



Family Support Guide



Starting conversations about potential care needs with an elderly relative can be tricky—it's emotional, sensitive and often delayed until there's a crisis. But if you plan it right, it can be a supportive, proactive chat rather than a stressful one.

Here is a **helpful guide** you and your family could use to prepare and navigate that conversation smoothly.

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Starting the Conversation

Helping families open the door to compassionate, thoughtful care discussions with their older loved ones.



Why This Conversation Matters

Talking about future care needs with an ageing loved one is not easy -but it is essential. Whether you're noticing subtle changes or preparing for the future, open conversations ensure your loved one's wishes are heard, respected and central to any plans.

At Country Cousins, we believe the best care journeys begin with empathy, understanding and careful planning. This guide helps you navigate that first, vital step.

Common Emotions You May Encounter

For the Elderly

Fear – of losing control or facing the unknown.

Loss of Independence – struggling with asking for or accepting help.

Sadness or Grief – mourning the loss of abilities, lifestyle or friends.

Denial – difficulty acknowledging health or memory changes.

For the Family

Guilt – feeling like you're not doing enough—or too much.

Frustration – balancing caregiving with personal and family responsibilities.

Resentment – unequal roles within the family can build tension.

Worry – concern for your loved one's safety, wellbeing and future.

1. Choosing the Right Time & Place

Timing and setting are everything. Create a moment that feels safe, relaxed and free of distractions.

Choose a Calm Time

- Not during or after a medical scare or family conflict.
- Consider weekends or holidays when there's less time pressure.
- After a shared activity (meal, walk or visit) can help everyone feel at ease.

Find a Comfortable Space

- Private, quiet and familiar—like a cosy living room or garden.
- Avoid public places where emotions might be harder to express.

Allow Plenty of Time

- Don't rush. Be prepared for pauses and reflection.
- You may need more than one conversation. That's OK.

2. Adopt the Right Tone: Gentle, Supportive, Respectful

This isn't about telling your loved one what to do. It's about listening and exploring together. Your approach should reflect care, not control.

Key Tips


Speak from a place of love and concern:

- “I want you to feel supported and safe as you get older.”
- Be respectful of their autonomy and life experience.
- Reassure them they're in control of decisions.

3. Conversation Starters: Open-Ended & Thoughtful

Kick off the conversation with gentle curiosity. Ask questions that encourage them to share their feelings, fears and hopes.

Examples

- “How are you feeling about things at home these days?”
 - “Are there any tasks you've been finding harder to manage?”
 - “What's important to you as you think about the future?”
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4. Normalise the Conversation: It's About Planning, Not Reacting

Explain that this is a common, wise and proactive conversation—something that many families have, even when things seem OK.

What You Can Say:

- “We’re thinking about the future for all of us, just in case. It’s helpful to know what you want.”
- “Lots of families talk about this before it becomes urgent—it helps us make sure your wishes are always respected.”
- “This doesn’t mean things have to change today, but it gives us peace of mind knowing we have a plan if it’s ever needed.”

5. Common Reactions & How to Respond

Your loved one might feel:

Defensive “I’m fine, I don’t need help!”

Response: “I know you’re managing really well. We just want to make sure you have support if you ever want it.”

Fearful of Losing Independence

Response: “This is about helping you stay independent for as long as possible. The right support can make that easier.”

Overwhelmed or Emotional

Response: “I get it. This is a big topic. We can take it slow—this is just the first chat.”



6. Focus on Their Priorities & Wishes

Shift the focus to what matters to *them*—what gives them joy, purpose, and dignity.

What You Can Say:

- “What would help you stay comfortable and independent at home?”
- “Are there things you’d like to keep doing that we can help support?”
- “What are your biggest worries? How can we ease them together?”

Reaffirm Your Support

- “We’re here to help you make decisions, not make them for you.”
- “You’ll always be in control of what happens next.”

7. End on a Positive, Reassuring Note

Even if decisions aren’t made in this first chat, you’re laying groundwork. End with warmth and reassurance.

Closing Ideas:

- “This has been really helpful for me to understand what’s important to you.”
- “We don’t need to decide anything today. We can keep talking whenever you’re ready.”
- “We’re in this together, every step of the way.”

8. Next Steps (When They’re Ready)

When the time feels right, you can:

- Explore care options (like Country Cousins Homecare services)
- Schedule a home care assessment
- Create a written care plan with their input
- Involve other family members in future discussions

Country Cousins can guide you through each of these steps with compassion, understanding and expertise.



COUNTRY COUSINS

Assessing Needs Worksheet

Helping you and your loved one understand where support could make life easier, safer and more fulfilling.

How to Use This Worksheet

This simple tool is designed to guide you through a conversation with your loved one about how they're managing day-to-day. It can help you identify areas where support may enhance their quality of life—now or in the future.

