

Living choices for the 50+

16th June 2011

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Retirement enters a new age

Ever-increasing life expectancy means new challenges for society and government, and new opportunities for older people to shape the future. By Tony Watts



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Leading 50+ journalist and commentator

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The UK is having to face up to what is either a new challenge or new opportunity - depending on your perspective.

On one hand, for every six years that passes, average life expectancy increases by a year. This conjures up - in some parts of the media - nightmare visions of a nation on zimmer frames, a crippling financial burden. On the other, increased longevity is the chance for the too-often overlooked knowledge, wisdom and, yes, energy, of an ageing population to be harnessed.

The outcomes will probably prove far more complex - and largely dependent upon developing housing, social, health and economic strategies to cope with the increasing costs

of caring; and, at the same time, enabling those in their "third" and "fourth" ages to provide for themselves and play a fuller part in society. Much will hinge on politicians breaking down silo thinking that leads to underfunding of essential services that could save the State far more in reduced healthcare costs - and radically improve lives.

Understanding the full impact policies have on older people is essential and some mechanisms are in place: a network of regional older people forums do meet with Government and public sector representatives.

For many, that's not enough: England's largest not-for-profit provider of care and housing is petitioning (www.anchor.org)

uk/greypride) Government to appoint a Minister for Older People - a role seemingly lost in the new coalition. While other parts of the UK have advocates for older people, England lags behind. Neither has Joan Bakewell been replaced in her role as "Champion" for older people.

"Understanding the full impact that policies have on older people is essential"

Attend the forthcoming "50+ Show" and you can appreciate the complete spectrum of older people's varied needs and opportunities. Amid stands for adventure holidays and luxury

retirement homes, you'll find charities for those needing a helping hand. Not least you'll see older people "doing it for themselves" - recruiting volunteers, signing up for learning programmes, setting up their own business or entering the digital age with new computers designed for older users.

"Retirement is not what all people want or are able to do," says Show Director Rob McCaffery. "We're working longer, and segueing into activities that might include a second career or volunteering."

The show is a microcosm of today's retirees - far removed from previous generations: living longer, doing more, and wanting to play their part in shaping society.



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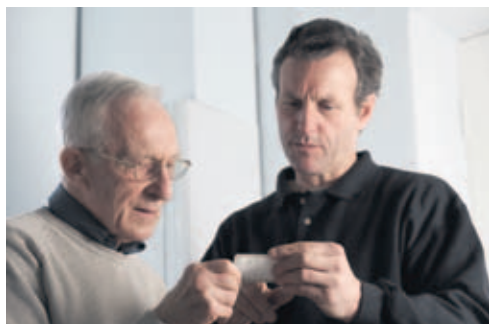
Gas: safety first

Have your appliances looked over by the experts for peace of mind

The gas industry's safety record has so improved that it would be all too easy to assume that there is no longer any need to worry. But it's worth remembering that, according to ROSPA,

"There are approximately 50 accidental deaths per year in the UK from Carbon Monoxide poisoning caused by faulty or badly-serviced gas and other fossil fuel-burning appliances and systems."

So throughout the year it's important to make sure that your gas boiler, fire and cooker are working safely and correctly. And this is one area where it is critical to em-



ploy someone who really knows what they are doing. The Gas Safe Register is the only official list of gas engineers legally allowed to work on your gas appliances - you might remember it as 'CORGI' - and all gas engineers have to be Gas Safe registered by law.

To stay safe, have your gas boiler, gas fire and

gas cooker checked once a year. Annual servicing will also keep them running at maximum efficiency, so saving you money. All Gas Safe registered engineers carry an ID card - and will be happy to show this when they turn up at your front door.

www.GasSafeRegister.co.uk
0800 408 5500

Don't worry, be happy...

A new programme offers the chance to see your future at a glance

One of our biggest single concerns before and during retirement is having enough money to last us through the years ahead. In an uncertain world, that has become a whole lot more worrying in recent times. In the offing is a novel approach: a software programme that's no harder to use than filling in an online form, and which enables you to feed in your assets, debts, outgoings and future plans... and get an instant snapshot of what sort of income you can expect to draw in the years ahead. Change one field (by, say, taking out a new SIPP or cashing in an annuity) and the figures automatically update.

The company behind it, RetireEasy, have built in almost every conceivable

able "if" and "what", enabling you to personalise your own "spreadsheet" - which is stored online for you to access, review and amend at any time.

"Don't worry, be happy" is the proposition behind the new programme, based on the fact that if you know what lies ahead, you and your financial advisor can make plans to deal with it.

