# How to...

Look after your mental health in later life





CHARITY FOR CIVIL SERVANTS The Charity for Civil Servants offers a range of services and support available to serving, former and retired civil servants and their dependents.

These range from wellbeing, caring and health support to money and debt advice and financial support.

For more information visit cfcs.org.uk

Some people think that mental health problems are simply part of getting older. This isn't true and doesn't have to be the case.

We have produced this booklet for people in their 6Os who are approaching retirement or who have recently retired from work. During this big change, it's important to take care of ourselves mentally as well as physically.

We can protect our mental health, and this booklet suggests 10 practical ways to do this.

#### What is mental health?

Our mental health is about how we think and feel: our outlook on life and how we are able to cope with life's ups and downs. It's an essential part of our health.

One in four people in the UK will experience a mental health problem in any given year.

Most of us go through times when we feel down, but research suggests that those in later life are more at risk of experiencing the effects of poor mental health. The transition into later life and the life events during this period can trigger anxiety or depression – the death of a loved one, starting retirement, loneliness, financial difficulties, or ongoing health issues are a few examples.

One in five older people living in the community and two in five people living in care homes experience depression or poor mental health.

Research shows that there are five key issues that can have an impact on the mental wellbeing of older people:

- Discrimination
- Participation in meaningful activities
- Relationships
- Physical health
- Poverty

Even though there are laws in place to help with some of these issues – for instance, the Equality Act 2010 addresses age discrimination – you may feel that you can't influence society-wide problems like pensioner poverty. However, as an individual, there is a lot you can do to protect your own mental wellbeing.

Throughout this booklet, you can find references for where to get both help and advice.

Read on for 10 practical ways to help you stay mentally well.

# 1. Be prepared for changes

Getting older and retirement both involve a change in lifestyle for most people.

#### Ready to retire?

There is no longer a compulsory retirement age, with the default age of 65 having been phased out. It is important to note that retirement age is not the same as state pension age, which can range between 61 and 68 depending on gender and date of birth.

The age of retirement is decided by the employee, because not everyone feels ready to retire at the same time. If you want, or need, to keep working, discuss this with your employer. Or, you may see this as an opportunity to work part time, change to flexible working hours, or find a new job. The law is evolving in this area, so follow the links in the 'Employment' section of www.gov.uk for current information.

If you think you have experienced age discrimination, organisations such as Age UK and Acas can offer information, advice and help.

#### Still busy

Being retired doesn't mean you aren't still busy. Being retired (or semiretired) can be a busy life. Friends and family can have plans for your time, filling it with anything from childcare to DIY tasks. I

t is important to make time for your own interests. This can be a chance to try a new activity or learn new skills.

#### Sense of purpose

If your work or career is a major part of your life, consider how to deal with the changes to:

- The social aspect of your life if your job also provided friendships
- Your sense of self-worth and selfesteem if you felt valued at work
- Your financial security

If you haven't had many interests outside of work it can be hard to 'find something new to do' and it may take a few attempts before you find something that's right for you.

Take your time and think about the skills you possess that can be put to good use and give you fulfilment – perhaps try helping out with a local community organisation or doing conservation work.

#### With others

Social interaction is important for maintaining your wellbeing. If you are used to sharing life's ups and downs with others at work, keep up friendships once you retire.

Others who are your age are great sounding boards for dealing with the challenges of retirement and can understand the transition into retirement.

You should also look to develop new friendships with people of all ages. Friendships with both older and younger people help to keep you in touch with the world as it changes.

#### **Misconceptions**

Some people do develop mental health problems or conditions, such as depression, dementia or memory loss, as they get older, but it isn't an inevitable part of old age. However, if you think you are developing a mental health problem or condition, don't worry and just take action, as there are treatments available.

If you are worried about your memory, or dementia, speak to your GP or visit www.dementiacare.org.uk for more information.

You might think that pursuing new learning and work is just for young people, but volunteering, career changes and returning to education are becoming more popular with people over 50. Many organisations depend on the skills and experience that older people possess. Don't

dismiss volunteering as for 'dogooders': many people can tell you it's an essential part of getting work experience. Volunteering can even be good for your health.

