

Age And Stage Episode 8

Daisy McAndrew 00:00

My name's Daisy McAndrew.

Annabel James 00:01

I'm Annabel James, and this is Age And Stage.

Daisy McAndrew 00:10

Annabel, we're six episodes in now of this podcast, and I do think, I know I would say this, but I do think that our guests have been brilliant in explaining things. Hasn't all been terribly cheerful, has it?

Annabel James 00:23

Not as cheerful as we hoped I think but I suppose that's kind of the nature of the beast, really, in that if things are going swimmingly, there's no need gonna worry about it, are they? It's when the wheels start to fall off, which I think is quite interesting, when everybody, to a person has said, plan ahead and have those conversations. But of course, if you're already in it, if you're in the eye of the storm, isn't it? Definitely, if we can do nothing else, which we had said from the beginning, it's about trying to help people find their way, and the fact that you aren't alone, and there are incredible organisations and people to help, which I think is really interesting. And I think how things certainly, you know from what Dan, at Age UK, was talking about how things are beginning to get more connected, bringing different services. I mean, I think we've obviously got a long way to go yet but I thought that was really helpful. And then I think people like Jane talking about the funding of later life. I mean, brilliant to say, actually, it doesn't matter that the younger generation, just because the younger generation are more tech savvy doesn't mean they're going to be better at better financial planning. Taking your own responsibility is really crucial. And I think taking financial advice before you need it was extremely helpful.

Daisy McAndrew 00:49

It is difficult, particularly when you feel like you're firefighting all the time. It's very hard to have the time to sit back and work out what's a priority and what's not a priority. When it feels like everything is urgent. You know, whether it's sorting out prescriptions, worrying about somebody's memory, worrying about the smells coming from their fridge, worrying about you know that there isn't enough time in the day to get all these things, squabbling with your siblings because you're doing all the work and they're not helping. You know all of these issues that have become real recurrent themes in the last few weeks. But I suppose one of the big messages has been, you're not alone. I mean, a) we've both been there, done it, got the t shirt are in the middle of it, along with millions of other people. But also, there are so many experts out there, whether that's charities like Age UK or geriatricians, or people that can help you move house, or whatever it might be. There is such a wealth of expertise and sympathetic ears out there. And what was the thing that Dan, I wanted to ask you, actually. So we're now going to do it live on the pod, rather than in private, Dan was talking about the one thing that he felt we weren't

very good at, and it was to do with sort of sharing data as a nation. And he was talking about 'age friendly'. Was that what?

Annabel James 02:52

Yes they've got this thing called Age Friendly Cities. I mean, Dan is really cheerleading it in Norwich. So working with the NHS, who, of course, have got their own data on everybody, about Norwich Council who know about buses and trains and whatnot, and blue badges. And then there's people like Age UK, they've got their data. And of course, actually, nobody speaks data so they're trying to look at the priorities that people have, whether that's care or transport or living well, and trying to connect all those different bits of information together so that actually the person needing, whatever they're needing, is right at the heart of it, rather than being that person that gets basically carted from pillar to post because your husband's in hospital for two weeks, you can't get to the shops, so that means you need to talk to somebody else. Then you can't, you know, get the garden done. So that's somebody else. Or, however, say, I think it's about trying to be more responsive and more proactive for people,

Daisy McAndrew 03:53

And that intergenerational living has come up so many times now, or intergenerational socialising, or using the fact that young people are often cash strapped. Can't afford somewhere to live, but would happily spend some time as a lodger and somebody older, yes, doesn't have a lot of spare cash, but quite often has a spare bedroom. Putting those two things together and finding a solution where you can stop the housing crisis of the young and the loneliness crisis of the old and come up with solutions like that, and that's always seems to be a win that doesn't really get taken advantage of.

Annabel James 04:32

No. I don't know about you. But I remember when I was at school, I used to go and visit a lady in the village once a week and have a cup of tea and ostensibly help her with her gardening. Needless to say, I wasn't very good at that. That was part of sort of, I know that's not home sharing, but something to give back.

Daisy McAndrew 04:51

Not but it's the age old issue of loneliness. And you know, older people who do often enjoy the company of younger people.