The cost is a relatively modest annual subscription, and support is built-in - as are updates every time tax changes come along and alerts if your funding starts to "undershoot". Clever stuff.

You can pre-register for more information on www.retireeasy.co.uk.

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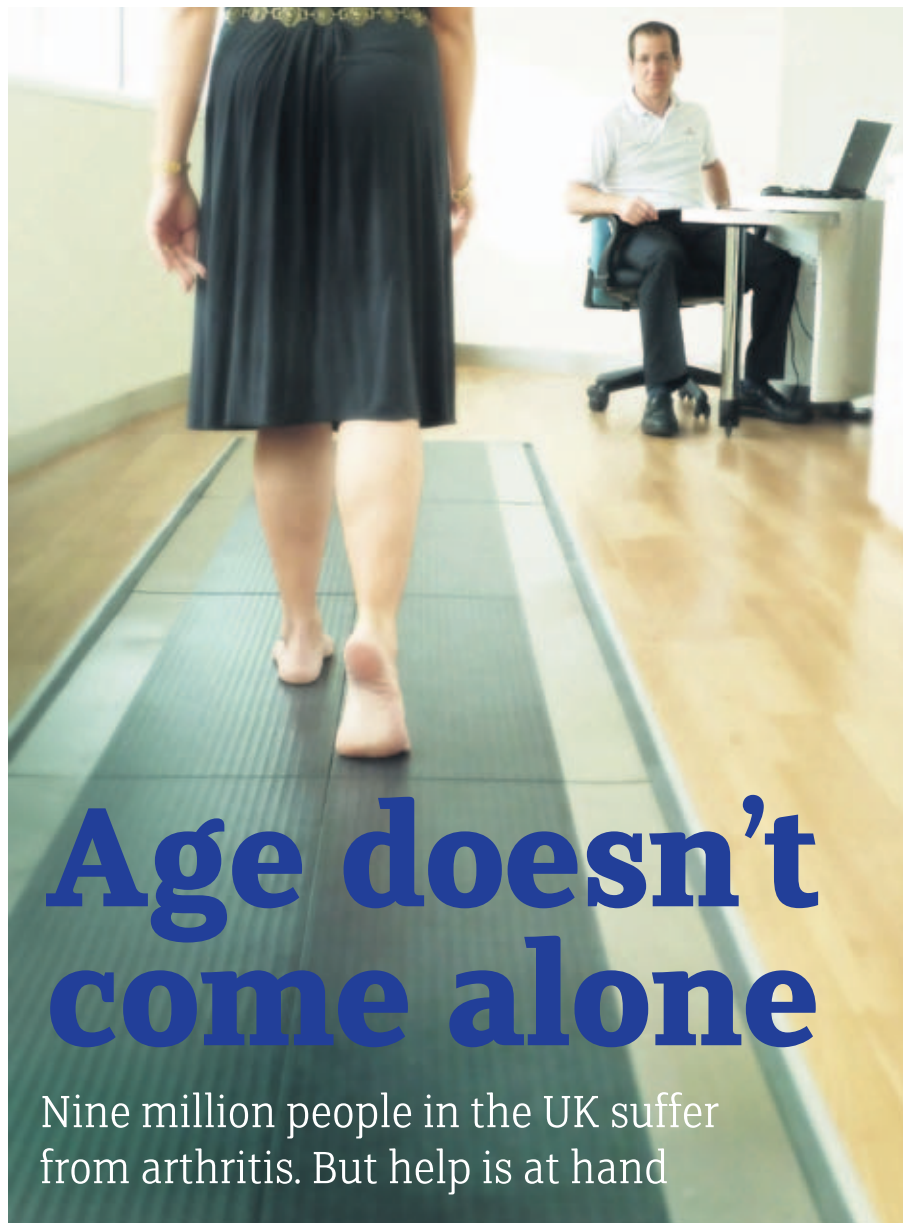
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Age doesn't come alone

Nine million people in the UK suffer from arthritis. But help is at hand

Arthritis afflicts millions of us in later life. Can changing what we eat and the way we walk provide answers?

Arthritis seems to have dogged mankind throughout the ages. Egyptian mummies, Roman emperors, even cavemen suffered the often crippling pain and restricted mobility associated with the condition. And one feature of an ageing society is increased prevalence: around nine million people in

the UK suffer from one of its many identified forms, such as osteoarthritis, rheumatoid arthritis and gout.