# 2. Talk about problems and concerns

Managing problems, difficulties and worries becomes easier if we talk about our concerns. It's a good way to rationalise our thoughts and make sense of a situation or of how we feel. It can make us feel supported and not alone.

#### Say what you feel

Talking about problems and concerns doesn't mean you have to discuss your emotions, or lay yourself completely bare about how you're feeling. Some people may find this helpful, while others prefer to keep conversations on a practical level. Talking about how you feel, or your emotions, isn't a sign of weakness: it's about taking charge of your wellbeing.

#### Who to talk to

Who you want to talk with depends on what's worrying you. You could try:

- Friends and family
- Someone with specialist knowledge – perhaps someone with financial planning experience if you are struggling to meet the bills
- An impartial person for instance, for concerns about care for your partner
- A person who promises confidentiality, such as a counsellor

#### Listen and learn

Having a chat is never a one-way street. Sharing your thoughts can help others find the courage to talk about their problems. If you don't want to talk about yourself, ask others how they feel.

Hearing that others have similar worries and thoughts can make it easier to discuss something that's bothering you.

#### **Everyday event**

Being able to talk with others should be an everyday event. Don't put off having a chat, and avoid building it up to be a big event, like 'we must talk about the wills', as this can make it daunting for you and the other person. An ongoing conversation over days or weeks allows everyone time to think and give considered input. 'Conversations don't have to be all about life's difficulties. Tell each other about the enjoyable events too!'

## 3. Ask for help

Who do we ask or where do we go when we need help or advice?

#### Friends and family

Support from friends and family is invaluable. However, they may lack the specialist knowledge you need despite their best intentions.

#### Practical help

Whether you need help fixing a leaky gutter or with managing limited finances, the following organisations can either help you directly or point you in the right direction.

 Age UK offers online and phone support on hundreds of topics, from making a will and care in your own home, to keeping active and learning to use the Internet. Visit www.ageuk.co.uk for more

- information on Age UK's services.
- The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice. Visit www.citizensadvice. org.uk for more information, help and advice.
- Local councils offer services from adult education and parking permits for disabled people to housing grants and waste disposal, many of which are specifically for older residents.
- www.gov.uk provides information on a range of social and legal issues, such as trading standards, dealing with doorstep sales, reporting antisocial behaviour and finding local health services, as well as providing help for understanding money, tax, benefits and pensions.

#### **Emotional help**

Admitting that times are emotionally tough isn't easy. Asking for help can be harder. Difficult feelings can stop you from getting on with life. Feeling down or anxious for prolonged periods doesn't just impact on you, but can also affect those around you; for instance, if your mood or reactions are unpredictable.

- Samaritans provides confidential, non-judgmental emotional support 24 hours a day.
- Cruse Bereavement Care promotes the wellbeing of anyone affected by bereavement and enables bereaved people to understand their grief and cope with their loss.
- Your GP can help in practical ways, as well as offering a listening ear; for instance, they can recommend exercise therapy, counselling, help

- from a specialist, or support from another part of the health service.
- Counselling offers the opportunity to talk about issues in confidence and to create a structured plan to make a positive change to your life.

#### **Online**

As well as advice from official sources, such as those given above, Internet forums, chatrooms and networking sites can allow you to share your own experiences with others facing the same issues.

Age UK and some local councils offer training courses in using email and the Internet.

'Your GP can help in practical ways, as well as offering a listening ear; for instance, they can recommend exercise therapy, counselling, help from a specialist, or support from another part of the health service.'

# 4. Think ahead and have a plan

Allowing an issue to become a constant worry can be bad for our mental wellbeing. Having a plan to deal with it puts us back in charge and can help improve how we feel.

#### What needs planning?

These are some things that can cause worry as you get older:

- Retirement
- Staying active, having a healthy life, and mobility
- The physical and mental health of ourselves and others
- Pensions and financial considerations
- Access to local facilities and transport
- Remaining independent and having control over our own life

- Caring for ourselves and others
- Wills, end of life, and funerals

It is also important to plan for pleasurable things, such as spending time with family, developing new hobbies, and enjoying your leisure time. If you don't have a plan for your time, you may find that others plan it for you.

