Thinking about end of life





Getting your affairs in order and thinking about your care needs

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

Published: February 2022

We'd love to hear from you.

1) Join our Readers' Panel. Have your say and be involved in updating our guides by joining our Readers' Panel. You don't need any specialist knowledge at all.

Join our Readers' Panel at www.ageuk.org.uk/readers-panel.

2) Tell us your story. We want to include real voices of real people in our guides. We'd love to hear about your experiences.

Email us at stories@ageuk.org.uk.

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional advice.

Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Contents

What this guide is about	4
Talking about death Conversations with family and friends Practical considerations	6
Making a will Powers of attorney Managing your documents and accounts Financial help Thinking about your funeral Looking after your pets	11 14 17 18 20
Treatment and care Advance decisions to refuse treatment Advance statement of wishes Conversations with your GP and medical team Terms you may hear Considering where you would like to be looked after Care at home Care from a hospice Care homes	21 24 25 27 29 30 31 33
Advice and support for carers	35
Useful organisations	37



What this guide is about

Thinking about your life coming to an end can be difficult and we tend to not think about it until we have to. But being well informed can help you consider all your options, plan ahead and start getting your affairs in order.

Taking steps now can give you confidence that your wishes are documented and that people close to you know what you would want, if there comes a time when you can no longer make your own decisions. Making plans now can make things easier for those close to you down the line, too. And, if you want to, you can always change your plans in the future.

Whether you're planning for the future or have been diagnosed with a terminal illness, this guide can help you prepare.

"I've started getting my affairs in order so things are as simple as they can be for those I'll leave behind."

Joe, 78



This guide explains some of the things to think about when planning ahead, as well as options and services that could be available to you if you're diagnosed with a life-limiting illness. It explains how to make your wishes and treatment preferences known, and helps you consider where you would like to be looked after towards the end of your life.



This symbol indicates where information differs for Wales and Northern Ireland. As far as possible, the information in this guide is applicable across the UK.

Good to know



You may have already put some plans in place, and there may be some things that you don't feel ready to plan for yet. Planning for the end of your life is a very sensitive and personal experience, so pick out the sections in this guide that are relevant to you now and those you might prefer to return to later.



Talking about death

It can be tempting to avoid talking about death, but having conversations about what you want to happen when you die or if you're unable to make decisions for yourself in the future can save a lot of stress. You'll know there's a plan in place, and your wishes are clear.

Conversations with family and friends

Talking about death with loved ones is difficult, but whether you're simply thinking ahead or you've been diagnosed with a terminal illness, it can help to talk to your family and friends so they know your wishes and preferences as you reach the end of your life.

Sharing your thoughts with those close to you can make it easier for them to make any necessary decisions in the future and help you all prepare for what may lie ahead. It can even provide an opportunity to tell people what they mean to you and may bring resolutions to difficult relationships.

These conversations can be hard, but there are a few things you can try and do to make it a little bit easier:

- Choose a time and place where you won't be disturbed or rushed so that you feel you can say everything you want to.
- Give your family advance notice so the conversation doesn't take them by surprise.
- Don't feel obliged to try and cover everything in one conversation. It can take time to fully discuss all your wishes.
- It might be worth writing notes beforehand about what you want to discuss. This will help you stay focused and make sure you cover everything you want to.
- Don't be embarrassed if you get emotional. Be honest and talk about all your feelings, not just the positive ones.

Next steps



For leaflets on how to start conversations about dying, death and bereavement, contact Dying Matters (page 40) or visit the end of life pages on the NHS website (page 41). In Wales, visit the NHS 111 Wales website (page 41).

Sometimes family and friends are reluctant to have these conversations because they don't want to think about your death, or they might be worried about saying the wrong thing. It might reassure them if you say it would help you to talk. Talking now also might make their life easier if a time comes when they need to make decisions for you. If they're still reluctant, try telling them that while you don't have to talk about it now, it's something you would like to discuss at some point.

There's no right or wrong way to have these conversations, but being open and frank can make them easier. Choose the people you want to talk to, and only share as much information as you feel able to. If you don't feel ready to talk, that's OK too.