Annabel James 05:00

I don't think she enjoyed mine very much! But along those lines, you know that whole idea of retirement living and housing and where are older people going to live, the sort of notion of these lovely, sort of bucolic care homes in the middle of nowhere, but actually the idea of building something in a town, or maybe with a creche or with a nursery to, again, begin to rebuild those intergenerational sort of links it's so Oh, it's so frustrating. It's also blindingly obvious, but clearly not.

Daisy McAndrew 05:32

And takes some imagination and some money, which, as we know, neither the government nor individuals are necessarily giving their money to relevant charities. And that was the other thing that Dan was saying was very striking. When he was saying, Nobody dies of old age. You know, they will

die of a condition or a disease. So, you know, heart attacks or strokes or cancer or whatever. So when people are thinking about where to and so they will have been looked after by cancer experts. Macmillan nurses, whatever it might be in the last few weeks of their life, but he was saying for 20 years before that, Age UK was probably looking after him, but Age UK doesn't get that final bit of money when somebody's feeling very grateful, they think, I will therefore leave some last minute money in my will to Macmillan nurses who, yes, do an amazing job, but just for a few weeks at the end of somebody's life. And he was saying, that's one of the reasons why they don't get so many donations or money left in wills and so on, because old age isn't the thing that kills you, and the thing that kills you tends to get more donations. And I found that really striking and sort of depressing, in a way, pulling on the heartstrings. Now, of course, the other thing we're facing now, it's spring. The sun is finally out. That's all lovely, but it is a difficult time of year, April, because all the benefits change. It's the tax year, and a lot of those issues, those financial issues, are going to be affecting elderly people? Yeah so you know, council tax has gone up from this month, and water bills and goodness knows what else is going on in the world. And I think, as we have said quite often, in every episode, getting the financial benefits and allowances that you're entitled to is really important. Some of them are means tested, and some of them are not. So at this time of year, a few of them go up, which is great. We've talked about it before, I think with Jane, Attendance Allowance, that is a great allowance for everybody, because it's for the over 65s with a mental or physical impairment that precludes them from doing day to day, daily tasks. You have to fill in the form. But you can get professional help with filling in the form,

Annabel James 07:42

Yes, help with filling in the form, whether that's through the Society of Later Life Advisors or other people, and that's, from this month, it's £73.90 a week, up to £110.40 a week. So depending on your needs, yes, basically, the great thing is, it's not means tested, you know. So that potentially pays for, you know, an afternoon of care a week, or taxis to and fro. So I know it's not going to pay for a carehome, or care at home, you know, not enormous amounts. But as I say, every little helps. And then there's been, you know, since the most recent announcement about some of the government savings, looking at the welfare bill, Personal Independence Payments, which again, is a payment given for anybody, actually, it's over 18s who have some sort of physical or mental need. For older people it used to be called the Disability Living Allowance. Most people now, I think, will know it's personal independence payments. And that is £73.90 a week, up to £110 and again, it's not means tested, so it's really worth and you just apply for, you apply for all of these things online. You can't have attendance allowance and personal independence payments. They're not going interchangeable, so you can have one or the other. But again, a really helpful benefit. And then carers allowance for people, and that's at slightly different stages. If you're looking after somebody for more than 35 hours a week. So essentially, you're a full time carer that this month goes up to £83.20 a week. Again, it's not a massive amount of money, but again, every little helps, I think. So we've talked about this lovely generation who don't like to ask for help, don't necessarily wish for help, and a lot of that, as well, is about not wishing to take from the state because they don't feel that they should. But actually, people have worked all their lives. They've paid their national insurance. They've paid you know. So it's interesting, on carers allowance. Are you saying that neither PIPs nor carers allowance are means tested?

Daisy McAndrew 09:40

Carers allowance is based on you being a full time carer. So you have to prove that you're not doing other work.

Annabel James 09:54

Exactly. Yeah, exactly, yeah. Whereas PIPs and Attendance Allowance are not means tested, which is great. So it's not there is no, however much or however little money you have. If you are eligible, then you should be able to receive it.

Daisy McAndrew 10:11

And where would, I know we've talked about getting, you know, specialist legal assistance and so on. But if you just are thinking, either you know, my friend or my relative or myself, could be eligible for any of those three allowances. Where do you go to start the process?

