



Later life planning resource

Reducing loneliness and social isolation by being prepared for later life



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A mid-life review

As people get older it is more likely that they may become lonely and/or socially isolated. This can be for a number of reasons, some of which are lack of money, disabilities which affect mobility, lack of easily accessible transport, loss of work and motivation and loss of friends, family or colleagues.

This self-help resource has been put together from a vast amount of research into preventing loneliness and social isolation in later life by being prepared financially, socially, physically and emotionally for various aspects of later life. A lot of this information is provided as website links for your information and to help you with life choices.

This review enables people to look at their own later life planning from an earlier age so that plans can be put in place to prepare for the future. It helps you review your finances going forward (including pension status), social connections and health and wellbeing, giving you the opportunity to make changes while you are at an age to make a difference to your own later life.

It is often said that 'Hindsight is a wonderful thing'. These are some of the things that retired people have said, with hindsight, about how they would like to have planned earlier and what advice they would give to a person thinking about a mid-life review looking at later life.

- I didn't know anything, I just finished work and that was it
- Sort yourself out both socially and emotionally
- Finances, especially retiring at age 55. Make the right choices
- I would have liked to stay in work for longer
- Keep active, walking, gardening, etc
- Have something in mind for things to do before you retire. Recommend joining groups
- Socialise with friends and relatives
- Don't sit back, look for something to do. Don't sit at home; that's when people get lonely
- Even if you don't have a private pension put some money away into a separate bank account for retirement, that's what we did
- People don't think about it at that age (45 on) and don't always think to prepare financially
- If you haven't got money you can't do the things you want to do

This resource, a mid-life review, is designed to give each person that completes it the foresight into their own lives, to make plans for their own future, so that when they look back in later life their hindsight is, 'I made plans and was prepared.'

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A mid-life review

Looking at six areas of planning:

1. PLANNING FOR RETIREMENT AND AFTER

What plans do I already have? What is already in place?	
What do I expect to happen after retirement?	
What can I do to avoid a 'cliff edge' retirement (Retirement and then what?)	
What will be my financial situation at retirement age? How can you ensure you will manage financially?	

Useful information sites

- Having a pension is key to choices in later life. Visit [Money Helper](#) (Formerly Pensions Advice Service) to learn more.
- The midlife MOT offers support as people prepare their pension. Visit the [Your Pension website](#) to take control of your future now.
- Private pension contributions may already have been made which may enable taking a pension at age 55. Could be 20 years or more of retirement. Forward planning is essential.

Counselling

- A [counselling service](#) is available for anyone living in the Dudley borough.
- Retirement can be a major life change for relationships. Visit [Dudley Relate](#) for support with maintaining your relationships.

How do I plan to maintain social connections after retirement? Family, friends.	
Where do I want to go, what do I want to do after I have retired?	
What ways can I stay socially connected with others and my community? E.g. social groups, hobbies, enrol on courses, volunteering, etc? Other plans?	

Useful information sites

- Learn more about volunteering on the [Dudley Health Champions website](#).
- What is available in my area? Visit [Dudley Community Information Directory](#), a website listing community groups, projects and services where you can be more socially interactive. Also mobile friendly.
- Free bus and local train passes are available in the West Midlands upon reaching retirement age. Visit [Network West Midlands](#) to claim yours.

How am I planning for a healthy retirement?	
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Useful information sites

- Look after your health and use the resources available on our [Let's Get site](#).
- [Change The Way You Age](#) for informative videos.
- Prioritise your wellbeing by using our [Five Ways to Wellbeing](#) guide.

2. STAYING IN WORK

There is no longer a retirement age

Working maintains purpose and connections

Barriers to work/staying in work	
Transferrable skills	

What help is available?

- [Help and support](#) is available for older workers

Support for those with long-term health conditions

- [Equality Act 2010](#) offers guidance for long-term health conditions
- View the [Self-Management Programme](#) for long-term health conditions
- [Get help](#) at work if you are disabled or have health conditions
- Support for people with long-term health conditions to maintain their mental health is available using [Dudley's Talking Therapy Service](#). There is all sorts of other advice and help available on this site.

3. GETTING BACK INTO WORK

What help is available?

Job Centre - 50 PLUS: Choices (formerly Fuller Working Lives programme)

- o 50 PLUS Champions in Jobcentres, focus on the opportunities for older workers, and helping over 50s to boost their confidence and recognise how they can transfer their skills into new sectors.
- o There are several other programmes such as Job Entry Targeted Support (JETS) and the Job Finding Scheme (JFS), which will be particularly helpful for those over 50s who are looking for work for the first time.
- o The Job Centre is also educating employers of the value of older employees - the skills, wisdom and expertise, and potential for mentoring younger employees.