Talking to children and young adults

If you have children or young adults in the family, you may want to talk to them about what's going on if you become unwell. This can be difficult but it can help them make sense of what's going to happen and allow you to answer their questions and address their fears and worries. Don't be afraid of getting upset. Being honest about your emotions is a good way to let them know that it's OK to show their feelings too.

Next steps



The Childhood Bereavement Network and Winston's Wish offer information and support for children and young adults affected by death (pages 38 and 42).

Dying Matters produces a leaflet called **What should you tell** children about death (page 40).

Thinking about your loved ones

Perhaps there are things you would like to share with people before you die, or maybe you want to create something to leave behind. Some people find it helpful to put together a memory box or scrapbook of their life.

It may help you to know that there are a number of charities and organisations that can offer support and information to your loved ones after you die.

The most important thing throughout is to do what feels right for you, when it feels right.

Cruse Bereavement Care has a network of free confidential services across the UK that provide emotional support to those who have been bereaved (page 39).

"My sons didn't want to talk about it at first, joking that I'd live forever."

June, 86



Next steps

Macmillan Cancer Support has information about memory boxes (page 40). Your loved ones may also find it useful to read our guides **Bereavement** and **When someone dies**.

Practical considerations

Thinking about end of life can be emotional and death can be a difficult topic to talk about. But there are plenty of practical things you can do to get your affairs in order. Then you will feel confident that the care and support you receive in the future is right for you.

Making a will

The first thing to think about when sorting out your affairs is making sure you have an up-to-date will. Having a will is important as it means there are clear instructions about what you want to happen to your money, property, possessions (known as your estate) and online accounts after you die. If you've already made a will, take time to review it to ensure it still reflects your wishes.

If you die without making a will, it can take much longer to deal with your estate, and the people who inherit your money and possessions may not necessarily be the people you would have chosen.

It's best to use a lawyer when making a will. The relevant Law Society in your nation (page 40) can provide you with a list of local solicitors.

Next steps

Our guide **Wills and estate planning** has more information on the importance of making a will and how to go about drawing one up.

Powers of attorney

Setting up a lasting power of attorney (LPA) is a way of giving someone you trust, known as your attorney, the legal authority to make decisions on your behalf. An LPA can help if you're no longer able to make or communicate your decisions – what's known as having lost 'mental capacity'.



When we talk about having 'mental capacity', we mean that someone has the ability to make and understand the consequences of their decisions.

There are two types of LPA:

LPA for financial decisions

This can be used when you no longer wish to make decisions regarding your property and finances, even when you have mental capacity to do so, or if you lose the capacity to make and communicate your decisions. It gives the person you nominate control of your finances and they can make decisions about:

- buying or selling your property
- paying your mortgage
- investing your money
- paying your bills
- arranging repairs to your property.

"You never know what might happen, so I thought it was a good idea to arrange a power of attorney now just in case I ever need it."

Thomas, 78





LPA for health and care decisions

This allows you to give someone the authority to make decisions about your healthcare and personal welfare if you can't make these decisions yourself. The person you nominate can make decisions about:

- your care
- · your daily routine
- · your medication and medical treatment
- your living arrangements.

You can also give special permission for your attorney to make decisions about life-saving treatment.

Good to know



Planning ahead and setting up a power of attorney can be particularly helpful if you're diagnosed with a condition such as dementia or are currently living with dementia and still have mental capacity. That way, if there comes a time when you can't make decisions, someone you trust can make them for you.

Enduring powers of attorney

LPAs have replaced enduring powers of attorney (EPAs) in England and Wales.

If you've already set up an EPA then it remains valid but it only covers decisions about property and financial affairs. If you have an EPA then it's a good idea to think about setting up an LPA for health and care decisions.

What if I don't set up an LPA and lose mental capacity? If you lose the ability to make or communicate decisions and you don't have an LPA, your family, friends or carer can apply to the Court of Protection for permission to make decisions on your behalf.

The Court can appoint someone (called a deputy) who is trustworthy and has the necessary skills, such as a relative or an independent professional deputy such as a solicitor. However, this is an expensive and often lengthy process so it's best to plan ahead and get an LPA in place while you can.



