



A midlife review

A guide to help you be prepared for later life



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A midlife review

This information booklet brings together a range of resources that will help you review your finances, skills and health to prepare for a better later life.

You may find yourself becoming lonely or isolated as your circumstances change. This can be for many reasons:

- Changing financial situation
- Transport and housing that are no longer suitable
- Different working options
- Loss of friends, family and colleagues
- Changes to your health and wellbeing

This midlife review booklet guides you through different areas to help you with your life choices and ensures you have plans in place for the future. It will help you to review your:

- Financial situation including pensions, ensuring you build financial security for later life,
- Working role, planning for retirement or options for staying in work, and
- Health and wellbeing and planning for possible changes, such as preparing for your own care.

It is often said that 'hindsight is a wonderful thing'. These quotes are from older people who helped us develop the booklet. 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"

"I would have liked to stay in work for longer"

"Keep active, walking, gardening, etc"

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

For further information please contact:

Healthy Ageing Team, Dudley Council

Telephone: 01384 816437

Email: healthyageing@dudley.gov.uk

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 www.moneyhelper.org.uk/en/pensions-and-retirement
- Midlife MOT - a one-stop hub offering support about work, health and money www.jobhelp.campaign.gov.uk/midlifemot
- Pension Credit - What will you get? www.gov.uk/pension-credit/what-youll-get
Private pension contributions may already have been made which may enable taking an early pension. There could be 20 years or more of retirement. Forward planning is essential.

Counselling

- A counselling service which helps you to work through issues in your life. www.dudleycounsellingcentre.co.uk
- Retirement can be a major life change for relationships. Visit Relate for support with maintaining your relationships www.relate.org.uk

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

Useful information sites

- Volunteering
www.dudley.gov.uk/council-community/initiatives/dudley-volunteer-centre
- Dudley Community Information Directory is a website that lists groups, projects and services. Find places to meet others in your community, join in with groups and projects, or find out about local services on the Dudley Community Information Directory.
www.dudleyci.co.uk
- Free bus and local train passes in the West Midlands, on reaching retirement age
www.tfwm.org.uk/swift-and-tickets/discounts-and-free-travel-passes

<p>How am I planning for a healthy retirement?</p>	
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Useful information sites

- Looking after your health - www.healthydudley.co.uk
- Five Ways to Wellbeing - www.healthydudley.co.uk/five-ways-wellbeing
- Change The Way You Age - www.healthydudley.co.uk/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
www.gov.uk and search for 'Help and support for older workers'
- Age UK - information on self employment for people aged 65 and over - be your own boss
www.ageuk.org.uk and search for 'Be your own boss'
- Working past state pension age
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 and search for 'Equality Act 2010 guidance'
- Self-Management Programme for long-term health conditions
www.healthydudley.co.uk/self-management
- Get help at work if you are disabled or have health conditions
www.gov.uk/access-to-work

3. GETTING BACK INTO WORK

What help is available?

Job Centre

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

Returner Toolkit: Helping you back into work

www.gov.uk/government/publications/returner-toolkit-helping-you-back-to-work

Finding work at 50 plus

www.jobhelp.campaign.gov.uk/finding-work-options-at-50-plus

Other sources of support

- Getting a good job
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
- Rest Less - Digital Community for the over 50's. Contains age friendly employers across the country
www.restless.co.uk
- Temporary employment agencies. Dudley Council runs Connect2Dudley
www.connect2dudley.co.uk
- Volunteering can lead to permanent work. Dudley CVS has a wealth of advice and information
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 and search for 'Thrive Into Work'
- Help and support for older workers
www.gov.uk and search for 'Help and support for older workers'

4. BEREAVEMENT - let's talk about death

Discussing what you want to happen at end of life can be difficult, but talking about it openly can help everyone in the long term. Below are some things to consider, such as important documentation, funeral plans and wishes, and practical things.

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>	
Making a funeral plan <i>Discuss with family and friends about your options. Write down your wishes, have conversations about family memories, favourite recipes and stories.</i>	
How do I keep my connections with other people? How can I make new connections?	

What help is available?

Starting conversations - the following Age UK publications can be found at 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 while you are grieving www.healthydudley.co.uk/bereavement

5. PREPARING FOR OWN POSSIBLE CARE

Who will care for me if I become ill, or unable to make decisions for myself?	
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) 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 contact Housing Care and Support.
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.
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 make them for yourself
www.ageuk.org.uk and search for 'Power of attorney'

You may 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
www.dudley.gov.uk/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 - www.youtube.com/embed/vkwZnJqD3al

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 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. Keep active and spend time with others. Look for new ways of doing things that will help you 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.
- **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

www.restless.co.uk and search for 'empty nest syndrome'

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 www.relate.org.uk

What do I need to do now to be prepared for later life?

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

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

Feedback from people who have used this midlife review booklet

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.

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.

Please provide feedback on the booklet at
<https://forms.office.com/e/pfWfRyRbK5>

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