Other sources of support

- o Help with starting your own business is available via the [business support hotline](#)
 - o Age-friendly employers across the country can be found on the website [Restless](#)
 - o Temporary employment agencies - [Dudley Council runs Temp Solutions](#)
 - o Volunteering can lead to permanent work - [Dudley CVS](#) has a wealth of advice and information
- Visit [Thrive into Work](#) for one-to-one support for anyone who experiences barriers to finding work because of their physical or mental health
 - [Help and support](#) is available for older workers

4. BEREAVEMENT - Let's talk about death

Talking about wishes and plans for the end of life with family/partner can help you and them to make sure that everything is in place. When one of you dies, you, a surviving partner or family member, will know that finances, social connections and practical issues are in order and will be able to grieve and be more prepared to continue with your/their own lives.

What plans are already in place?	
Where are key documents kept? <i>e.g. wills, pension nominations, life insurances, etc.</i>	
Practical - How do I do things? <i>e.g. can I manage the bank account, operate domestic appliances, know where to ask for help to learn important skills that my partner/family previously undertook?</i>	
What are mine/my family's wishes? <i>Discuss with family their and your funeral plans. Write down the legacy of both their and your family memories and assets</i>	
How do I maintain my social connections and how can I look to make new social connections?	

What help is available?

Starting conversations

- View the [Age UK booklet and video](#) called 'Talking death - dying'
- View the [Age UK bereavement guide](#)

It is believed that 85% of people who have been bereaved manage their grief well with the help of their family and friends. Help to look after yourself well while you are grieving is available on the [Let's Get website](#).

5. PREPARING FOR OWN POSSIBLE CARE

Who will care for me if I need caring for in later life?	
How can I prepare for the possibility that I may need care?	

Some ways that you can prepare

- Talk to family about the possibility of care – who will care for me? Family, relatives and friends? What are the care options in Dudley borough – residential and nursing care homes, extra care housing, sheltered housing?
- Save into a specific bank account whilst in employment. Money can be paid out to a carer (family member/friend) in the event that you need to be cared for to help them to make the transition to caring.
- If you are renovating your home e.g., building an extension or changing your garden, include adaptations in your plans now that you may need for later life such as ramps not steps, wider doors etc. Help and information on making your home safe and suitable for you, should you need to be cared for, can be found on [Dudley Council website](#).

How can I make this easier for a carer?

- Plan ahead to reduce the possibility of your carer becoming lonely and isolated. Talk about plans now. Prevent 'cliff edge' caring by making plans with your family about what if . . . Factor in breaks and respite for your main carer.
- Making an Advanced Directive (otherwise known as a Living Will) to make your wishes about your health care known. Visit the NHS website to learn more about [planning your future care](#).

You may yourself become a carer and will need to not only consider the care for someone else but also yourself. Further support and information can be found from the [Dudley Carers Hub](#).

6. OTHER LIFE CHANGES

Preparing for children leaving home/moving away - avoiding empty nest syndrome

How can I prepare for my children leaving home?	
What can I do after all my children have left home?	

Some ways that you can prepare

- **Plan ahead and stay positive.** Think about what you can do with the extra time, like keeping active and socialising. Look for new opportunities for growth in your personal or work life.
- **Accept.** Focus on what you can do to help your child succeed in the positive steps they are taking in their lives.
- **Acknowledge** that you will miss them.
- **Keep in touch.** Maintain regular contact through visits, phone calls, emails, texts, or video chats.
- **Seek support.** Share your feelings with family and friends. If you feel depressed, consult your doctor or a mental health provider.
- **Reconnect.** Make plans with your partner, family members or friends to do the things that you have wanted to but haven't been able to.

Helpful website links

Visit the [Mayo Clinic](#) to learn more about empty nest syndrome

The Relate website [offers advice](#) for relationships. Parents experience empty nest syndrome in different ways, but feelings of loss or lack of purpose are common and may affect your relationship with your partner.

What do I need to do now to start my Later Life Plan?

My Action Plan (tick your relevant priority)

Age	High priority	Medium priority	Low priority	Comments
Retirement				
Staying in work				
Getting back into work				
Bereavement				
Own care				
Social connections				
Financial - benefits				
Other life changes				

Some feedback from people who have used the Later Life Planning resource:

- I think the document is ideal and I have no doubt that everyone should take part in completing one
- It's very useful and allows for important decisions to be made and documented
- This is a really good idea. It's things I have always got in the back of my mind but haven't got round to sorting, or even know how to
- The work the Carers Hub have been doing with the carers in relation to later life planning using the Later Life Plan has been amazing
- Life planning for carers is just what we need
- I think this is great and I think it can actually be given to younger people

If you would like to give feedback on this resource, please complete the feedback form.

For further information and support please contact:

Healthy Ageing Team
Health and Wellbeing
Dudley Council
01384 816437

Email: Age.Friendly@dudley.gov.uk

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