

3 Packing for
Extended
Hospital Stays

6 Sonja's Chili
Recipe

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Can You Afford to Age in Place?

According to an AARP study, 90 percent of people age 65 and over would prefer to stay in their own homes as they get older – and not go to a nursing home or assisted living facility.

But if you or your parents are buying, building or renovating a home to accommodate the needs of a loved one, what kind of costs can you expect to incur? Here are some financial facts you need to know when considering purchasing or making over a property for you to age in place or to live with parents under the same roof.

Understanding two key concepts

Before we delve into each expense you might incur from renovating a home, it's crucial to understand two concepts: "aging in place" and "universal design."

Aging in place is defined by the U.S. Centers for Disease Control and Prevention (CDC) as "the ability to live in one's own home and community safely, independently and comfortably, regardless of age, income or ability level." What this means for you and your loved ones is that a home must be built to ensure that

every facet of life is considered. Oversight can lead to injuries, sickness, discomfort and avoidable fatalities.

Known to builders, architects and others involved in the construction of residences, “universal design” is a concept for building, designing or remodeling a home so it’s more comfortable, convenient, safer and easier for people of all generations to use, especially the elderly. You may have noticed universal design incorporated in public places or residences already. Things as subtle as handrails or as obvious as accessibility ramps are real-world examples of universal design.

Converting your home, especially older homes that weren’t initially designed in this way, might seem intimidating. After all, knocking down walls and living in a house under renovations can have drawbacks to your quality of life. This is especially true for those on a limited budget who don’t want to retrofit every aspect of their home. Furthermore, universal design has only been a popular topic since the mid-1960s — homes built before then may be lacking in amenities for aging in place.

However, universal design isn’t a fixed concept; instead, you are cultivating a mind-set that anticipates the needs of a home’s occupants, accommodating declining health and mitigating potential hazards. Changes don’t necessarily need to be expensive or labor intensive. With a little forethought, you can avoid expensive remodels.

Here are seven key universal design features that will affect your wallet.

1. Nonslip flooring: A slip-and-fall incident is one of the most common ways that seniors injure themselves. More than one-third of injuries among older adults occur in the bathroom, so make a bathroom’s flooring a priority by choosing nonslip material. Your choice of flooring must also be easy to clean in order to maintain a healthy environment.

A number of materials provide trac-

tion and cushion, including nonslip vinyl, rubber flooring and cork, which is typically less than \$3 per square foot. Cheaper solutions, such as slip-resistant rugs for around \$10 to \$15 apiece, may be more cost effective for those on a budget.

2. Slip-resistant shower and tub surfaces: Like flooring, showers and tubs pose an ever-present threat for older residents. Luckily, a number of affordable solutions get the job done. These include nonslip bath mats with suction cups for only \$10 or so, nonslip sprays that typically run \$20 to \$30 and water-resistant adhesives that cost about \$40 to \$50.

3. Shower and tub design: The shower and bath must be accessible for those aging in place. To accommodate mobility issues and wheelchair access, a low-rise shower with a no-step entry is ideal. Be aware that shower-and-bath combination stalls may require a lot of time and effort for installation. They can also cost upward of \$1,000.

4. Wide doorways: If you plan to age in place, consider widening doorways and replacing existing doors with larger ones: 32 to 36 inches wide is the recommended width for allowing a wheelchair to pass through easily. For less than \$100 in materials cost, you can replace the door with a larger one and doorjamb.

5. Lever door handles: As we age, our grip strength may be reduced significantly. Replacing doorknobs with a lever door handle — for around \$20 to \$25 — is a low-cost solution and can also ensure access and privacy to the rooms of the home.

6. One step-free entrance: Stairs present a number of challenges. Being able to enter and leave a home without difficulty is essential for ensuring that you or your loved ones can maintain their independence while staying safe.

Having at least one step-free entrance for the home can be a costly renovation. Depending on the materials and style chosen, this modification can run anywhere from about \$1,000 to \$4,000, according to HomeAdvisor, which tracks home repair prices nationwide. Despite the cost, a step-free entrance can significantly add to quality of life and may be a true necessity, especially for single people aging in place.

7. Signage: Every second matters in an emergency. One overlooked aspect of aging in place is having obvious address signage outside the front of your home so paramedics and other emergency personnel can respond immediately. Large-size house numbers and mail box numbers you can see in the dark can make a difference between life and

death. Fortunately, such signage is relatively inexpensive, costing about \$20 to \$40.

Of course, there are more than just seven ways to optimize a home to accommodate you or other aging family members. If you will be living with your parents, other optimal (but optional) multigenerational housing features include:

- Main-floor bedroom suites for the oldest family members
- Private kitchenettes and living spaces
- A one-story home without stairs (that is, no second level)
- Extra floor space — everyone feels less cramped and the additional space is better for people in wheelchairs.

By Lynnette Khalfani-Cox, AARP



How to Pack a Go Bag for Extended Hospital Stays

For frequent hospital visits, a “go bag” with sleep helpers, organization tools, entertainment can help make you more comfortable.