The Office of the Public Guardian provides information and guidance on making an LPA or applying to the Court of Protection (page 42). Our guide **Powers of attorney** has more information about setting one up.



Managing your documents and accounts

It can be helpful to gather and keep key documents in a safe place, and tell someone you trust, such as a family member or the executor of your will, where they are. This makes things simpler for them later on.

Some of the key documents to gather are your:

- · birth certificate
- passport
- · driving licence
- bank account details and recent bank statements (list all your accounts and account details)
- · pension plans
- insurance policies
- National Insurance number
- will.

If you rely on the internet to pay bills, shop online or keep in touch with friends, think about what will happen to your digital legacy (your accounts and profiles etc) after you die.

The Law Society (page 40) recommends creating a personal assets log (an up-to-date list of all your online accounts), along with clear instructions about what you want to happen to each account after you die. For example, you may want some social media accounts to be deactivated, or you may want close friends or family to be able to recover sentimental things which are stored online, such as photographs.

If you have an online bank account, your executors can arrange for it to be closed and claim the money on behalf of your estate. Don't leave details of your passwords or PINs as someone using them after your death could be committing a criminal offence.

"I hadn't even thought what might happen to my Facebook page when I'm not around."

Gary, 69



Next steps

Visit the Digital Legacy Association's website for further information about dealing with your digital legacy – online accounts such as email, social media and banking (page 39).

Josephine made plans for the future when she noticed her health deteriorating.

'I was diagnosed with a lung condition several years ago. I've been looking after myself well enough at home, taking my medication, doing a bit of exercise and eating well, but I'm starting to notice there are some things I can't do as well as I used to.

'I had a couple of bad flare-ups recently and they've really taken it out of me, so I went back to see my GP. He explained that my symptoms would gradually get worse. I knew that deep down but I needed to hear it to start thinking about the future.

'I already had a will but I set up a lasting power of attorney for health and care so my close friend can make medical decisions if necessary about my treatment and care in the future. We had a conversation about things like whether I'd want to go on life support and where I'd like to be looked after.

'It was hard for both of us and there were tears, but it was reassuring for us both. I made a lasting power of attorney for my finances too. It takes the pressure off and means I can focus on getting on with my life, knowing she'll do what's right for me.

'While I don't know what the future will bring, I'm glad I've done what I can to plan for it.'



Financial help

If you're living with a long-term health condition, or just in case there's a change to your health in the future, it's a good idea to think about your finances and how you might meet certain costs, such as care costs.

If you need help with care, you may qualify for Personal Independence Payment or Attendance Allowance, depending on whether you're under or over State Pension age.

Claiming these kinds of benefits shouldn't reduce any other income you receive, and may even mean you're then entitled to other benefits. Anyone who isn't expected to live longer than six months can claim them quickly and receive the benefit at the highest rate available. If you have a carer, make sure they check whether they're entitled to Carer's Allowance.

You may also be able to get financial help in the form of a one-off grant from charities that specialise in certain health conditions, or from unions or professional organisations that you belong to (or used to belong to). Turn2us can help you search and apply for grants (page 42). If you have cancer, Macmillan Cancer Support have a helpful booklet called **Help with the cost of cancer** (page 40).

Next steps



Find out what else you might be entitled to by contacting your local Age UK for a free benefits check, or use our online calculator at **www.ageuk.org.uk/benefitscheck**. In Wales, contact your local Age Cymru.

Our guide **More money in your pocket** has more information. Age Cymru and Age NI have their own versions of this.



Thinking about your funeral

Thinking about your funeral can be difficult, but giving it some thought and talking about what you would and wouldn't like, finding out how much things might cost and putting some plans in place can reassure and make things easier for your family and friends. It also makes sure that your funeral reflects your wishes

Think about:

- where you'd like your funeral to be
- whether you want a burial or cremation
- whether you want a religious service
- · who you'd like to be invited
- what songs or readings you would like
- whether you want flowers
- what clothes you want to wear
- what you'd like your guests to wear.

You might want a humanist or family-led funeral, or you might have a special request, such as a woodland burial or a coffin made from materials like wicker or cardboard. Whatever you want, it's important to communicate these wishes to your loved ones.