#### What a plan can do

A plan can help you think through all the aspects of a problem or situation. By preparing a plan, you are likely to expose and deal with many of your worries in advance.

You may need to do some research, like finding out about the state pension, National Insurance top ups, pension credits, and buying an annuity.

The government's website (www.gov.uk) is a good place to start when fact-finding.

Your plan should have a clear aim, such as staying active. A regular review of your plan helps to make sure you are still on track.

Include in your plan the sort of feelings you could experience and how you

could deal with them. Discussing wills or care needs with loved ones may be emotional – how will you react?

#### Use your plan

How you use a plan is up to you – it's for your benefit. Consider whether you want to write it down or not. This may depend on whether you want to share it with others.

By having a plan, you always have something to refer back to and to use when you face a problem.

#### Be flexible

Of course, not everything can be planned for, and plans need to change as situations alter; for example, a change to the benefit system may affect your financial planning. Review and amend your plans as you need to.

#### 5. Care for others

As we get older, we may find ourselves looking after grandchildren, elderly parents, partners, friends, or neighbours. Caring for others can keep relationships strong and people close.

Helping others makes us feel needed and valued, as well as boosting our self-esteem. These things are good for our mental wellbeing.

#### What type of care?

Care could be looking after your grandchildren during school holidays, or the long-term and full-time care of your partner or elderly parents. Being a carer isn't always easy. Many find it demanding both physically and emotionally.

Looking after a loved one whose mental and/or physical health is deteriorating can present extra challenges for carers. If this issue affects you, contact your GP, Age UK, or your local social services. There is help and support widely available.

#### Who cares for us?

Caring for others can be rewarding, such as seeing your grandchildren taking their first steps or sharing a laugh with a neighbour. However, there can be stresses and strains along the way.

Try not to overburden yourself with care responsibilities. Hard though it seems, it is alright to say 'no'. Making time for yourself is good both for you and for the person you care for.

If you feel under pressure to keep saying 'yes', then contact Carers UK, Counsel and Care, or Crossroads Care for advice or help with respite care to enable you to recharge your batteries.

A local carers' support group may help to make you feel less isolated with your responsibilities. Talking with other carers helps to release frustrations, as they understand the pressures that caring can bring. There can also be opportunities to share resources, skills and knowledge so that everyone (other carers and the people you care for) benefits. The organisations mentioned above can help, and your GP or local council may know of local groups, services and facilities.

#### Caring community

If you are interested in helping care for others locally, then the organisations listed above would be glad to hear from you. Voluntary schemes offer a range of help to people in the community; for instance, WRVS provides meals on wheels.

To offer your help, visit www.do-it.org.uk for more information.

### 6. Keep in touch

#### **Friends**

Friends can keep you on track when life is difficult. They can offer a different view on a problem as well as practical help, or can be a sounding board for your thoughts.

Friendship takes time, and sometimes effort. It is easy to lose touch with people, especially if their life seems too busy for you or if you are feeling down. Having friends is a positive way to maintain good emotional health, even when doing so may sometimes seem like hard work.

Don't lose touch with the people who are important to you – it's never too late to get back in touch with old friends.

#### Small world

You may have friends and family scattered around the country or world. Explore keeping in touch by phone, email, webcam, Skype, Facebook, or letter.

#### The world's not what it used to be

The world is constantly changing, and you are not alone if you feel out of step with it. Technology has had a big impact on the way we communicate. You may feel that the values and attitudes you have are no longer respected. But not everyone from the younger generation lives up to their media reputation.

Keeping in touch with people from other generations can help to keep this in perspective and can make you realise that there are like-minded people of all ages. Consider volunteering with youth work, chatting more with friends' grandchildren, or helping out at a local school.

Having friends of your own generation is important, too. They can better understand life from your perspective. Plus, it's good to reminisce sometimes about old TV favourites or the types of cars you used to own.

#### Old and new

If you're used to a close circle of friends at work, will you keep in touch when you retire? You may find that work friends were great when you shared common problems, but that the friendship changes when you no longer work together. Don't shy away from making new friends – perhaps through a new shared interest, such as walking, travelling or reading.