One commonly held theory is that our diet impacts upon our propensity to arthritis: red meat has been identified as one particular culprit. One charitable organisation, the Arthritic Association, bases its self-help programme on a diet developed by Charles de Coti-Marsh in 1942. "We have developed Charles' pioneering

work into a diet, exercise and treatment regime that helps thousands of people every year," says the Association's Chief Executive, Lynda Scott-Williams.

"The fact that we can offer personalised advice for members for just £6 a year, and even grants for them to access preparations and treatment such as osteopathy, is down to donations from people who have benefited from reduced pain and increased mobility. Charles was ahead of his time: many independent studies now back up his conclusions that diet really does have an effect on our health, and changing what we eat really can help conditions like arthritis."

A new approach to arthritis based on biomechanics and neurophysiology is also gaining favour internationally-

A complaints service with teeth

Resolution is available for those feeling down in the mouth

With so many now using private dental healthcare, it's hardly surprising that - from time to time - some of us are going to have cause for complaint. What is slightly surprising, perhaps, is the relatively low number that cannot be resolved between patients and the UK's 96,000 dental professionals: less than a hundred a month on average. That's when the Dental Complaints Service (DCS) steps in to act as an independent intermediary. The DCS was set up several years ago by the General Dental Council (the GDC) as an arm's length body to make sure that complaints were properly dealt with: the GDC handles any serious complaints surrounding fitness to practise and, occasionally, if the DCS cannot resolve a situation, the Council will step into the frame.

"Our first advice is always to complain to the dentist," says their spokesperson Moira Alderson, "and the DCS will then take up your cause if you are still unhappy, with the GDC there to sort out the most problematic and serious cases."

"This provides a framework where we can usually achieve a resolution at the most in two weeks. But where no compromise can be found, patients know that those reviewing their case include 'lay' people as well as dental professionals."

www.dentalcomplaints.org.uk
08456 120540

with UK healthcare providers including BUPA offering it as a treatment and a number of peer-reviewed journals publishing positive papers.

"AposTherapy" starts from the position that changing our walk (pictured) and posture can significantly benefit a wide range of knee, hip and back conditions: it "re-educates" and strengthens the muscles around the joints to give them greater protection. One of AposTherapy's founders, Dr Amit Mor, talks of arthritis as equating to "global warming" in healthcare terms: a rising tide of ageing people whose active lives are being restricted or cut short by joint and back pain.

"We've made so many remarkable advances in other forms of medicine," he says, "but not in this field, which has been relatively stagnant."

Attend one of the clinics offering this treatment and you are taken back to basics and your gait examined and computer-

analysed. Specially developed footwear can then be prescribed to adjust aspects of the way you walk. The rest is down to re-educating the joint's support muscles - achieved through rehabilitation sessions and exercise regimes which the patient follows in his or her own home.

Some 25,000 people around the world have so far undergone the treatment, 1,500 as part of a UK pilot project carried out by BUPA, and benefits are claimed for a whole series of conditions, including low back pain, ankle injuries, rehabilitation following hip or knee replacement and sports injuries.

A treatment package will typically cost around £2,500, and this can be covered by some health insurers.

<http://apostherapy.co.uk>
0845 600 3748

www.arthriticassociation.org.uk
0800 6523188

The 50+ Show at London Olympia on 15-16 July offers a health zone where visitors can get free health checks and advice from the Cancer Research UK Roadshow. Other exhibitors offering health expertise include Arthritis Research UK, The Stroke Association, Diabetes Research & Wellness Foundation, International Glaucoma Association and other specialised medical charities.

COMMERCIAL FEATURE

Living Later Life



Mind Body Soul

With nearly twelve thousand centenarians, and more people aged 60 and above than there are under 18 in the UK today, we are living in a world where later life is very different to that of our forebears. In some sense however, important things don't change; ageing well is still about having good relationships, comfort, support, companionship and fun. Whilst life still throws difficult things our way like ill health and bereavement, if the

basic elements are in place, life is good.

Types of accommodation

Abbeyfield provides a comprehensive portfolio of homes and care packages for older people which range from traditional care and sheltered models through to their newer communities.

Abbeyfield's first flagship Independent Living (with personal care) development is now un-

der construction at Girton, Cambridge. With 76 apartments for rent and sale, Girton also provides a well-being centre, on site care provision, restaurant, pool, private cinema, social activities, support staff and a large network of volunteers to provide support and companionship.

Abbeyfield Girton's raison d'être is to offer older people a great place to live. Other similar developments can be found at Locks Heath (near Southamp-

ton), Skipton and Halifax (North Yorkshire).