Paying for your funeral

Funerals can be very expensive so you may want to consider setting up a funeral pre-payment plan. These allow you to decide the type of funeral you want and pay for it in advance at today's prices. You can find out more information about these from a funeral director or the National Association of Funeral Directors (page 41). Make sure that you know which services are included in the price as this can vary.

Alternatively, you can pay for your funeral with funeral insurance – also known as an 'over 50s plan'. This type of insurance pays out a fixed lump sum that covers the cost of your funeral, and can be used at any funeral director. It's important to check the terms and conditions, as you may be required to pay in for the rest of your life.

Direct cremations are a less expensive option. The body is collected from a mortuary and taken to the crematorium where the cremation is carried out at a time that's convenient to the crematorium. There's no need for a hearse or ceremony at the crematorium. A commemorative ceremony can then be held at a time and place that suits friends and family.

Next steps



To find a funeral director contact the National Association of Funeral Directors (page 41) or the National Society of Allied and Independent Funeral Directors (SAIF) (page 41). Go to the Moneyhelper website (page 41) to find out more about funeral payment options.

Dying Matters produces My funeral wishes, where you can create your personal funeral plan (page 40).

See our factsheet **Planning for your funeral**.



Looking after your pets

If you have pets, you'll want to think about what will happen when you're no longer able to care for them. You may know someone who is happy to help but may not be able to keep them permanently.

The Cinnamon Trust (page 38) is a charity for older people and their pets. Their volunteers can help you keep your pets at home for as long as possible, for example by walking your dog, or fostering your pet if you have a short stay in hospital. They also have a Pet Friendly Care Home Register where you can search for care homes that are happy to accept your pets. You can also arrange for the Cinnamon Trust to take on lifetime care of your pet when you die.

Dogs Trust (page 39) offers a free Canine Care Card Scheme. When you die, Dogs Trust staff will arrange for your dog to be taken to its nearest rehoming centre, where they will be looked after until they can find a suitable new owner.

Cats Protection (page 38) offers a free service called Cat Guardians. It will look after your cat until staff find a suitable new owner.

If you have specific wishes about what you want to happen to your pets, mention this in your will. This will give you peace of mind that your pets will be cared for after you die.

Treatment and care

You may be living with a long-term health condition or just planning for your future health and care needs. Whatever your situation, having a plan in place can reassure you that you'll receive the treatment and care you want.

Advance decisions to refuse treatment

If there are some medical treatments you wouldn't want to receive in certain circumstances, you can write them down in an advance decision in case there ever comes a time when you can't communicate your wishes. This will only be used if you lose the capacity to make or communicate decisions.

An advance decision:

- is legally binding those caring for you must follow your instructions
- allows you to refuse treatment, including life-sustaining treatment
- must be clear about the circumstances under which you don't want to receive specified treatment
- can't be used to request certain treatment
- can't be used to refuse basic care that would keep you comfortable
- can't be used to ask for your life to be ended.

To make sure your wishes are respected, people must know that you have made an advance decision. It's a good idea to speak to your GP before you draw it up. Your GP and medical team must know about your advance decision so that they can include it in your medical notes. They can also help explain possible treatments you may be offered and what it might mean if you choose not to have them.

Once you've decided what to do, write down your advanced decision and give a copy to your loved ones and all those involved in your care. You can change it at any time but make sure that you clearly communicate and record any changes you make.



In Northern Ireland an advance decision isn't legally binding but should be taken into account in decisions made about treatment.

"I thought I was asking silly questions, but the doctor really put me at ease."

Pauline, 72



Good to know



If you want to refuse potentially life-sustaining treatment your decision must be made in writing, signed, witnessed and include the statement 'even if life is at risk as a result'.

How does an advance decision interact with an LPA?

If an advance decision and an LPA for health and care deal with the same decision, whichever was made more recently takes priority. If you create an advance decision after creating an LPA for health and care, your attorney can't consent to any treatment refused in the advance decision.

If you have made an advance decision and want to create an LPA for health and care decisions, you'll need to send a copy of your advance decision with your LPA application form to identify any conflicts.





See our factsheet **Advance decisions**, advance statements and living wills. Alzheimer's Society has a draft form you might like to use to help set up your advance decision (page 38).