Friendships do change with time. Sometimes it is difficult to give the time we want to every friendship. Friendships can go sour for many reasons. If a friendship starts to hurt you, mentally or physically, then don't be afraid to take a break from it, or end it.

#### Is it good now?

Keeping in touch with friends is also about considering what is good for them. Don't be offended if your children can't talk when you phone at 6.30pm as they sit down for a family meal or are starting to help with their own children's homework.

Likewise, calling people when they are at work won't always get the best result; try meeting them for lunch instead. Similarly, if you don't want to be called after 9.00pm because it's time to get ready for bed, let your loved ones know!

### 7. Be active and sleep well

Staying active and sleeping well are proven ways to look after our wellbeing.

#### Physical activity

Regular physical activity and exercise can:

- Boost self-esteem, raise self-worth and improve confidence
- Promote good sleep patterns
- Provide a meaningful activity
- Offer a chance to meet people
- Be something that you really enjoy doing

Being active doesn't necessarily mean going to the gym; t'ai chi, Pilates, gardening, dog walking, dancing, or being part of a walking group are all good ways to get some exercise. Being active doesn't have to cost much money. Many councils offer activities at lower rates for older people.

The Mental Health Foundation booklet 'How to look after your mental health using exercise' suggests ways that you can get active and stay active.

Physical activity can be as effective as anti-depressant medication in treating mild to moderate depression, which is why exercise therapy is available on prescription in many areas. Information is available at www.nhs.uk, or your GP may be able to help.

## Sleep

Getting a good night's sleep allows your body and mind to rest, repair and re-energise. Not sleeping well can cause a range of problems, including:

- Poor concentration
- Low mood
- Irritability
- A weakened immune system

In the longer term, trouble sleeping can lead to mental health problems such as anxiety, stress and depression.

Sleep patterns can change with age and may be influenced by:

- Caffeine or alcohol intake
- Pain
- Medication
- The need to go to the toilet

Good sleep doesn't just mean lots of sleep, as the amount of sleep that each person needs is different. The Mental Health Foundation's booklet 'How to sleep better' suggests ways that you can improve your sleep.

You can also talk to your GP about sleep problems, as they may be able to change your medication or suggest solutions to other health issues that may be keeping you awake.

## Mentally active

Keeping your mind active is important, too. There are many ways of doing this, such as:

- Tackling puzzles, like crosswords, Sudoku or word searches
- Playing games, like chess, bridge or bingo
- Reading a book, magazine or newspaper
- Going on a course or learning a new skill
- Using your memory instead of writing a list
- Using mental arithmetic instead of a calculator
- Playing a musical instrument, if you can

# 8. Eat and drink sensibly

What we eat and drink affects how we feel. Sometimes there's an immediate effect, for instance with alcohol. Other things we consume can have long-term impacts.

## Balanced and healthy

The human body and mind needs a mix of nutrients to work properly. Eating at least five portions of fruit and vegetables each day is recommended, and is a vital part of a healthy diet.

## Stay hydrated

Stopping your body from dehydrating is important, whatever the weather. You may want to consider limiting your intake of sugary drinks, caffeine, and alcohol as, in excess, they can have a negative effect on your wellbeing.

# Moderate drinking

The odd alcoholic drink is unlikely to harm you if you drink them in moderation and if alcohol doesn't conflict with any medication you are taking. Stay within the recommended daily alcohol units.

Popping to the pub or club for a drink can be a good social experience, but solitary habitual drinking is often a sign of a problem. Drinking alcohol is not a good way to manage difficult feelings.

Visit www.drinkaware.co.uk for more information and advice.

## Social experience

Sharing food or a drink is an enjoyable social event. Make it a reason to meet up with friends, even if it's just for a cuppa in the local café.

Eating properly when coping with bereavement can be difficult, especially if you are not used to cooking for one or preparing meals at all. During this time, your appetite may be affected by your emotions.

Try not to eat alone all the time. Take up offers from friends and family to eat with them.

Find out if there are any lunchtime clubs that operate in your area, perhaps as part of a reading group or other interest groups.

# 9. Do things that you enjoy

Doing things that we enjoy makes us feel good about ourselves and about life; plus, it can keep our mind and body active. Whatever we call them, interests, hobbies and pastimes can provide a chance to socialise, or to find time for ourselves.

