the cost of a gardener, cleaner or taxi rides.

If you are of working age, then you may be able to claim Personal Independence Payment (PIP). This is also a non-means tested benefit for those with support **or mobility** needs.

### **Find out more**

Legal and General's new Care Service helps you **understand** your options when arranging adult or later life care and support. We can help you avoid the 'drunken walk' of care that many people find themselves in when a family member is suddenly in urgent need of care.

Our Care Concierge service, experts in comparing and identifying care providers, whether in your own home or in a care home, can help you **find** the services you or a family member may need.

Call our Concierge experts on **0808 189 3195**.

*Call us between 9am til 5pm. Monday to Friday.  
Calls may be recorded. Call charges may vary.*

Having found the right care for you, it is important to explore how this will be **funded**. Whether you are eligible for financial support from your local authority or are responsible for meeting your own costs, our Care Costs Calculator can help identify any assistance that might be available and suggest sources of specialist care advice from trusted advisers.

To help you better understand, find and fund adult and later life care, start by visiting the Legal & General Care Service website: [INSERT CARE SERVICE URL](#) (confirm this with your account manager).

#### **Notes for editors**

- Information accurate as of 01/06/2023
- Accuracy of information will expire 31/03/2024. This article should not be used after 31/01/2024.