Abbeyfield are committed to providing quality accommodation and are investing significantly over the next ten years. Abbeyfield know that properties for older people need to be of the highest possible standards, but believe that enjoying old age is about more than just the bricks and mortar – all Abbeyfield houses and homes aim to provide services and facilities that demonstrate an understanding of the needs of older people and help them to live their later life independently.

Securing and maintaining well-being throughout old age requires understanding, experience and a long term strategy of providing real quality of life. Abbeyfield are committed to continue developing their services and facilities so that older

people today, and future generations, live a life that caters for mind, body and soul.

About Abbeyfield

Established in 1956 by Major Richard Carr-Gomm, the registered charity Abbeyfield was founded with a core focus; to help alleviate loneliness and enhance the quality of life for older people. Today Abbeyfield has over 700 houses across the UK, over 80 care homes and two nursing homes looking after more than 7,000 residents and over 10,000 volunteers who are involved in the running of Abbeyfield homes.

For more information about Abbeyfield or any of its houses, homes or schemes, please visit www.abbeyfield.com, email communications@abbeyfield.com or telephone 01727 857536



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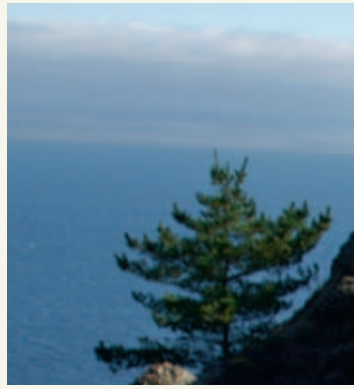
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www.50plusShow.com

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Call us now on: **0845 600 3748*** to schedule an initial consultation with one of our specially trained AposTherapists. We'll analyse your walk using our computerised gait lab, and will see if AposTherapy can help relieve your pain.

apostherapy.co.uk

References

1. Bar-Ziv Y. et al. *Osteoarthritis and Cartilage* 2009;**15**(Suppl. C):C83. 2. Bar-Ziv Y. et al. *BMC Musculoskeletal Disorders* 2010;**11**:179.
3. Independent telephone survey conducted by *Network Research* in Nov. 2009 amongst 150 AposTherapy patients in the UK.

*Calls may be monitored and recorded. Lines are open Monday to Friday 8am–8pm and Saturday 9am–4pm.

AposTherapy
Be yourself again



Health insurance: time to compare

A new approach means that there is no need to cover yourself with confusion

Most of us are now tuned into the concept of checking comparison websites for the best deals on car and house insurance.

Curiously, we appear to be lagging behind

on shopping around for what can be the most expensive policy we'll buy: health insurance.

The health cover industry has held its own in the last couple of years, with any impact of the recession balanced by

nagging concerns over waiting lists and cleanliness in hospitals. And while a modest amount of cover for a fit 50-year-old might set you back just £10 a week, older people with a health history can be spending many thousands a year...

much of it unnecessarily, according to one independent broker.

"Many people have policies that cover conditions or circumstances that are irrelevant to them," says Richard Collins, MD of Medischeme. "I have even seen policies for a 70-year-old lady with childbirth cover."

His company has access to cover from all the main providers, and they will typically visit someone in their own home, or call them, to talk through the cover they really need and match it to the budget they have available.

It's a free service that rejects the online model in favour of the personal approach because, says Mr Collins, it delivers better value: a curiosity within our increasingly digitised financial services... or the stirrings of a counter-movement?

**www.medischeme.co.uk
0800 085 2677**



One book to explain it all

A common-sense guide to the funding of long-term care will cut confusion

One of the biggest concerns for older people whose health is failing is how to find a care home they can count on to deliver a quality service - often in a hurry.

Another major concern is just how they are going to fund it.

While there have been strides forward in recent years in state funding for the nursing element of care, anyone who has attempted to access funding knows what a difficult, frustrating and sometimes traumatic process that can prove. With councils and healthcare providers struggling to make ends meet, they can often play hardball with those applying for financial assistance or continuing care - making it essential to know your rights before you set out on the journey.

According to Dr Ros Altmann, Director-General of Saga: "There is no official, comprehensive, simple, single-location source of information to help people find their way through the currently complex and incredibly messy British care funding system." Saga's response has been to publish its own, free "one-stop" guide.

"Many families only discover absolutely crucial points about funding long-term care when it's too late - often when they've sold a family home or cashed in an inheritance they don't need to sell or liquidate," says Dr Altmann. "Our guide can help avoid such pitfalls and offer proper explanations of what entitlements and costs might be."