#### Work

Some people enjoy their work so much that they don't want to retire. Explore the options with your employer. As there is no longer a default retirement age, there are a number of options available to explore.

# Something new

If work has taken up most of your life, it may be time to look around for a new interest to immerse yourself in. Meaningful activity is vital for good emotional health, so try to start new

activities before you retire. Don't be scared to try a few things before settling on the ones that you enjoy.

You may have skills to share with others. Look at local volunteering options, or join a specialist interest group. Time Bank is a skill-share scheme where you benefit from other people's skills in exchange for your own. Or you may want to learn new skills or develop an old one. Local councils and universities run a range of education and learning opportunities, often at lower rates for older people.

'Sometimes when I'm sitting on the bus, I let my thoughts flow and it really helps me.'

## Companionship

Pets make wonderful companions and can bring social benefits, too. Walking the dog gives you daily exercise, is a reason to go out, and is a way of meeting people. House rabbits love to play, and cats crave a warm lap to curl up on.

Your local vet or the RSPCA can advise about the best type of pet for you.

#### Your interests

Always make time for your own hobbies and interests. If you are a busy carer, you must still find time for your own interests in order to look after your own wellbeing.

# 10. Relax and have a break

While being retired or semi-retired may appear to others to be a permanent holiday, the reality is different. There are still jobs that need doing, like cleaning, car repairs, financial paperwork, and shopping. Plus, we may have new responsibilities as a carer.

#### **Break from routine**

Creating a routine for your day or week can give life a structure or rhythm. However, a break from this refreshes the mental batteries.

Plan free time in your weekly routines for things you enjoy, whether it's time in the park or in the art gallery.

A break needn't be long: just time for what you enjoy and for letting your mind recharge. Look at how you spend your time. Can you find half an hour each day to pick up a book or sit with a crossword? What about every week? Is there time for an afternoon out?

# Taking a break can be:

- A couple of hours away one afternoon
- An evening at the theatre
- A day trip
- A midweek venture
- A two-week cruise

It's whatever relaxes you and helps you take a break.

#### Cost

Having a break need not cost a fortune. There are many bargains to be had – sometimes for booking well in advance, others for those who book last-minute. Some travel companies offer special rates for older people. Does your council offer free

or discounted public transport for over 65s? Are there lower rates or free entrance to local attractions?

#### Learn to relax

You may find it hard to relax if you feel under pressure to be doing something else. This can be because you feel guilty about not caring for others, or because you aren't used to having time to spend on yourself.

# Right for you

Relaxing doesn't have to be about sitting down or physically relaxing. It's about doing something you enjoy.

Having a hectic life may mean you want time alone when you have a break. Or do you want the company of others to stimulate your mind and make you think of things other than the stresses of life? Having a break can be a chance to meet new people and

explore interests. It can be as active or as restful as you want – from a pottery course or learning first aid, to a walking weekend or trying paragliding!

# Support and information

#### Mental Health Foundation

We publish a range of materials that may help you, many of which can be downloaded for free from our website:

Website: www.mentalhealth.org.uk

## Age UK

Age UK offers information and advice on a wide range of issues that affect older people and their families. For online support and to find your local branch, visit their website.

Website: www.ageuk.org.uk

# Caring and carers

#### **Carers UK**

Carers UK is an organisation for carers that campaigns for recognition of the value of carers' contribution to society so that carers get the practical, financial and emotional support they need.

Website: www.carersuk.org Email: advice@carersuk.org Telephone: 0808 808 7777

## Independent Age

Independent Age is an advice service for older people, their families, and carers to get the best care and support.

Website: www.independentage.org Email: charity@independentage.org

Telephone: 0800 319 6789

#### **Carers Trust**

Carers Trust is a provider of support for carers and the people they care for.

Website: www.carers.org.uk Email: support@carers.org Telephone: 0844 800 4631

# Confidential help and support

#### Cruse Bereavement Care

Cruse Bereavement Care offers a range of advice and local services.

Website: www.cruse.org.uk Email: helpline@cruse.org.uk Telephone: 0844 477 9400

#### Samaritans

The Samaritans provides emotional

support 24 hours a day.