When an ambulance came to rush Amy Goyer’s mother to the hospital one night in 2012, there wasn’t time to pack a bag. Ms. Goyer grabbed a few essentials and tailed the emergency vehicle in her car. A previous stroke had left Ms. Goyer’s mother mostly uncom-

municative, and her father’s dementia made it hard for him to recall important details. They were both counting on their daughter to field questions from her mother’s doctors. “There’s a sense of panic and urgency,” Ms. Goyer, now 59 and a resident of Arizona, said. “You have one thing on your mind, and that’s getting there.”

According to the Centers for Disease Control and Prevention, about 8 per-

cent of Americans had to spend a night in the hospital in 2018. Meanwhile, according to the American Psychological Association, as of 2016, nearly one-third of Americans have cared for an elderly, ill, or disabled family member. Many of those people may, at some point, require hospitalization.

If you have a chronic illness that requires frequent hospital visits, or you're caring for an ailing family member, consider packing a "go bag" that you can grab on your way out the door. Ms. Goyer, who is AARP's caregiving expert, and has personally seen her parents and sister through numerous hospitalizations, said certain items can make the experience more bearable.

"Creature comforts are very important in the healing process," she said. "You might think it's all about the medicine and surgical procedures, but it's not. It's about feeling safe, secure, comforted, loved, and supported."

Comfortable clothes and bedding: Not all hospitals will let you bring your own bedding, but if you can, Ms. Goyer said, the feel and smell of your own pillow or a blanket from home can be a huge source of comfort. "I had this really nice, soft, fuzzy blanket that I started bringing along for my mom," she said.

Hospitals are often cold, she said, which some studies suggest may make it harder for your immune system to fight off infection. Pack a robe, slippers, socks, a beanie, and other warm (and comfortable) clothing to regulate your body temperature — in addition to getting plenty of rest and fluids. This is important for patients as well as for caregivers who are spending time in the hospital with them, she said. "The last thing you want is to get sick because you were in the hospital caring for someone else."

All clothing should be loose and comfortable, so you can get in and out of it easily for IVs or any tests. Label everything with your name, so it doesn't get lost or forgotten. Pack some clean underwear and a change of

clothes for the trip home.

Light entertainment: A hospital stay is probably not the best time to try to tackle "Infinite Jest." To occupy your mind, bring along something you enjoy — whether it's a magazine, coloring book, crossword puzzle, knitting, or cross-stitching supplies — that won't be overly strenuous.

If you have a spare phone, tablet, or hand-held gaming console at home, load it up with games, movies, music, audiobooks, podcasts, comedy specials, or whatever you think will bring you joy. Just don't forget the chargers. A high-capacity power bank, an extension cord or surge protector, and extra-long charging cables are also useful in case outlets are out of reach.

Anything that will let you sleep: "Sleeping is always one of the most difficult aspects of being at the hospital," Ms. Goyer said. "And it's awful because getting good rest is so, so crucial for healing."

She recommends lavender room spray or lavender essential oil with a diffuser, since lavender aromatherapy may help improve sleep and reduce anxiety (although scientific evidence is inconsistent on either claim, according to a 2014 Cochrane review). At the very least, it probably smells nicer than hospital air. A travel pillow can be useful if you need to sleep while propped up, and an eye mask, earplugs, and headphones can help block out beeping and blinking from medical equipment. If you have a private room (and if it won't disturb your nurses and doctors), you could also bring a white noise machine (we recommend the LectroFan) or a Bluetooth speaker (our favorite is the UE Wonderboom 2) to play soothing sounds or music.

Think about how you or your loved one likes to sleep at home, Ms. Goyer said: "If they're used to falling asleep with the TV on, let them do that. Whatever works."

Surprisingly good snacks: Most hospitals have cafeterias and vending machines, but the food can be bland,

unimaginative, and in some cases, unhealthy — especially if you're eating it day after day. Your favorite nutritional snacks — whether it's a bottle of cold-pressed juice or a tin of fancy tea bags — can go a long way toward making you or a loved one feel better. Just be sure to run any snacks by hospital staff, since most hospitals have restrictions on outside food and drink.

Some treatments leave a bad taste in patients' mouths, so pack mints or gum to keep your mouth feeling fresh. And don't forget a water bottle or tumbler to stay hydrated, which is crucial for healing.

Tools for organization and empowerment: Liwanag Ojala, chief executive of CaringBridge, a service to connect patients and caregivers to other people dealing with an illness, said it's always a good idea to bring along a list of the patient's medications and allergies, names and numbers for all the patient's doctors and specialists, and emergency contacts.

Ms. Goyer adds that if you're packing for a loved one, it can be helpful to print out multiple copies of essential information: a scan of their insurance card, their medical history, and their advance directive. That way, she said, you have the information handy if your phone or laptop dies, and you can give a printout to various doctors and nurses as needed.

