



Seniors & Mental Health

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Did you know you can sell all or a portion of a life insurance policy, even term insurance?

As seniors, we know the importance of keeping ourselves healthy. Whether it's through regular doctor visits, medication, getting exercise, or eating well, the key to a long and enjoyable life centers around wellness. But what about our mental health? Too often we dismiss feelings of depression or anxiety as simply being a part of life. However, when these begin to take over our lives, it's important to understand these may be the first symptoms of mental illness.

In this whitepaper from Life Settlement Advisors, we will examine the current state of mental health in seniors, as well as some common mental disorders, symptoms of disease, and treatment options. While this whitepaper is intended as a resource, you should always contact your doctor for further assistance if needed.



Senior Mental Health Statistics

Mental illness can affect anyone at any age. According to recent statistics, nearly half of adults in the United States will experience depression, anxiety, or another mental illness within their lifetime. Sadly, though, those same findings revealed that only 41% of those individuals received some form of professional care for the disease. That means that while people are suffering from these illnesses, the focus on treatment may not seem plausible or important for them.

When it comes to seniors in America, the numbers are equally concerning. According to a <u>report published by the Center for Disease Control</u>, around 20% of people over the age of 55 have a mental health concern. The report indicates that for seniors, there may be a tendency to sweep such disorders under the rug or simply chalk them up to the effects of growing older. Sadly, with these conditions going untreated, older individuals – specifically men 85 or older – have the highest suicide rate of any age group, with "45.23 per 100,000, compared to an overall rate of 11.01 per 100,000 for all ages." In addition, seniors over the age of 65 were more likely than those 50-64 to report receiving inadequate social and emotional support. The good news? These conditions don't have to be permanent. In fact, the same report posted by the CDC found that in 80% of cases involving depression, the illness was extremely treatable.

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Types of Mental Illness in Seniors

Though mental illnesses found in seniors mirror those found in younger individuals, there are certain disorders that seem to affect retirees at a higher rate. As opposed to physical conditions, mental illnesses might be difficult to spot, especially early on. These can be made up of a variety of symptoms and emotions, meaning that understanding the basics of mental health can help prevent these problems from getting worse. Let's take a look at the five most widely found mental health disorders in seniors, as well the symptoms and indicators that suggest someone needs help.

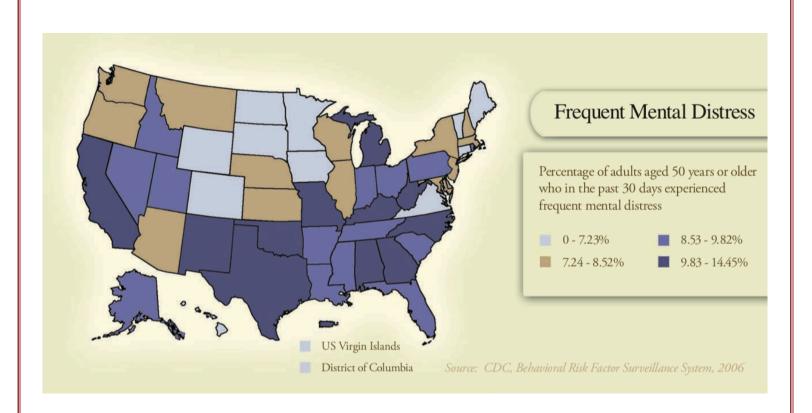
Depression

Anxiety

Alzheimer's & Dementia

Bipolar Disease

Schizophrenia



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Depression

This is a significant one, in part because it is so often ignored. 6.5 million Americans over the age of 65 have depression. One of the main reasons for a lack of treatment is the association with feeling depressed or down during the aging process. We hear, "everyone gets the blues." And with large, sometimes traumatic life events happening in later years, such as the death of a loved one or a loss of vitality, it's easy to dismiss these feelings as being part of getting older. However, for many or most of these people, this is an illness that they've been dealing with their entire lives. The National Alliance on Mental Illness found that there are some symptoms that occur in older individuals, which differ from ones found in most younger patients. Some of those include:

Memory Problems

Difficulty Sleeping

Vague Pain

Loss of Appetite

Difficulty Sleeping

Vague Pain

Hallucinations

Confusion/Delusions

Depression can manifest in a variety of ways, so speaking with a mental health professional is important for anyone experiencing a change in outlook.

Alzheimer's and Dementia

This is obviously a large concern for anyone over the age of 55. Currently, Alzheimer's Disease is the 6th leading cause of death in the United States. 5.8 million Americans are currently living with Alzheimer's, and these figures are projected to rise to nearly 14 million by the year 2050. However, while most cases of Alzheimer's begin with dementia, it may be caused by several other diseases. For this reason, it's vital that anyone experiencing the following symptoms contact their doctor immediately. They'll be able to perform a number of cognitive, neurological, and psychological tests to get to the bottom of your condition. Some important symptoms of dementia are:

- Memory loss
- Difficulty finding the right words or communicating
- Problems with visual and special reasoning
- Trouble with problem solving
- Inability to handle complex tasks
- Poor planning and organizing
- Decreased motor functions
- Confusion and disorientation
- Inappropriate Behavior
- Agitation
- A change in mood or happiness

Because dementia is such a difficult and widespread condition, we have produced our own report on the subject. You can download it for free here.