Tip: Sit down together in a relaxed, private setting. Emphasise that this is about listening and planning, not rushing into changes.

How to Complete the Worksheet

Discuss each area of level of abilities listed with your loved one and how they are managing today. Then use the rating scale to mark their level of independence.



1. PHYSICAL HEALTH & MOBILITY

How well is your loved one managing their physical health and getting around?

Activities	INDEPENDENT	NEEDS SOME HELP	NEEDS FULL HELP
Walking (indoors & outdoors)	<div></div>	<div></div>	<div></div>
Using stairs safely	<div></div>	<div></div>	<div></div>
Getting in and out of chairs or bed	<div></div>	<div></div>	<div></div>
Bathing or showering	<div></div>	<div></div>	<div></div>
Dressing	<div></div>	<div></div>	<div></div>
Managing chronic health conditions <small>(e.g. diabetes, arthritis)</small>	<div></div>	<div></div>	<div></div>
Taking medications as prescribed	<div></div>	<div></div>	<div></div>

2. COGNITIVE HEALTH & MEMORY

How is your loved one managing decision-making, memory, and mental clarity?

Activities	INDEPENDENT	NEEDS SOME HELP	NEEDS FULL HELP
Remembering appointments or events	<div></div>	<div></div>	<div></div>
Managing finances (paying bills on time)	<div></div>	<div></div>	<div></div>
Following instructions (e.g., from doctors)	<div></div>	<div></div>	<div></div>
Decision-making and judgment	<div></div>	<div></div>	<div></div>
Recognising familiar people/places	<div></div>	<div></div>	<div></div>

3. EMOTIONAL WELLBEING & SOCIAL LIFE

Consider how your loved one feels emotionally and how socially connected they are.

Activities	INDEPENDENT	NEEDS SOME HELP	NEEDS FULL HELP
Staying in touch with friends and family	<div></div>	<div></div>	<div></div>
Participating in hobbies/activities	<div></div>	<div></div>	<div></div>
Coping with feelings of loneliness or isolation	<div></div>	<div></div>	<div></div>
Signs of depression or anxiety	<div></div>	<div></div>	<div></div>
Feeling safe and secure at home	<div></div>	<div></div>	<div></div>

4. DAILY ACTIVITIES & HOUSEHOLD TASKS

Assess how your loved one is managing the daily routines that keep life running smoothly.

Activities	INDEPENDENT	NEEDS SOME HELP	NEEDS FULL HELP
Cooking and preparing meals	<div></div>	<div></div>	<div></div>
Grocery shopping	<div></div>	<div></div>	<div></div>
Housekeeping (cleaning, laundry)	<div></div>	<div></div>	<div></div>
Driving or using public transport	<div></div>	<div></div>	<div></div>
Managing personal hygiene <i>(brushing teeth, grooming)</i>	<div></div>	<div></div>	<div></div>

5. FINANCIAL & LEGAL PLANNING

Consider whether your loved one has the appropriate financial and legal protections in place.

Activities	INDEPENDENT	NEEDS SOME HELP	NEEDS FULL HELP
Paying bills on time	<div></div>	<div></div>	<div></div>
Managing bank accounts	<div></div>	<div></div>	<div></div>
Understanding financial decisions	<div></div>	<div></div>	<div></div>
Has a Power of Attorney <i>(finance & health)</i>	<div></div>	<div></div>	<div></div>
Has an up-to-date will or advance directive	<div></div>	<div></div>	<div></div>

6. SAFETY CONSIDERATIONS

Think about potential safety risks inside and outside the home.

Activities	INDEPENDENT	NEEDS SOME HELP	NEEDS FULL HELP
Risk of falls <i>(loose rugs, stairs, poor lighting)</i>	<div></div>	<div></div>	<div></div>
Kitchen safety <i>(using stove, sharp utensils)</i>	<div></div>	<div></div>	<div></div>
Managing emergency situations <i>(knows how to get help)</i>	<div></div>	<div></div>	<div></div>
Wandering or getting lost outside the home	<div></div>	<div></div>	<div></div>

Reflection & Next Steps

Once you've completed the worksheet, take a moment to reflect on:

- Which areas are your loved one managing well on their own?
- Are there any areas of concern that need immediate attention?
- What types of support might help them maintain independence and quality of life?



You Might Consider

**Simple home
modifications**

**Part-time or
full-time care
at home**

**Exploring long-
term care options
when needed**

**Companionship
care to reduce
isolation**

**Help with
medication
management**

Options for Care Cheat Sheet

Purpose: Demystify care options and levels of support for older adults and those with evolving care needs.

IN-HOME CARE

- **Companion Care:** Social interaction, errands, light housekeeping.
- **Personal Care Aides:** Help with bathing, dressing, mobility, meals.
- **Skilled Nursing:** Medical care at home (wound care, medication management, therapy).