If you're tech-savvy, note-taking apps like Evernote or OneNote can be helpful to keep track of doctors' updates and other information. But a paper notepad and pen work just as well, if that's what you're comfortable with. With permission from the doctor, a voice recorder (or a recording app on your phone) can also be helpful for going back to conversations after you've had some time to mentally process. Document everything, Ms. Goyer said: "I guarantee you'll have to go back and check what happened three days ago."

Toiletries to stay clean and healthy: Basic essentials like deodorant, a toothbrush and toothpaste, contact solu-

tion, dry shampoo, and face and body wipes are must-haves for a hospital go bag, especially since it might be tough to shower regularly. Ms. Goyer also recommends bringing your own hand sanitizer, antibacterial hand wipes, toilet paper, and facial tissues, since they'll probably be nicer than what the hospital provides.

Disinfectant wipes are great for wiping down frequently used (and infrequently cleaned) surfaces like TV remotes, to prevent the spread of infections. Additionally, Ms. Goyer said, you should make sure to wash your hands with soap and water as much as you can.

"Hand sanitizer doesn't protect against some germs found in hospitals," like C. diff or MRSA, she said. "My mom got an infection in the hospital that really complicated the end of her life."

Hospital air is also notoriously dry, so you should pack moisturizer, lip balm, and saline nasal spray, and drink plenty of water. When Ms. Goyer's mother got a sinus infection in the hospital, she got her doctor's permission to bring in a steam vaporizer to provide some relief.

Some hospitals won't allow you to take medication you bring from home — even over-the-counter meds — as a safety precaution. But just in case, it's a good idea to bring along a few extra doses of any medications you're taking, as well as medical devices like inhalers or hearing aids.

Ms. Ojala said the contents of a hospital go bag will vary depending on the needs of the patient and caregiver.

"What I'd love for people to do before packing a bag is think about what helps them heal," she said. "Clinicians are great at their jobs, but they don't often ask: 'What do you think is going to help you?'"

By Sarah Witman-NY Times



Sonja's Chili Recipe

With the cold months here for several more weeks, it's always nice to enjoy homemade soup or chili. This winter recipe comes from the kitchen of Independent You's Director of Nursing, Sonja Mclean. This delicious chili recipe won rave reviews from our staff when Sonja made it for us one cold afternoon. We share it with you in the hopes that you will make it to share with your friends and family.

Instructions

1. Place a large heavy-bottomed pot

over medium heat. Pour in the olive oil and wait until shimmering, about 20 seconds. Add in the diced onion and stir for 3-4 minutes. Add in the diced pepper and cook these veggies, stirring occasionally, until they are all very tender, about 6-9 minutes.

2. While the veggies are getting soft, mince the garlic and measure out all your spices, combining them into a small bowl: the chili powder, oregano, cumin, dried basil, salt, cayenne pepper, paprika, pepper, and sugar. Stir together and set aside until onion/pepper are tender.

Ingredients

2 tablespoons olive oil
 1 small yellow onion, diced (1 cup)
 1 tablespoon minced garlic (reduce depending
 on garlic sensitivity)
 1 red bell pepper, diced (heaping cup)
 2 tablespoons ground chili powder
 1/2 tablespoon dried (NOT ground) oregano
 1 teaspoon ground cumin
 1/2 teaspoon EACH: dried basil, seasoned salt,
 cayenne pepper, paprika
 1/4 teaspoon cracked pepper
 1/2 tablespoon white sugar
 2 cans (14.5 ounces EACH) fire-roasted
 diced tomatoes
 2 cans (14.5 ounces EACH) black beans,
 drained and rinsed
 1 can (14.5 ounces) pinto beans, drained
 and rinsed
 1 can (4 ounces) fire-roasted diced green
 chiles, optional
 1 cup frozen corn
 1 cup vegetable stock (vegetable broth will work)
 1 bay leaf
 2 tablespoons fresh lime juice
 Toppings: cheddar cheese, fat free sour cream,
 avocado, cilantro, chives, tortilla strips, etc.

3. Add in the garlic and all the seasonings you've already measured and set aside. Cook, stirring constantly, until the seasonings and garlic are fragrant, about 45 seconds - 1 minute. Be careful to not burn.

4. Carefully add in the **UNDRAINED** diced tomatoes (they might sizzle splatter up a bit) and stir. Add in the drained and rinsed black beans, drained and rinsed pinto beans, chiles (if desired), frozen corn, and vegetable stock. Add in the bay leaf.

5. Stir to combine everything. Re-

duce the heat as needed to maintain a gentle simmer, and stir occasionally, for 25-30 minutes.

6. Remove 1 and 1/2 cups of the chili and transfer to a blender. To avoid a mess, remove your blender lid's center insert and hold a kitchen towel firmly over the top. Ensure the lid is securely fashioned and blend while holding the towel. Once smooth, pour this mixture back into your chili. Stir to combine.

7. Add fresh lime and fresh cilantro as desired. Season to taste (I always add in a little bit more salt & pepper). Garnish individual bowls with everyone's favorite toppings. For us, sour cream and cheddar cheese are a must have!



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