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## Newsletter - July 2023

Since our newsletter in December 2022, it seems certainly to have been the longest and coldest winter experienced in many years - perhaps the cost-of-living crisis, continuous industrial action and spiralling energy prices have just accentuated the coldness. Now we are bathed in sunshine and, in the true British spirit, are complaining it is too hot.

The once in a lifetime (or twice for those lucky people) spectacle of the Coronation in May was quite something to see and not only gave us an extra bank holiday but was a chance for the country to get out the bunting and for local communities to come together for the Big Lunch. The sun shined when it mattered, and the air was filled with laughter and chatter of families picnicking or taking part in numerous street parties. Happy days indeed!

Hopefully now that summer is finally here, let's hope things start to improve for everyone and an air of optimism lifts everyone's spirits.

## Things to look out for in 2023

Things don't really change much in our line of work but a few things perhaps clients can bear in mind for 2023:

- In September 2023 the state pension will increase in line with inflation, so potentially this could mean an increase equating to 10.1%, which may amount to as much as £870 a year for pensioners.
- The Stamp Duty cut in rate, for those thinking of moving, will remain in place until 2025.
- Although a few years ago we would be astonished to think we would be pleased to read this news but, typical energy bills will be capped at £3,000.00.
- In September Solicitors for the Elderly, who we are proud to be members of, will undergo a rebranding to The Association of Lifetime Lawyers. More news to come.
- Our favourite days – 13 August is Left Handers Day and 19 September Speak Like a Pirate Day.

# Long-term sickness at a new record

In the last issue we mentioned that there were a record number of over 65s still working. Rather worryingly, a report from the Office for National Statistics has reported that over 2.5 million people are not working because of their health issues.

The reasons for this seem to stem from the pandemic. Mental health issues, an increase in back and neck pain – perhaps from the periods of isolation and working at home. Although we are all learning to live with Covid now, there are still sufferers living with the debilitating condition of long Covid.

Despite this, the unemployment rate seems to be staying relatively low, some reports seem to think that unemployment is currently that pre-Covid. The lack of hospitality staff when we go out for a well-earned treat of dinner or lunch seems to be evidence of this.

## Do you have a social media account?

Most people will say yes to this question and most probably don't realise there is no automatic right for a family to access a deceased's account. The social media presence now did not exist to those of us of 'a certain age'. But planning for the future should include keeping a record of such accounts and if possible, the passwords. Alternatively, investigate whether there is an option to add a next of kin who is authorised to access the account.

A story heard recently, was that a family who had lost their son wished to delete his user profile on his iPad. Unfortunately, Apple will not accept just a death certificate or any other documentation other than a Court Order. Additional stress for a grieving family.

Most probably other accounts would not have a sentimental attachment to a family, but perhaps consideration should be given to dating or gambling websites and whether you would like these to be de-activated on your death.

Perhaps consider preparing a log of all your accounts with the passwords etc to keep securely and most importantly, if you change any information, update it.



# Ongoing delays at various organisations

We had hoped things might improve this year but once again the delay in processing matters for clients are held up with the various organisations which we have no control over.

**Office of the Public Guardian** – Lasting Powers of Attorneys. At the end of last year, the average time between receiving and dispatching was 20 weeks and the OPG have themselves reported that this has now fallen to just under 18 weeks. Really not an acceptable situation in our eyes. Once again reassurance has been given that they aim to reduce the turnaround time to their target of 8 weeks by next year. So please, if you have been thinking about doing an LPA, sooner than later is the way to go.



**Office of the Public Guardian** – Deputyship applications. There is now an online application system in place which is anticipated to speed up the granting of Deputyship Orders. Time will tell whether this is the case.

**HMCTS/The Probate Registry** – Delays are ongoing and as reported to us there has been an increase in applications for probate from 5,000 a week to 6,800. The Registry do not answer telephone calls now and they expect that the staff freed up and recruiting extra staff will clear the backlog. Apparently, the knock-on effect of this should result in applications being dealt with quickly. The downside of this is that if there is a problem with an application there is no-one to speak to and we all know how frustrating that can be.

But not only are we exasperated by the continuing delays at the Probate Registry we appreciate the stress that is being placed on families in dealing with the estate of their loved ones. Delays in the grants being issued has an impact on house sales and investment of funds. It is just not good enough when grieving families are sometimes having to wait over six months.



**HM Land Registry** – Probably best summed up by one of our team as a volcano which appears dormant and then you never know when or what it will spit out – delays can be several weeks or months, but we have had one application that has just been dealt with after two years.

# Planning ahead

We were all aware of the tragic stories of terminal illnesses which celebrities Deborah James and Jonnie Irwin have been diagnosed with at a younger age, and it makes us all consider our mortality and think about that question - have we planned for our futures?

Of course, it is a situation we would never want to consider but if we plan ahead then hopefully if something does happen, you have time to concentrate on yourself and your family, rather than putting together paperwork when you potentially will be at your lowest ebb.

It is always difficult to have those discussions so why not think about it now?

- ❖ Have you made a will? If you have young children or dependents, consider who would look after them. The same would happen in respect of pets, what would happen to them?
- ❖ Lasting Powers of Attorneys – not only for finances but also for your health and welfare. These will allow people of your choosing (your attorneys) to carry out your wishes.
- ❖ Preparing a living will. This will record your specific wishes when it comes to treatments you do or do not wish to undergo.
- ❖ Think about future care. Where would you like to go or would you like to stay at home for as long as you can. Make sure the ones you love know what you would like.

Most importantly, we need to have these conversations, even though at times it seems too morbid. We are all guilty of avoiding those hard to have chats, but what a relief it is when you do.

Forward planning takes the stress away from your loved ones to have to deal with things when you can't.

## And finally,

Remember to consider whether it is worth applying for the non means tested benefit of Attendance Allowance to help with additional needs which you, a relative or a friend are dealing with. Take a look at this website [Attendance Allowance: Overview - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/topics/attendance-allowance) for further information.

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