



# Later life planning resource

Reducing loneliness and social isolation by being prepared for later life



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To download an online document where you can easily access all of the website links contained in this booklet please go to:  
<https://lets-get.com/ageing-well/later-life-planning/>

# A mid-life review

As people get older it is more likely that they may become lonely and/or isolated from their communities. This can be for many reasons which could be:

- a lack of money
- being unable to move around
- transport that is hard to use
- loss of work and purpose
- loss of friends, family or colleagues.

This self-help booklet comes from a lot of research. Loneliness and isolation within communities can happen in later life. This can be hard to cope with. The information in this booklet will help you to prepare for your later life. It helps you to look at how healthy you and your finances are now and what plans you have for the future.

A lot of this information is in website links to help you with your life choices.

This review helps people to look at their own later life planning from an earlier age and make plans for the future. It helps you to look at your finances going forward (including pensions). It reviews your health and wellbeing. It also helps you think about how to keep close to your friends and family.

Make changes now 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 quotes are from retired people. What would they have planned earlier if they could go back in time?

- 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 gives each person that completes it foresight into their own lives and the opportunity to make plans for their own future.

# Later life planning resource

Reducing loneliness and social isolation by being prepared for later life

## 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?)	
How much money will I have when I retire? How can I make sure I have enough money?	

### Useful information sites

- Having a pension is key to choices in later life. Get financial advice  
<https://www.gov.uk/plan-retirement-income>
- Pensions Mid Life MOT - The midlife MOT offers support as people prepare their pension. Visit the Your Pension website to take control of your future  
[www.yourpension.gov.uk/mid-life-mot/](http://www.yourpension.gov.uk/mid-life-mot/)
- Pension Credit - What will you get? <https://www.gov.uk/pension-credit/what-youll-get>  
Private pension contributions may already have been made which may enable taking a pension at age 55. There 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  
[www.dudleycounsellingcentre.co.uk/counselling-service](http://www.dudleycounsellingcentre.co.uk/counselling-service)
- Retirement can be a major life change for relationships. Visit Relate for support with maintaining your relationships <https://www.relate.org.uk/>

How do I plan to keep in contact with people after retirement? Family, friends, groups, etc	
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**

- Volunteering  
<https://www.dudley.gov.uk/> and search for Volunteer centre
- What is available in my area?  
Dudley Community Information Directly is a website that lists groups, projects and services. Find places to meet others in your community. There is a lot of information on this site.  
[www.dudleyci.co.uk](http://www.dudleyci.co.uk)
- Free bus and local train passes in the West Midlands, on reaching retirement age  
<https://www.tfwm.org.uk/swift-and-tickets/discounts-and-free-travel-passes/>

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

- Looking after your health - [www.lets-get.com](http://www.lets-get.com)
- Five Ways to Wellbeing - <https://lets-get.com/healthy-lifestyles/mental-wellbeing/five-ways-wellbeing/>
- Change The Way You Age - [www.lets-get.com/change-the-way-you-age/](http://www.lets-get.com/change-the-way-you-age/)



## 2. STAYING IN WORK

**There is no longer a retirement age**

**Working maintains purpose and connections**

Things that may stop you working or staying in your job.	
What things can you do that you could use for work, such as a hobby?	

### What help is available?

- Help and support for older workers  
[https://www.gov.uk/](https://www.gov.uk) and search for 'Help and support for older workers'
- Age UK - Olderpreneurs - Be your own boss  
[https://www.ageuk.org.uk/](https://www.ageuk.org.uk) and search for 'Be your own boss'
- Working past state pension age  
<https://www.gov.uk/plan-retirement-income/working-past-state-pension-age>

### Support for those with long-term health conditions

- Equality Act 2010 for long-term health conditions  
[www.gov.uk/](http://www.gov.uk) and search for 'Equality Act 2010 guidance'
- Self-Management Programme for long-term health conditions  
[www.lets-get.com/self-management](http://www.lets-get.com/self-management)
- Get help at work if you are disabled or have health conditions  
[www.gov.uk/access-to-work](http://www.gov.uk/access-to-work)
- Support for people with long-term health conditions. To maintain their mental health through using Dudley's Talking Therapy service. There is all sorts of advice and help on this site  
<https://www.dihc.nhs.uk/> and search for Talking Therapy

### 3. GETTING BACK INTO WORK

#### What help is available?

##### Job Centre

- New package of support to help over 50's jobseekers back into work.  
<https://jobhelp.campaign.gov.uk/50-plus-main/>
- Job centres educate employers about the value of older employees. They have so much knowledge for helping younger employees.