**www.saga.co.uk
0800 015 2084**

A healthy income in later life

One of the most marked trends in the employment figures in recent years has been the return to work of many hundreds of thousands of those of retirement age and over. For many, it has been a simple necessity as promised pension funds have failed to deliver, or they have found that their state pension simply doesn't do more than keep body and soul together.

Getting back into work is not always that easy, however, and health issues or caring commitments can restrict the kind of work you can undertake.

One organisation that has successfully been tapping into this demographic is Forever Living: a global company selling health products and supplements such as Aloe Vera, Royal Jelly and Propolis through network marketing. It operates in 145 countries and has a turnover of \$2.5 billion.

"Many of the people running our most successful networks are people approaching or past the state retirement age and who have the skills, energy and contacts to run their own business," says the head of their UK operations, Adam May. "They are also often keen advocates of natural health products."

"There is no set-up cost apart from purchasing a small amount of stock, and you can work the hours you want."

You can find out more by speaking to Adam directly on 0203 393 9859.



Retirement living is changing...

The majority of us want to own our own home and remain independent for as long as we can. However there comes a time when your current home with its endless upkeep can start to become a bit much for you. So, it's good to know that there is an alternative.

You can live in beautiful surroundings amongst like-minded people, in a warm village environment where all chores can be taken care of. If you want a bit of company, you can step out to the Clubhouse for lunch or perhaps a spot of pilates to keep mind and body active. It's also comforting to know, for those thinking further ahead, that household help and homecare is available should you ever need it.

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The village way of life

First-rate leisure facilities and a variety of accommodation are among the hallmarks of a new type of retirement living. By Tony Watts

Restaurant area at Abbeyfield's Girtton

A quiet revolution is taking place in the retirement living sector, with providers creating larger sites and broadening their offer to encompass assisted living, extra care and even on-site nursing home care, as well as traditional independent living accommodation.

Dedicated nursing and care homes continue to play a key role in elderly care, but increasingly these are only occupied in the last couple of years of a person's life. The new template is for retirement or care villages offering all levels of domiciliary and nursing care on one site - encouraging residents to move in at a younger age and "go through the gears" as their mobility or health, or that of their partner, declines.

For many in the industry, it's a long overdue development, and will help prevent many people staying in their family home long past the point when they really would benefit by a move.

According to Audley Retirement's CEO, Nick Sanderson: "The care crisis can only continue to deepen unless there is a radical shift in people's attitudes and their approach to retirement. "This is often fuelled by the

fact that the majority of people seem to put off making those difficult decisions in an attempt to retain their independence and defy old age for as long as they possibly can. However the reality is often very different, in that they are then forced through unforeseen circumstances to turn to the traditional, institutionalised care home model as an immediate solution when needs must; or, worse still, a decision is made on their behalf by family believing it is in their best interests."

"Swimming pools, cinemas, restaurants and gymnasiums aren't a luxury in this context, but essential components"

Audley, which has some 11 luxury developments spread throughout the UK, many modelled on a "country house" theme with leisure facilities to match, say that deferring the decision to move can easily cost pensioners £250,000 or more. Move in at 65, they say, and the

move is likely to be manageable, the transition more enjoyable and the new homeowner will be able to take full advantage of all the benefits their new environment offers them.

One of the biggest providers in this arena is Anchor Homes, and their Director of Sales & Marketing, Howard Nankivell, points to a need for retirement accommodation to be repositioned... as an aspirational, life-style choice that also has an eye to the future.

"Every provider will tell you of residents wishing they had made the move earlier," he says. "The popularity of developments such as our Denham Garden Village, now in its last phase of development, demonstrates the appeal of a community with leisure, health and social facilities on hand and which can be seen as an exciting new chapter in someone's life."

Swimming pools, cinemas, restaurants and gymnasiums aren't a luxury in this context, but essential components to attract those who want to make the very most of later life.

The challenge for charitable providers like Anchor is being able to provide quality accom-

The 50+ show in London Olympia on 15-16 July offers a varied selection of informative talk. Pick-up financial tips and advice from Prudential, one of the UK's largest financial services providers and the official sponsor of The 50+ Show. In addition to Prudential's seminars and on-the-spot financial advice, other exhibitors will be on hand to offer their expertise to visitors. Bring along any prized possessions like silver and works of art at The 50+ Show in London Olympia on 15-16 July. Specialist Auctioneer and antiques expert Matthew Barton will help you find out if you're sitting on a gold mine or saving a sentimental keepsake!

modation for those unable to purchase or pay market rents, as well as for those happy to downsize. "One solution," says Mr Nankivell, "is for local authorities to help 'fund' schemes with parcels of available land in return for an element of social provision."