Website: www.samaritans.org

Email: jo@samaritans.org

Telephone: 116 123

# Legal, financial and public services

#### Acas

Acas (Advisory, Conciliation and Arbitration Service) aims to improve organisations and working life through better employment relations.

Website: www.acas.org.uk Helpline: 0300 123 1100

#### Citizens Advice

Citizens Advice has bureaus around the country and provides help online, covering topics like consumer affairs, money issues, housing, and education.

Visit their website for more information, including where to find your local bureau.

Website: www.citizensadvice.org.uk

#### **GOV.UK**

GOV.UK is the official government website, providing access to public services and a range of information – from educational opportunities to information on the practical issues that arise when someone dies.

Website: www.gov.uk

### Health issues

## Alzheimer's Society

The Alzheimer's Society works to improve the quality of life of people affected by dementia.

Website: www.alzheimers.org.uk

Telephone: 0300 222 1122



#### Dementia UK

Dementia UK provides practical and emotional support for those affected by dementia, including specialist mental health nursing support.

Website: www.dementiauk.org Email: direct@dementiauk.org Telephone: 0845 257 9406

## **Depression Alliance**

Depression Alliance works to relieve and prevent this treatable condition by providing information and support services.

Website: www.depressionalliance.org Email: info@depressionalliance.org

#### Mind

Mind provides confidential mental health information services.

Website: www.mind.org.uk Telephone: 0300 123 3393 Email: info@mind.org.uk

#### **NHS Choices**

NHS Choices provides a range of health information.

Website: www.nhs.uk

# Counselling

# The British Association of Counselling and Psychotherapy

Website: www.bacp.co.uk Email: bacp@bacp.co.uk Telephone: 01455 883300

## **UK Council for Psychotherapy**

Website: www.psychotherapy.org.uk

Telephone: O2O 7O14 9955 Email: info@ukcp.org.uk

# Food, nutrition and healthy eating

#### **British Nutrition Foundation**

The British Nutrition Foundation (BNF) delivers authoritative, evidence-based information on food and nutrition in the context of health and lifestyle.

Website: www.nutrition.org.uk

# Five A Day

www.nhs.uk/LiveWell/5ADAY

# Pet companions

#### **RSPCA**

Website: www.rspca.org.uk

**Dogs Trust** 

Website: www.dogstrust.org.uk

# Volunteering opportunities

These websites allow you to find volunteer opportunities close to where you live.

- www.charitysearch.org.uk
- www.volunteeringmatters.org.uk
- www.do-it.org.uk
- www.i-volunteer.org.uk
- www.timebank.org.uk
- www.volunteering.org.uk

You can also contact an organisation directly – for example, The National Trust, St John Ambulance, The Girls' Brigade or Volunteer Reading Help – to offer your time.

# **Notes:**



## We hope you found this booklet informative and useful.

Please consider making a donation to help us continue our vital work:

The Mental Health Foundation works to create a world with good mental health for all. Everything we do is focused on protecting people's mental health.

# Please donate online at mentalhealth.org.uk/donate

The Charity for Civil Servants' helpline provides vital support for civil servants when life gets tough. Any donation you can make, no matter the size, could help a fellow civil servant struggling with their mental health.

Please donate online at cfcs.org.uk/donate

Thank you.



#### The Mental Health Foundation

#### Good mental health for all

Our mission is to help people understand, protect and sustain their mental health.

Prevention is at the heart of what we do, because the best way to deal with a crisis is to prevent it from happening in the first place. We inform and influence the development of evidence-based mental health policy at national and local government level. In tandem, we help people to access information about the steps they can take to reduce their mental health risks and increase their resilience. We want to empower people to take action when problems are at an early stage. This work is informed by our long history of working directly with people living with or at risk of developing mental health problems.

The Mental Health Foundation is a UK charity that relies on public donations and grant funding to deliver and campaign for good mental health for all.

# CHARITY FOR CIVIL SERVANTS

Supporting civil servants, past and present, when times are tough.

For confidential help and advice go to:

www.cfcs.org.uk call: 0800 056 2424 email: help@cfcs.org.uk



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