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Anxiety

We've probably all felt a little nervous or apprehensive from time to time. While that feeling may be a part of life, it's not normal when these feelings start to take over. Anxiety disorder is defined by medical professionals as being a chronic condition where patients have an excessive and constant sense of apprehension, along with physical symptoms. Within anxiety, there are several types of conditions that may affect individuals. Some of those are:

Social Phobias

Post Traumatic Stress Disorder

Specific Phobias

Generalized Anxiety Disorder

Obsessive Compulsive Disorder

Much like depression, anxiety can present itself in a variety of ways. These symptoms may change from person to person – one patient may experience shortness of breath during panic attacks, while another simply becomes very angry or sad for no reason. Keep in mind that the main factor in identifying anxiety disorders is the centralized presence of fear or worry. However, here are some additional common signs of anxiety-related illnesses to keep an eye out for as reported by the Geriatric Mental Health Foundation:

- Excessive worry or fear
- Refusing to do routine activities or being overly preoccupied with routine
- Avoiding social situations
- Overly concerned about safety
- Racing heart, shallow breathing, trembling, nausea, sweating
- Poor sleep
- Muscle tension, feeling weak and shaky
- Hoarding/collecting
- Depression
- Self-medication with alcohol or other central nervous system depressants



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Bipolar Disease

Mood disorders are often characterized as an inability to maintain an even outlook. The most common version of mood disorders is bipolar disorder, which is often marked with the patient experiencing extreme highs and lows in their mood. This can lead to a variety of issues in day-to-day life, including feelings of distress, poor decision making, financial troubles, and an increased chance of suicide or self-harm.

Bipolar disorder is not uncommon among seniors, as 10-25% of people over the age of 50 with a mood disorder are being diagnosed as bipolar. As with other mental illnesses, bipolar disorder is made up of a huge collection of behaviors, distresses, and general concerns. However, the defining characteristic of any bipolar disorder is the sudden movement in mental state between depression and mania. During depressive episodes, many of the same symptoms found in general depression are the same. The patient may feel hopeless, discouraged, have a lack of interest in hobbies, or just generally feel sad. But with mania, the opposite occurs. The patient becomes irrational and excitable, as well as feeling:

- A decreased need for sleep
- Being overly talkative
- Fast movements and general agitation
- Delusions of grandeur
- Sudden planning without thinking of the consequences
- Paranoia

If you or a loved one are noticing that the emotions tend to quickly swing from one extreme to the other, a mental health professional can help to determine whether this is the mood disorder known as bipolar disease.

Schizophrenia

The way we view schizophrenia has changed over the years. For some time, this disease was thought to be the cause of multiple personalities, the kind you might see in a serial killer movie or tv show. However, we've moved beyond such simplistic terms and now see schizophrenia as representing a much larger spectrum. While this disease generally begins between the ages of 16 to 30, it's not totally uncommon for older individuals to experience the disease. When schizophrenia begins to present past the age of 45, it's known as late-onset schizophrenia.

Individuals diagnosed with schizophrenia generally lose touch with reality. Beyond that linking symptom, though, schizophrenia is broken down into a variety of both psychological and physical symptoms, such as:

- Hallucinations
- Looping or racing thoughts
- Hearing voices
- Agitated movements
- A flat affect, such as with no facial expressions or tone of voice
- Loss of enjoyment in life
- Difficulty concentrating or continuing activities

Schizophrenia is a very dangerous disease, as it can cause dangerous activities, behavior, and even suicide. For this reason, it's vital that any experiences such as these be reported immediately to a health professional.

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Senior Mental Health Treatment Options

Though it may seem upsetting, the overall outlook on mental health in seniors doesn't need to be so bleak. Many of these conditions are extremely treatable with a variety of approaches. There's absolutely no shame in needing to ask for help or assistance from a professional. Some of the best ways to promote mental health are:

1. Therapy

The healing process often starts here, with simply talking to someone. There are many types of mental health professionals in the therapeutic field. You might visit someone for talk-therapy, a psychologist who can help to find root causes of mental illness, or a psychiatrist who can evaluate your brain chemistry. Regardless, simply by finding someone knowledgeable to talk to, you can start to understand your own mental states in a better way.

2. Medication

Much like with physical diseases, there are a host of pharmaceutical approaches to treatment. While it can take time to balance out and find the right medication, your mental health professional may prescribe medicines like antidepressants, antipsychotics, mood stabilizers, or SSRIs. If you are prescribed medication, however, it is vital you take it on a regular basis as described by your doctor. Going off your medication can cause a massive rebound in symptoms.

3. Wellness Activities

While the cornerstones of overcoming mental illness are therapy and medication, there's a growing interest in mental wellness activities. Though they're not replacements for valuable medical attention, some exercises like yoga or deep breathing can provide an overall sense of wellness. There are a variety of apps you can download on your smart devices to help you get started or check out a local class schedule for beginners.



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Conclusion

While the idea of mental illness may seem scary or overwhelming, the fact is that we don't have to go it alone. Finding resources for yourself or a loved one is much easier than you may think. Whether it's speaking to your own doctor, or finding recommendations for mental health professionals, caring for your own mental wellbeing is just as important as your physical health. Be sure to report any signs, symptoms, or changes in your mental health, and always know it's okay to ask for help.



Did you know you can sell all or a portion of a life insurance policy, even term insurance? Selling an unwanted life insurance policy is no different than selling your car, home or any other valuable asset that will create immediate cash. Contact us today to learn more.

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