Annabel James 10:27

All the forms are available online from .gov, they're also available on agespace.org, Attendance Allowance and benefits. Attendance Allowance, they reckon something horrific, like one in four people who apply don't get it first time round, and that's partly because how they fill in the forms. It's a 30 page form, and it's not a difficult form, that's a frustrating thing I think but as always, it's about the interpretation of the questions. So you can't just say, Oh, I have trouble going to the shops or I have trouble getting in and out of the bath. It needs to be slightly more refined than that but they, along with the forms, they also, there's lots of guidance as well. And then there's other organisations who also provide the guidance. So you have to sort of take a bit of a deep breath before you start, and maybe not fill them all in at once, but it's perfectly doable, and obviously it's worth it.

Daisy McAndrew 11:24

Yeah definitely worth it. Because I was just wondering whether, you know, people would go to Citizens Advice Bureau or somewhere like that for help.

Annabel James 11:31

Definitely Citizen Advice, Age UK, all the organisations who have an involvement in older people will have some help that they can give you. They may pass you on to somebody else. But I think, I mean, Dan was talking about the the information and financial services support that they give. I think that's not happening at maybe every Age UK, but again, they will point you in the right direction I think. So most charities and most organisations involved in this will have some sort of transformation.

Daisy McAndrew 12:02

And obviously we've asked a lot of experts over the past few weeks, what are the things that you know, there any trends they're seeing, what they tend to see as their sort of number one problems that they're trying to help people with? But obviously you've been running Age Space for a long time. What are the things that in the years that you've been doing that, that you've been surprised at - the issues that people are facing that perhaps are a bit invisible, or perhaps aren't the ones that you'd think were most obvious,

Annabel James 12:28

The thing that I come back to.... delirium, and we've talked about that quite a lot. It's still really I find that so surprising, because I'd never heard of delirium before I got into all of this, and I just thought it's what happened to ladies in India back in the Colonial days, getting a bit hot and sweaty, you know. And the delirium is relatively easy to fix if you spot it, but so confusing for people, because it happens incredibly quickly, and yet people immediately think maybe it's dementia or something, and it's a result of an infection or a UTI, and the potential of impact if it isn't treated quickly, is potentially life threatening. You just think, Oh, my goodness. You know, we should all know about this. It should be on our fridge doors.

Daisy McAndrew 13:12

And if it is a UTI, it's going to be fixed with antibiotics. So they've got to get them, you know, quite quickly.

Annabel James 13:18

I think there's something about people being able to make their own decisions about what they want. And I think about having a conversation with the GP about what it is that you want. What is that treatment? What is that going to do for me, you know, the myriad of pills that people take. Do we need to take all of those pills? You know, should we have a medication review more often. I think somehow we, whether that's the individual, maybe the families, I think somebody somewhere said to us, you've got to have sharp elbows. I think it was Stephen back on episode one, and it's hard to do, as you say, when we're all juggling now, loads of stuff to have sharp elbows, about everything, but actually advocating for somebody else is a responsibility, it's a big responsibility, and I don't know how we make it all easier for ourselves to do that and get the outcomes that we want for our loved ones. And yet, there are also loads of people out there trying to find solutions and find the money. It's, it's really frustrating, I think, isn't it, as much as anything?

Daisy McAndrew 14:17

Yeah, and also, it's that thing that, since I've been talking to people about doing this podcast, I don't think I've spoken to a single person who hasn't had a story to tell about something that's relevant to their own lives. Because, you know, as we know, quite soon, the number of over 80s is going to double from a few years ago, you know. So we do have this huge demographic ticking time bomb, as everybody you know always refers to it. But it's not just statistics and demographics. It's real people. And you know, teenagers see it with their grandparents. You know, people see it out and about. You know, every single day that there is a generation that are struggling often because they are getting older, they're getting frailer. But society, whether that's the nuts and bolts of the transport system or the NHS or housing, whatever it is, is not keeping up with an ageing demographic who have increasingly complex needs. And everybody has, you know, a story to tell, an experience to tell. But so few people seem to be devoting themselves to finding the solutions or finding the money. I suppose I meant people in positions of authority, whether that's political positions of authority, they're all very keen. I say this as a person who's worked in politics for 30 years, very, very keen to pander to the grey vote when it suits them, and that's quite often to do with things like pensions or whatever, because they know that an older generation are more likely to vote. But when it actually comes to things like social care, as in finding solutions to people needing care, homes and so on, rather than it being just about the state pension, which are much more complex issues, suddenly, the enthusiasm to fix that problem is drained. Kicked down, kicked into the long grass, because it's too complex and it's too expensive and it's too