ADULT DAY CENTRES

- **Social** activities and peer **interaction.**
- **Meals** and **snacks** provided.
- **Supervision** and limited medical services.
- Great for **caregiver respite** and maintaining routines.


ASSISTED LIVING

- **Private or shared** apartments + community spaces.
- **Support** with daily living (bathing, dressing, meds).
- **Social** events, fitness, **transportation**, and dining.
- **Promotes independence** with safety net support.

NURSING HOMES

(Skilled Nursing Facilities)

- **24/7** medical care and supervision.
- Support for **complex medical conditions** and recovery.
- **Rehabilitation** services (physical, occupational, speech therapy).
- Often **long-term** or **post-hospitalisation** care.



Pro Tip: Choosing the right option depends on current needs, future planning, budget and personal preferences.



Financial Planning & Resources Guide

Purpose: Demystify care options and levels of support for older adults and those with evolving care needs.

Understanding Coverage: What Does the Government Pay For?

NHS Continuing Healthcare (CHC)

Fully funded care for individuals with **significant** ongoing **health needs**.

Covers:

- ✓ Care home fees
- ✓ Nursing care
- ✓ At-home care services

Eligibility: Based on health needs, not financial means.
Assessment required via NHS.

NHS-Funded Nursing Care

- Contribution toward nursing care in a care home (if you're not eligible for CHC).
- Paid directly to the care home to cover nursing care from a registered nurse.

Local Authority Support (Social Care Funding)

Means-tested support for:

- ✓ Residential care homes
- ✓ Home care services
- ✓ Equipment and adaptations

Eligibility: Based on income, savings, and assets. If assets are above £23,250 (England), you'll likely need to self-fund.

What's Self-Funded?

If you don't qualify for full government funding:

- Residential care home fees
- Home care support (personal care, cleaning, shopping)
- Private carers or live-in care
- Home modifications (unless provided by local councils)
- Social activities and transport
- Tip: Plan early and explore all funding options available!

Veterans' Benefits & Local Programmes

War Pensions and Armed Forces Compensation Scheme

Support with:

- ✓ Disability benefits
- ✓ Financial assistance
- ✓ Grants for home adaptations
- ✓ Respite breaks

Charities like **SSAFA**, **Royal British Legion** and **Help for Heroes** offer additional grants and support services.

Local Authority Grants & Charitable Support

- **Disabled Facilities Grant (DFG):** For home adaptations to maintain independence.
- **Carer's Allowance:** Financial support for those caring 35+ hours a week.
- Local **Age UK** offices, **Alzheimer's Society** and **Turn2Us** can assist with grants and benefits checks.

Legal Planning: Protecting Finances & Wishes

Working with Elder Law Solicitors & Financial Advisers

Lasting Power of Attorney (LPA):

- ✓ Health & Welfare
- ✓ Property & Financial Affairs
- ✓ Appoint someone to make decisions on your behalf if you lose capacity.

Advance Decisions to Refuse Treatment (ADRT):

Record decisions about refusing specific treatments in future scenarios.

Wills & Trusts: Essential for ensuring assets go to the right people and avoiding disputes.

Consider setting up trusts to protect assets from care costs (seek specialist advice).

Solicitors for the Elderly (SFE): Specialist legal advisers in wills, LPAs, care funding and estate planning.

Independent Financial Advisers (IFAs):

Can help with:

- ✓ Long-term care planning
- ✓ Equity release
- ✓ Pension and investment advice
- ✓ Maximising available benefits

Look for IFAs accredited with Solla (Society of Later Life Advisers) for expert guidance.

Next Steps:

1. Book a care needs assessment via your local authority.
2. Clarify eligibility for NHS Continuing Healthcare.
3. Review assets for social care funding thresholds.
4. Prepare legal documents (Wills, LPAs).
5. Consult elder law solicitors and later life financial advisers.





**Caring for
someone else
starts with caring
for yourself.**

Self-Care Tips for Family Carers



Take Breaks Without Guilt

Rest isn't a luxury; it's essential.
Arrange respite care or ask others to step in.

Stay Connected

Talk to friends, join a support group or spend time doing activities you enjoy.

Look After Your Health

Keep up with your own GP appointments.
Eat well, stay active and get enough sleep.

Know When to Say 'No'

It's okay to set boundaries. You cannot pour from an empty cup.

Ask for Help

Don't wait until you're overwhelmed.
Reach out to family, friends, professionals or helplines.

**Emotional support is just as
important as physical care.**

**By listening, understanding
and working together,
families and loved ones can
stay connected and resilient
—through every step of the
journey.**



Family Communication Plan

Purpose: Keep everyone informed and involved.