Another not-for-profit provider is the Abbeyfield Society, who have a long record of providing care as well as sheltered accommodation, and they too recognise that the aspirational route is the one that will appeal to today's - and tomorrow's - retirees. Their first large-scale development is now taking shape in Girtton, and sprang out of what local people in Cambridge asked for when the Society was faced with the need to refurbish and realign local care and shel-

tered accommodation provision. By selling their local plots of land and creating one village site, with care facilities as well as social resources in a single location, they believe they have the model to move the Society forward into the 21st century.

One notable facet of Girtton is that of the 76 apartments, four have three bedrooms - and these were almost the first to be sold off plan. The concept of "downsizing" is one that will actively dissuade some potential purchasers. The Girtton site also demonstrates the increasing trend of integration with the local community. Activities, ranging from coffee mornings to visiting lectures and musicians to a small cinema and well-being services, will also be shared by local people.

Park your retirement in a rural setting

All over the UK you will find small, well-tended residential estates designed for older people called "Park Homes". The only difference is that the homes are not your normal bricks and mortar, but purpose-designed accommodation that offers comfortable living at a significant discount to conventional housing.

As James Birch of Birch Homes points out: "Our parks are in prime locations such as overlooking the sea, in woodlands or on the rural edges of cities - and from £135,000, the

purchase price enables many people to release capital to enjoy their later life."

Other benefits include a secure setting, a social life on your doorstep and low maintenance and council tax. The two-bedroom versions are typically 1,000-1,200 sq ft in total, with en-suite bathrooms and fitted kitchens as well as mains gas and electricity.

**www.birchsgroup.co.uk
0845 5554545**



Creature comforts

St George's in Sussex offers stately style – and magical wildlife

All around the UK, country estates and even stately piles are finding a new lease of life... as new communities for the retired. A 250-acre country estate in Ditchling, Sussex, owned by the St Augustine Order, exemplifies the approach.

St George's Park has recently released apartments on its fourth phase: 42 two-bedroom apartments alongside a new bowling green and croquet lawn; prices start at £345,000.

The hub of the village retains its original concert hall, used for communal gatherings and other events including plays, guest speakers, film nights or concerts. For residents who

prefer the outdoors, there is a well-stocked lake for fishing, a footpath network across the 250 acres of grounds, woodland and lakes, and even an allotment club.

The appeal of the great outdoors is enhanced by an ever-growing collection of animals which currently includes Alpaca, donkeys, Shetland ponies, pigs, sheep, turkeys, guinea pigs, rabbits and ferrets. The lakes, meanwhile, are home to a large variety of wildfowl – including black swans – who share their accommodation with the latest additions to the community: three Indian Water buffalo.

**www.stgeorgespark.co.uk
01444 259732**

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McCarthy & Stone is the UK's largest and most experienced provider of properties for retirement living. We are the nation's only five star retirement builder and have recently been awarded a double five star rating for customer satisfaction for an unparalleled sixth year running in an independent survey of our customers by the Home Builders Federation (HBF).

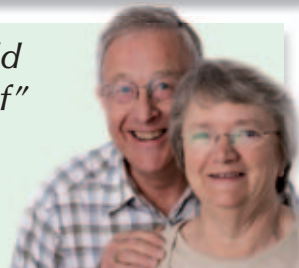
McCarthy & Stone currently offer a range of brand new retirement apartments in around 150 locations across the UK.

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benefits (some are non-means tested) you may be entitled to by living in a McCarthy & Stone retirement apartment.

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*Terms & Conditions apply.



"Peace of mind is worth so much at my time of life"

As you get that little bit older you start to worry about safety and security more; especially where you live. That's why I decided to move. It's made such a positive difference to my lifestyle to know I'm safe and sound here.

For more news & information from the McCarthy & Stone Group send to: **FREEPOST RSBL-TXHJ-TBAY McCarthy & Stone Retirement Lifestyles Ltd. BOURNEMOUTH BH8 8EZ**

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McCarthy & Stone
RETIREMENT LIVING

COMMERCIAL FEATURE

It's Showtime

As you will know from your own experience or from your friends and relatives, the over-50s are not slowing down but instead they seem to be getting younger as they age! This age group is discovering new lifestyles and is seeking new ways to stay healthy, lively and well informed. For that reason, many will be looking forward to visiting the hugely successful 50+ Show, 10am-5pm, on July 15 and 16. The show is now in its fifth year at London's Olympia in Kensington and is Britain's biggest show for the active over-50s.