##### Department of Education Returnerships

<https://skillsforlife.campaign.gov.uk/courses/returnerships/>

##### Finding work at 50 plus

<https://jobhelp.campaign.gov.uk/>

##### Other sources of support

- Getting a good job  
<https://www.dudley.gov.uk/council-community/cost-of-living/getting-a-good-job/>
- Help with starting your own business  
[www.gov.uk/business-support-helpline](http://www.gov.uk/business-support-helpline)
- Rest Less - Digital Community for the over 50's. Contains age friendly employers across the country  
<https://restless.co.uk/>
- Temporary employment agencies. Dudley Council runs Connect2Dudley  
[www.connect2dudley.co.uk](http://www.connect2dudley.co.uk)
- Volunteering – can lead to permanent work. Dudley CVS has a wealth of advice and information  
<https://www.dudleycvs.org.uk>
- Thrive into Work. One-to-one support. For anyone who has difficulty finding work because of their physical or mental health  
[www.dudleyci.co.uk](http://www.dudleyci.co.uk) and search for 'Thrive Into Work'
- Help and support for older workers  
<https://www.gov.uk/> and search for 'Help and support for older workers'

## 4. BEREAVEMENT - let's talk about death

Talk about wishes and plans for end of life with your family. Finances, connections with other people and practical things. When one of you dies everything will be in place. It will help the grieving process and help you and they to cope better.

What plans are already in place?	
Where are important 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 appliances, know where to ask for help to learn important skills that my partner did before?</i>	
What are mine/my family's wishes? <i>Discuss with family your and their funeral plans. Write down both your and their family memories, such as a favourite family recipe.</i>	
How do I keep my connections with other people? How can I look to make new connections?	

### What help is available?

Starting conversations - The following Age UK publications can be found at <https://www.ageuk.org.uk/>

- Age UK booklet and video. Search for 'Lets talk about death and dying'
- Age UK bereavement guide. Search for 'What to do when someone dies'
- Age UK help to make a will. Search for 'Will writing guide'

**For help to look after yourself well while you are grieving [www.lets-get.com/bereavement](http://www.lets-get.com/bereavement)**



## 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?
- Save into a specific bank account whilst in employment. Money can be paid out to a carer (family member/friend) if you need to be cared for to help them to make the move to caring.
- If you are making changes to your home e.g. building an extension or altering your garden, adapt your plans now for later life. Look at things such as ramps, not steps, wider doors, etc. For help to make your home safe and suitable for you if you need to be cared for go to <https://www.dudley.gov.uk/residents/care-and-health/> and search for Housing with care and support

### How can I make caring for me 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 (suddenly needing care) by making plans with your family about what if . . . Allow for breaks and some time for themselves for your main carer.
- Make an Advanced Directive (otherwise known as a Living Will) and an Advanced Statement to make your wishes about your health care known. <https://www.ageuk.org.uk/> and search for Advanced decisions, advanced statements and living wills pdf
- Make a Lasting Power of Attorney. Choose who you want to make your decisions for you if, in the future, you become unable to, or no longer want to, make them for yourself - <https://www.ageuk.org.uk/> and search for Power of Attorney

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 <https://www.dudley.gov.uk/residents/> and search for support for carers

### Preparing for own care when ageing without children

It is often assumed that children will care for a parent in later life, but there are many reasons why someone may not have children or anyone else to care for them.

The following video link has advice about taking control - Planning your later life when you are ageing without children.

<https://www.youtube.com/embed/vkwZnJqD3aI>

## 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.** Keep active, spend time with others. You will have extra time to do new things in your personal and work life.
- **Accept.** Focus on how you can help your child succeed in the positive steps they are taking.
- **Recognise** 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 <https://mayocl.in/3xDOEqY>

Parents experience empty nest syndrome in different ways. Feelings of loss or lack of purpose are common and may affect your relationship with your partner. This Relate website offers advice and help <https://www.relate.org.uk/>



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

**My Action Plan** (Please tick which priority is relevant to you)

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 transitions				

For further information and support please contact:

**Healthy Ageing Team**

Health and Wellbeing  
Dudley Council

**01384 816437**

If you would like to comment on or ask questions about Later Life Planning please email  
**[Age.Friendly@dudley.gov.uk](mailto:Age.Friendly@dudley.gov.uk)**

## Some feedback from people who have used Later Life Planning

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 has been doing with the carers in relation to Later Life Planning using the 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.

This was really useful and made me think about this much more to plan for the future ahead including bereavement.

The discussion/course focused my mind into considering life after retiring and I will use the form/booklet to plan the items discussed.

**If you would like to give feedback please go to**  
<https://form.jotform.com/230743528276359>

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