difficult, Yes, anything that is going to take more than one political cycle, a four or five years of a parliament is too difficult, and because nobody wants to have cross party solutions, as in, get into bed with the political parties that you spend most of your time tearing chunks out of, because it's not in your interest politically to come up with a solution that everybody's agreed on, because then you can't fight over it, and you can't win votes over my solution's better than yours. You don't get sort of what they call royal commissions or cross party solutions to these big, long term problems, because politicians are always thinking in the short term. And it's the same with the NHS, and it's even worse with care for the elderly or social care, because they are such long term issues.

Annabel James 16:15

Now presumably, you know this much better than I, because these are really long term decisions. i.e. it's going to take more than a term of a government, that's not going to really actually make a fundamental difference. That's really what's holding. You know, we've had the Dilnot Review. I think it was 2011 and here we are 14 years later. I suppose also we talk about money. You know, this month, the government has put up National Insurance and minimum wage, which, of course, is perfect, you know, absolutely right. But of course the impact on the care sector is enormous. Everybody's got bills to pay. We all want our carers to be the best they can be, to be able to do their work appropriately. But of course, the flip side of that is it's expensive for a family, and they're almost two intractable problems generally, and that's what's so frustrating.

Daisy McAndrew 17:59

And we are going to have to keep an eye on that, on care homes, and see what the real world impact of those hikes in wages are going to be, because I'm already hearing about quite a number of care home owners who have decided they're going to shut up shop because it's all too expensive. So that's going to make the others even more expensive, because demand is going to be even higher.

Annabel James 18:22

But have we got cheery tales Daisy?

Daisy McAndrew 18:24

We will have cheery tales. I thought talking about downsizing, there was some glimmers of hope there, because there are people out there who can help you downsize and feel less cluttered and feel, you know, being a property that can suit your needs, that isn't dangerous, that's the right size, and so on. So I thought there were some.

Annabel James 18:44

I think you know, actually, the cheery news is that Age UK exists, that the Society of Later Life Advisors exist, and that they're really worth visiting. They're worth paying attention to, they're worth going to see. They have a wealth of resources and help and guidance that none of us have to do this stuff alone. Hopefully there is resource out there. So maybe that's the cheery news.

Daisy McAndrew 19:09

And what are the other issues that we were obviously, we want suggestions from anybody about ideas of what we can help with, but there's plenty in our in tray at the moment, so obviously we'll be talking

about, you know, the legal side of things. We'll be talking about, you know, there'll be more dementia. We're going to have some tips on how to, you know, if you are modifying your house, how to make it sort of safer, what gadgets to spend your money on, and what's a total waste of time and effort, you know, whether that's, you know, as you know, my mother wears a, you know, an alert around her neck for, you know, falls alert. And some of that, I've got experience now, some of them are a lot better than others, and some of them are very expensive, and some of them, so all of those sort of practical tips, the shopping, retail therapy.

Annabel James 19:50

Lovely! I know that's your favourite subject. My favourite subject is holidays. So we're going to be talking about those, which is, I'm very much looking forward to actually, particularly the single supplement, but that's a whole other...

Daisy McAndrew 20:01

The single supplement and the silver tourist

Annabel James 20:06

Exactly this year's destinations!

Daisy McAndrew 20:08

Because the older you are, the more holidays you take. And it's always been fascinating to me that the travel and tourism sector, their adverts are always aimed towards a younger demographic, or the family demographic, and actually, the people who take the most number of holidays are retired people. Now, they might not be people in their 80s and 90s, but people in their late 60s and 70s take a lot of holidays and are pretty much ignored by the industry. Yes,

Annabel James 20:35

Yes, really interesting. Yes, plenty to get our teeth into.

Daisy McAndrew 20:37

Plenty to get our teeth into and plenty of politicians to keep bashing!

Annabel James 20:49

Thank you so much for listening to this episode of Age and Stage.

Daisy McAndrew 20:53

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