Advance statement of wishes

You may also want to write an advance statement of wishes and preferences, especially if you're starting to need help with personal care. This allows you to make general statements about how you would like to be cared for. These should be taken into account by those involved in providing your care if you ever lose the ability to make or communicate your own decisions.

Advance statements can explain your likes and dislikes and include anything that's important to you. For example, you might include information about:

- where you would ideally like to be cared for your home, a care home or a hospice (pages 30-34)
- your dietary requirements
- your beliefs and values
- who you want to be consulted about your care
- · who you would like to visit you
- foods you do and don't like.

Although it's not legally binding, it's a good idea to give a copy to all those involved in your care, especially your care staff, GP and medical team, so they know what your wishes are and can take them into account.

Conversations with your GP and medical team

If you are diagnosed with a life-limiting illness your doctor should explain your condition and treatment options in a way that you understand. If your GP or medical team use phrases you're not familiar with, make sure you ask them to clarify what they mean. We've included an explanation of some terms you may hear on pages 27-28.

The doctor should answer any questions you have about your condition or life expectancy. You can also discuss any questions, fears or worries you or your loved ones might have.

You can decide how much or how little information you want – it's OK if you don't want all the information at once. Write down any questions as they come to mind – and maybe even discuss them with family or friends. It may help to ask questions over several appointments so that you can talk about your options at your own pace.

It might be useful to discuss:

- what to expect as your illness progresses
- the different ways to manage any symptoms you may experience
- the pros and cons of your treatment options
- any treatment you don't want to receive
- your life expectancy
- · where you would like to die
- the practical and emotional support available
- the physical and emotional changes you could experience.

These aren't easy conversations to have so don't worry if you get upset. It can be hard for GPs and medical teams to know how best to start a conversation about end-of-life care, so don't be afraid or embarrassed to ask questions.

All of this can be hard to take in so ask the staff to repeat any information, at any point. You may find it useful to take notes and ask if there is anything helpful you can read or websites you can visit. Also consider inviting a close family member or friend to attend appointments with you to help you remember the information and offer emotional support.

Your doctor and healthcare team should be able to tell you about national and local support groups, in person or online, where you can discuss your thoughts and feelings freely.

"My daughter came with me to important doctor's appointments. She was a huge support."

Irene, 84



Good to know



Depending on your condition, there may be a helpline staffed by specialist nurses and advisers who can offer you practical advice and emotional support. For example, Macmillan Cancer Support (page 40) has a cancer support helpline and Alzheimer's Society (page 38) and Dementia UK (page 39) have helplines for people affected by dementia.

Terms you may hear

You may hear your medical team using various terms. They can seem confusing but the following definitions should help.

Terminal refers to an illness that cannot be cured – but someone can live a terminal illness for quite some time. These illnesses may also be referred to as life-limiting.

End of life refers to what is likely to be the last 12 months of a person's life.

End of life care focuses on the quality of a person's life and death, rather than the length of life. It includes support for family and carers.

End of life care planning involves looking at issues that are particularly significant as people reach the end of life. It can include:

- having conversations with your medical team, family and friends, and spiritual or religious community about your options and choices
- sorting out legal and financial issues, such as making sure you have an up-to-date will and are receiving all the financial support you're entitled to
- exploring the options to decide where you would like to die
- planning your funeral
- thinking of practicalities, such as what will happen to your pets.

Advance care planning is a specific form of end-of-life care planning. It involves thinking about how you'd like to be cared for in the future if you lose the ability to make decisions for yourself. Advance care planning can include:

- talking to your medical team about your condition and how you would like to be cared for if you have an illness that's likely to steadily get worse
- setting up an LPA (page 11) in which you give someone you trust the legal authority to make decisions on your behalf
- making an advance decision (page 21) to refuse certain treatment in specific circumstances, which is legally binding and must be followed by all those involved in your care
- making an advance statement of wishes and preferences, which tells those involved in your care how you would like to be cared for but isn't legally binding (page 24).