Visitors will have a chance to take a spin on the dance floor, chill out with some tai chi and Pilates, watch live cookery

demonstrations, have a beauty makeover with the House of Fraser Westfield, get creative in the Craft Zone with Woman's Weekly, get checked out with free health advice from the Cancer Research UK Road Show, pose gardening questions to gardening experts John Negus of Amateur Gardening Magazine and Sir Roddy Llewellyn, pick up tips and advice from financial experts, browse the Motor Zone, look round park homes, and scale the climbing wall. And if that's not enough, prepare to meet vintage stars who will be there. Actor, singer and choreographer Lionel Blair will be bringing razzle-dazzle to Churchill Retirement Living's stand, signing autographs between 11am and 1pm each day. Valerie Singleton, best known



as a presenter of the popular children's series - Blue Peter will also be there on 15 July.

You can also get a chance to get a free valuation of prized possessions like silver and works of art from leading antiques expert and auctioneer Matthew Barton. For added interest, The 50+ Show also gives free access to three new extra 'shows-in-show'. Places! Showcases holidays in the UK and abroad for discerning travellers and also

for groups. The Solar Show will reveal how to use the latest solar technology with information on the Government's feed-in tariffs to reward those who generate green electricity. And The Health Tourism Show will bring together healthcare, medical services and health resorts from around the world to cater for the cost-conscious healthcare travellers. Show organiser Dr Rob McCaffrey says: 'The 50+ Show is a fabulous day out for anyone who wants to make the most

out of life and will send you home with enough new ideas to last you a lifetime - come with a friend and plan to stay the whole day!'

You can register online for free tickets, worth £10 each, via www.50plusShow.com. Entry on the door is £10 (free after 3pm). For exhibition enquiries call the hotline on +44 (0)1372 840958. Visit The 50+ Show and make the very most out of life!

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LET'S TALK

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Care homes: now for the good news



It's been a worrying time for the care industry and all who sail in her, writes Tony Watts. But amidst the gloom and concerns, good quality care continues to be provided – if you know where to go

As in all areas of business life, it doesn't take more than a few poor suppliers to damage the reputation of the entire industry. And yes, "care" is a business - even for not-for-profit organisations. Care costs. Quality care costs even more.

And the sums have to add up. This has left many providers who depend on local authority places struggling; according to a recent Financial Times report, some £1.5 billion has been stripped out of budgets.

What should not be forgotten is that even the big names - such as the ailing Southern Cross Group - make up just a tiny percentage of care home provision: the top four account for just 10 per cent between them. It's a sector with thousands of small providers.

And while there are undoubtedly under-performers, many of these provide excellent care and a dedicated service. The challenge for anyone seeking care is choosing wisely. And while the Care Quality Commis-

sion (CQC) provides publicly available reports on each and every provider, this should be regarded as just the first step in any "search" process. Anyone looking for care - for themselves or a relative - is advised to make more than just a cursory visit: talk to other residents' families, drop in unexpectedly - especially at meal times - and judge for yourself whether the quality of care lives up to the glossy brochure or website.

For many people, the choice is not theirs to make: if you are local authority funded, you are, unless your family can top up the fees, subject to their fund caps. If you're paying your own way, you have more choice.

The forthcoming Dilnot Commission is eagerly anticipated. Everyone involved in care hopes that the "circle can be squared": of finding enough public money to keep the system rolling along, capping the total cost and answering the complaints that those with even modest savings currently pay the entire amount themselves.

Many providers recognise the reality that care is a journey, often best delivered in a person's home before moving into full-time care becomes inevitable. The Methodist Homes Association (MHA) for instance, is nationwide and has care homes providing residential, nursing and/or dementia care; but it also offers Independent Living with Care apartments that allow older people to live independently in private flats.

"Judge for yourself whether the quality of care lives up to the glossy brochure or website"

Here they can access 24-hour emergency call facilities, with care packages as required and communal facilities such as restaurants, lounges, hair salons and group activities and outings, and Live at Home schemes to help older people

get out and about for outings, lunch clubs and so on.

MHA serves 12,500 older people in total through more than 70 care homes, about 50 Independent Living with Care developments and over 50 Community Support/Live at Home Schemes. The fact that they are expanding indicates a successful model: new care homes are being developed in Bristol and Liverpool. More are planned for Birmingham, Bath, Bridlington, Exmouth, Leicester, Poole and Woking. Auchlochan Garden Village (pictured) - a pioneer in its time - provides independent living for people, with the reassurance of care services and residential care on hand in case their circumstances alter.