Caring for a loved one is a team effort and communication is key. Our Communication Plan is designed to ensure that everyone stays in the loop, feels heard, and plays a meaningful role in your elder's care journey.

Family Meeting Guide

How to involve siblings or key relatives

Regular family meetings — whether in person, virtual or by phone — help keep everyone aligned and engaged.

Here's how to make them effective:

- **Set a regular schedule:** Monthly or biweekly check-ins work well.
- **Share updates:** Medical, emotional and practical updates help everyone stay informed.
- **Encourage participation:** Invite input from all family members, even those who live far away.
- **Create a safe space:** Make sure everyone feels comfortable sharing concerns, ideas and feedback.

Pro tip: Use a shared email thread or group chat to follow up and keep conversations going between meetings.

Roles and Responsibilities

Who does what?

A clear division of tasks helps prevent burnout and ensures no detail gets overlooked.

Consider assigning roles such as:

- **Primary caregiver:** Day-to-day care and coordination
- **Medical liaison:** Attends doctor's appointments and keeps track of records
- **Financial coordinator:** Manages budgets, bills and paperwork
- **Emotional support:** Checks in regularly with the elder for companionship and mental well-being
- **Backup support:** Fills in during emergencies or when others need a break

Flexibility is important — roles can shift over time depending on availability and needs.

Let's Talk, Together



**Good communication
builds stronger care.**

When everyone knows their role, feels respected and stays connected, your elder receives the best support possible and your family grows even closer.

SHORT-TERM GOALS

Explore and prepare for what's next.

Use this phase to assess needs, try new services and build confidence in your care approach.

Schedule a home care or safety assessment:

A professional evaluation can help identify overlooked needs.

Try trial periods for support services:

In-home care, adult day programs, meal delivery or transportation assistance.

Build a care calendar:

Coordinate schedules between family, friends and professionals. Track appointments, social visits and breaks for caregivers.

**This stage is about testing what works — without
pressure to commit long term.**

LONG-TERM PLANNING

Secure the future with thoughtful decisions.

Once the basics are in place, it's time to look ahead. Proactive planning today prevents crisis-driven choices tomorrow.

Review legal documents:

Power of attorney, healthcare proxy, living will and estate plans. Make updates as needed and store copies in an accessible location.

Discuss long-term housing options:

Staying at home, downsizing, moving in with family, or exploring assisted living. Factor in finances, accessibility and your loved one's preferences.

Plan for evolving care needs:

Coordinate schedules between family, friends and professionals. Track appointments, social visits and breaks for caregivers.

**Long-term planning is an act of love —
and a gift of stability.**

Make it Real: Put it in Writing

Use this template as a living document. Update it as your family's needs evolve, and revisit it together every few months.

When a plan is in place, everyone breathes easier.

Trusted Resources List (UK Edition)

Reliable information and support, when you need it most.

Caring for an older loved one can be challenging — but you're not alone. These trusted UK-based websites, hotlines and support networks are here to guide you through every step of the journey.

WEBSITES



www.ageuk.org.uk

Advice on health, care, housing, money and staying independent.



www.carersuk.org

Essential info for unpaid carers, including benefits guidance and a helpful online forum.



www.nhs.co.uk

Step-by-step guidance on getting care and support services in the UK.



www.alzheimers.org.uk

Advice on health, care, housing, money and staying independent.



www.gov.uk/find-local-council

Use this to connect with your local authority for assessments and services.



Hotlines & Support Groups

Speak to someone who understands.

Age UK Advice Line

0800 678 1602

Free advice 8am–7pm,
every day of the year.

Carers UK Helpline

0808 808 7777

Confidential support and
practical advice for carers
(Mon–Fri, 9am–6pm).

Alzheimer's Society Dementia Helpline

0333 150 3456

Open 7 days a week; trained
advisers offer emotional
support and practical info.

Mind Infoline

0300 123 3393

For mental health support,
emotional well-being and
managing carer stress.

Independent Age

0800 319 6789

Friendly advice and support
on care, health, and planning
for later life.

Local Carer Support Groups & Centres

0800 319 6789

Find local groups through:
Carers Trust or your
local council's Adult Social
Services department

**Print or save this list and keep it somewhere visible — like your fridge
or care folder — so it's easy to access in a moment of need.**

Professional Guidance

Get expert help for care coordination or complex needs



Elder Care Consultants / Case Managers

Search for private care advisers via:

- The [British Association of Social Workers](#)
- Local directories or your council's Adult Social Care team

GP or NHS Community Social Worker Referral

Ask your GP about a referral to adult social care or a needs assessment.

0808 531 0461
www.country-cousins.co.uk

The UK's longest-serving introductory live-in care agency.

Country Cousins is proud to be part of the Trinity Homecare Group.