Palliative care support aims to help people achieve the best quality of life following a diagnosis of a life-limiting illness. It can be offered at any stage of an illness, and is designed to manage physical and emotional needs, as well as making life more comfortable as a condition progresses. Palliative care support should be available in all hospitals, hospices, care homes and in your own home.

Hospices focus on providing palliative care, seeking to improve the quality of life of people with a terminal illness from diagnosis onwards, either within hospice premises or in your own home.

Considering where you would like to be looked after

It can be helpful to think about where you would like to be cared for if you become unwell. Your choice may not be possible, but if doctors and loved ones know your wishes, they can do their best to follow them as best they can.

Your GP and medical team will be able to tell you what you can expect as your illness progresses, what options are available in your local area, and what support you can get, especially at the end of your life. It's important to involve your family or carers so you can make a decision together. Wherever you're cared for, the most important thing is that you receive the support you need to spend your final days in the most peaceful and dignified way. Your medical team should develop a care plan tailored to your needs and preferences, and review and update it as necessary.

In some areas of England there are local registers that hold key information about the preferences of people nearing the end of life. Your GP or medical team should tell you if there is a local register and ask you if you want to be placed on it. The register can be accessed by authorised staff including your GP, specialist palliative care team staff, out-of-hours GP service staff and paramedics. If you live in Wales, contact your GP, medical team or NHS 111 Wales to see if there are equivalent services in your area.

Good to know

See the following pages for more information about where you may be looked after. If you are a carer, see pages 35-36 to find out what advice and support you could receive.

Care at home

You may prefer to be cared for at home at the end of your life. Some people feel most comfortable in their home and find it makes it easier to say goodbye.

If you would like to be cared for at home, talk it over with your GP and the people you live with to see how they feel about it. Find out what support could be available to help you and your carers during the day and night. If you live alone, speak to your healthcare team to see what support would be available around the clock.

Your GP has overall responsibility for your care at home. They should put you in touch with organisations that can support you, talk you through what might happen as your condition gets worse, prescribe medication, liaise with your consultant or refer you to other doctors if necessary.

Your GP can arrange for you to be supported by a district nurse who will organise and coordinate your healthcare at home. The district nurse or an occupational therapist can assess how easily your home can accommodate any additional equipment that you might need. For example, you may need a hoist or a pressure-relieving mattress. They can advise on this and make necessary arrangements. You may also receive help from Marie Curie and other specialist nurses or hospice home care services if you need it.

Many large hospitals have specialist palliative care teams, who work alongside and help hospital staff caring for people nearing the end of their life. They also work closely with local GPs, community palliative care services and hospices.

Hospice staff and hospital-based palliative care teams can work closely with GPs, community nurses and Marie Curie nurses to coordinate your care (page 41). They are often involved in supporting people who wish to remain at home.



Care from a hospice

Hospices specialise in supporting people with terminal illnesses, often from the point of diagnosis. You may hear this support referred to as palliative care. The range of services offered by their medical, nursing and other specialist staff can include management of pain and other symptoms, rehabilitation to help you achieve personal goals and priorities for daily living, emotional support and services such as complementary therapies. They can also offer family bereavement support and may arrange remembrance events to celebrate the lives of people who have died.

Hospice beds are rarely a long-term option for care and most hospice care is provided through day care or in your own home.

Next steps



Visit Hospice UK's website (page 40) for further information on hospices and the type of services they offer. You can also read their booklet **What is hospice care?** In Northern Ireland, contact Northern Ireland Hospice (page 42).

Hospices are often involved in supporting people who wish to remain at home through a mix of specialist services such as:

- short-term inpatient care to control symptoms
- hands-on care
- advice on pain management and other symptoms
- emergency advice lines and information
- emotional support and respite services.

They take care of people's physical needs as well as their emotional, spiritual and social needs. They provide support for carers, family members and friends, both during a person's illness and in bereavement. Hospice care is free for everyone and can be offered in a range of settings, including hospices, care homes, people's own homes and through day services run at a hospice.

Some hospices have day services, such as medical and complementary treatments and the chance to meet other people going through similar experiences, or provide social and emotional support while you live at home.

You can be admitted to a hospice for different reasons. It may be for a few days while your symptoms are controlled, or for a period of respite care to give your carer a break. Some people may be admitted to a hospice for the final stages of their life.