The Caring Homes Group is another that has been going for quite some time and has grown steadily in recent years - now with over 60 homes in England and Scotland. Their core ethos, they say, is for residents to make their own lifestyle choices delivered through dedicated activities coordinators.

Each lifestyle choice - whether it is a group workshop, an activity session, an external visit or excursion - is designed to fulfill at least one of Caring Homes "five a day" elements: sensory, social, cognitive, physical and emotional engagement and involvement.

Caring Homes is unique among care providers in holding the Hospitality Assured Standard - traditionally associated with service and business excellence in the hotel industry. They also have their own Care Services Team which carries out unannounced inspections at their homes up and down the country - more thorough and detailed than those carried out by CQC. Their newest home, Abbeycrest, in Sonning Common, opens later in the summer.

**www.cqc.org.uk
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Happy homes for all



Independent living at McCarthy & Stone

As a nation we need more, better homes for older people. But while the necessity is clear, progress has been slow. By Tony Watts

Everyone knows that a new home starts in the UK are failing to keep up with the needs of the nation. In fact they stand at an all time low: just 87,690 new homes in 2009/10, down from 183,360 in 2005/06. What is too often forgotten is that only around 2,500 of those were homes built for the private retirement sector - a market whose principal players say there is a big latent demand for more localised provision, but that they are being held up by obstacles placed in their way by the planning regimes of local authorities.

There is a raft of research and reports to back up the claims that well designed retirement accommodation adds quality to older people's lifestyle and even years to their life expectancy. The 2009 HAPPI report looked at best practice and design from around the world - including the UK - and concluded that "the time has come for a new national effort to build the homes that will meet our needs and aspirations as we all grow older".

What is stopping this from happening? One of its contributors, Amy Swan, Policy Officer of the National Housing Federation, highlighted the "barriers to innovation in the specialist housing sector, some of them embedded in the housing and planning system".

Howard Phillips, Chief Executive of the biggest provider, McCarthy & Stone, talks about a "block on supply" and the resultant fact that while 75 per cent of over 65s own their own homes, just 2 per cent are living in purpose-designed accommodation that will enable them to live there independently for as long as possible.

Three years ago it seemed as though the argument was won. The last Government's 2008 report: 'Lifetime Homes, Lifetime Neighbourhoods' agreed on the need for more enlightened, socially-holistic development. Now another report, 'Housing markets and independence in old age: expanding the opportunities' by Professor Michael Ball, has reached similar con-

clusions: "Our society has built very few new homes specifically to meet the needs and aspirations of our ageing population," it says. "Without addressing this, most of us will stay in properties that may well become hard to maintain, may be inaccessible, create worries for sons and daughters or exacerbate loneliness."

"The time has come for a new national effort to build the homes that will meet our needs and aspirations as we all grow older"

David Sinclair, Head of Policy & Research at the International Longevity Centre, points to schemes around the world where the needs of older people are being met through better design. "Even small features, such as wider doorways to accommodate wheelchairs,

can enable someone to stay in their own home."

Part of the equation is persuading society at large to plan ahead. "One real challenge," says David, "is our very real fear of dealing with the prospect of ageing. We talked to people in their 40s and 50s and they readily recognized that they are going to have to make adaptations to their home or lifestyle to take account of their changing health and mobility. 20 years on, very few have actually addressed the problem. By then it can be too late and decisions are forced upon them."

Preference when available plots of land come up too often goes to other uses, says Mr Mitchell, given by local authorities who don't appreciate the social benefits of privately owned retirement developments. "We enable someone to stay in their community and allow local authorities to focus their care and health services. And every house our residents leave to come to us means one more family home available in

the community. It's a win-win situation, but planning authorities seem reluctant to recognise this.

He draws attention to the HAPPI report's conclusion that: "Local Planning Authorities should play a key role to ensure delivery of desirable housing in great places, tuned to local need and demand."

Providers like those referred to in this supplement are playing their part in developing a new range of options. McCarthy & Stone themselves are now focusing on new developments which are larger, built to a higher specification and offer assisted living, delivered by the Somerset Care Group. They are also taking back the reins of social care within these developments through live-in managers.

As articles elsewhere on these pages demonstrate, there is choice in the market, and some very high quality provision. But there is still not enough of it to meet the needs of our ageing population.

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