Speak to your GP and medical team to find out more about local hospice services in your area.

If you want to find out more about what support is available from a local hospice, ask to visit the hospice or talk to staff before making a decision.



Care homes

If you live in a care home, you may wish to ask whether it can offer you the care and support your doctors say you'll need in the last few weeks and days of your life.

Choosing the right care home is a big decision. There are independent regulators that inspect and monitor care homes and can provide impartial information about them.



In England, search for and read care home inspection reports on the Care Quality Commission (CQC) website (page 38). In Wales, visit the Care Inspectorate Wales (CIW) website (page 38). In Northern Ireland, visit the Regulation and Quality Improvement Authority (page 42).

If you live in a care home or when you're in the process of choosing one that's right for you, talk to the manager about their experience of supporting residents at the end of their lives. Ask whether staff have had special training, and what GP and community nursing support is available to allow you to die in familiar surroundings and avoid unnecessary hospital admissions. Ask the manager if the local hospice provides support to care homes. You can also contact the hospice directly.

If you currently live in a residential care home, you may need to move to a nursing home where nursing staff are on duty 24 hours a day. If you need to move, ask your medical team if you qualify for free NHS care on account of your health needs.

If your needs mean you have to move to a different care home, think about the practical considerations of the move. Will you still be near your family and friends? Will your doctor and healthcare team stay the same? Involve your medical team as well as your family, friends and carers so you're all comfortable with your future care.

Good to know



Continuing Healthcare (CHC) is a free NHS care package for people whose needs are primarily healthcare needs.

You should be considered for a CHC assessment in a variety of circumstances, such as being discharged from hospital. If you have a rapidly deteriorating condition and may be entering a terminal phase your assessment can be fast tracked. To find out more, go to www.nhs.uk and search 'continuing healthcare'.

Search for care homes that are recognised as providing high quality end of life care in England on the Gold Standard Framework website (page 40).

See our guide **Care homes** for help choosing somewhere that's right for you.



Advice and support for carers

If you look after your partner, a friend or relative who needs help because they are ill or disabled, then you are a carer, even if you've never thought about yourself in that way before.

Caring for a friend or relative can be rewarding, but at times it may also feel overwhelming and demanding. This can be especially true as the person you're caring for reaches the end of their life.

Next steps

See our guides **Advice for carers, Carer's Allowance** and **Caring for someone with dementia** for information about the practical and emotional help and support you can receive.



Ask your local council for a carer's assessment. You may be able to get support with caring, equipment to help you in your caring duties or respite care to give you rest. In Northern Ireland, contact Age NI (page 37) to find out who to contact.

If you spend at least 35 hours a week caring, you may also be entitled to financial assistance, such as Carer's Allowance.

It's important to tell your GP that you're a carer and discuss the impact this is having on your own health. They will be able to offer you advice and discuss the support that's available. As a carer, you might be entitled to a free annual flu jab.

Don't overlook your emotional health. The practical help is handy, but there are limits to the care you can provide so it's just as important to make time for yourself and make sure you don't neglect your own needs. Family and friends, carers' groups, online forums offered by organisations such as Carers UK, your GP or a counsellor can all provide you with space to share your feelings.

"Sometimes I get so caught up in the day-to-day caring, I don't stop and think about my emotions. It's helpful to talk to someone about it all."

Rose, 70



Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: 0300 303 44 98

www.agecymru.org.uk

In Northern Ireland, contact Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact Age Scotland: 0800 124 4222

www.agescotland.org.uk

Alzheimer's Society

Offers advice, information and support in England and Wales to people with dementia, their families and carers through its helpline and local offices.

Tel: 0300 222 1122

www.alzheimers.org.uk

Care Inspectorate Wales (CIW)

National regulatory body of care and social services in Wales.

Tel: 0300 7900 126

www.careinspectorate.wales

Care Quality Commission (CQC)

National, independent regulator of all health and social care services in England.

Tel: **03000 61 61 61** www.cqc.orq.uk

Cats Protection

Will arrange for your cat to be looked after until they can find a suitable new owner through their Cat Guardians service.

Tel: 03000 12 12 12 www.cats.org.uk

Childhood Bereavement Network

Offers support and advice for bereaved children, young people and their families.

Tel: 020 7843 6309

www.childhoodbereavementnetwork.org.uk

Cinnamon Trust

Charity for older people and their pets.

Tel: **01736 757 900** www.cinnamon.org.uk

Cruse Bereavement Care

Offers information and support to bereaved people, both over the phone and face to face.

Tel: **0808 808 1677** www.cruse.org.uk

In Northern Ireland, contact Cruse Bereavement Care

Northern Ireland

Tel: 0808 808 1677

Dementia UK

Provides information for those affected by dementia, their family, friends and carers. They have a helpline staffed by Admiral Nurses who can offer advice and support.

Tel: **020 7697 4160** or **0800 888 6678** (Admiral Nurse helpline) **www.dementiauk.org**

In Northern Ireland contact **Dementia NI**

Tel: 02896 931 555

Digital Legacy Association

Helps people manage their digital legacy, ensuring end-of-life wishes are met in both the real world and digital realm.

Tel: 01525 630 349

www.digitallegacyassociation.org

Dogs Trust

Arranges for your dog to be looked after until they can find a suitable owner through their free Canine Care Card Scheme.

Tel: **020 7837 0006** www.dogstrust.org.uk

In Northern Ireland: Tel: 028 2565 2977

Dying Matters

A Hospice UK campaign which aims to help people talk more openly about dying, death and bereavement, and make plans for the end of life.

Tel: **08000 21 44 66** www.dyingmatters.org

Gold Standard Framework

Provides a database of care homes in England that provide high-quality end-of-life care.

www.goldstandardsframework.org.uk/accredited-care-homes

Hospice UK

The national charity for hospice care, supporting the work of more than 200 member organisations.

Tel: 020 7520 8200 www.hospiceuk.org

Law Society of England and Wales

Helps people find a solicitor, advises on what to expect when they visit one and produces guides to common legal problems.

Tel: **020 7320 5650** www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614 www.lawsoc-ni.org

Macmillan Cancer Support

Provides practical, medical and financial support for people facing cancer, and their carers and loved ones.

Tel: 0808 808 0000 www.macmillan.org.uk

Marie Curie

Provides care and support to people with a terminal illness, and their carers and families.

Tel: 0800 090 2309 www.mariecurie.org.uk

MoneyHelper

Provides information and guidance on money management.

Tel: **0800 138 7777**

www.moneyhelper.org.uk

NHS

Find out about local NHS services in England and get information on end-of-life care.

www.nhs.uk

In Wales, contact NHS 111 Wales

Tel: 111

www.111.wales.nhs.uk

In Northern Ireland, contact **NI Direct www.nidirect.gov.uk**

National Association of Funeral Directors

Offers support and information about funerals in the UK.

Tel: **0121 711 1343** www.nafd.org.uk

National Society of Allied and Independent Funeral Directors

This trade association for independent funeral directors offers independent arbitration if you cannot resolve a complaint with a member.

Tel: 0345 230 6777 or 01279 726 777

www.saif.org.uk

Natural Death Centre

Provides information on all types of funerals.

Tel: 01962 712 690

www.naturaldeath.org.uk

Northern Ireland Hospice

Tel: 028 90781836 www.nihospice.org

Office of the Public Guardian

Provides information and guidance on appointing a power of attorney or applying to the Court of Protection.

Tel: 0300 456 0300

www.gov.uk/government/organisations/office-of-the-publicauardian

Regulation and Quality Improvement Authority

Independent regulator of health and social care in Northern Ireland.

Tel: **028 9051 7500** www.rqia.org.uk

Turn2us

Helps people access the money available to them through welfare benefits, grants and other help.

Tel: **0808 802 2000** www.turn2us.org.uk

Winston's Wish

Offers support, information and guidance to bereaved children, young people and their families.

Tel: 08088 020 021

www.winstonswish.org.uk

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:



Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.



Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to **www.ageuk.org/donate**.



Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.



Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.



Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- Wills and estate planning
- Powers of attorney
- · Living with early-stage dementia

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/planningahead** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65.**



0800 169 65 65 www.ageuk.org.uk









Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204649 02/22