

SENIOR LIVING



Aging in Place: Remodeling Checklist

Aging in place is a concept gaining popularity in a senior population seeking more independence, even in the later stages of life.

So what does it mean? The practice affords seniors the ability to live in their own homes and reduce the amount of time spent in hospitals and nursing homes.

And for people who don't plan on relocating from their present home, it's never too early to consider readying it with senior-friendly remodeling projects.

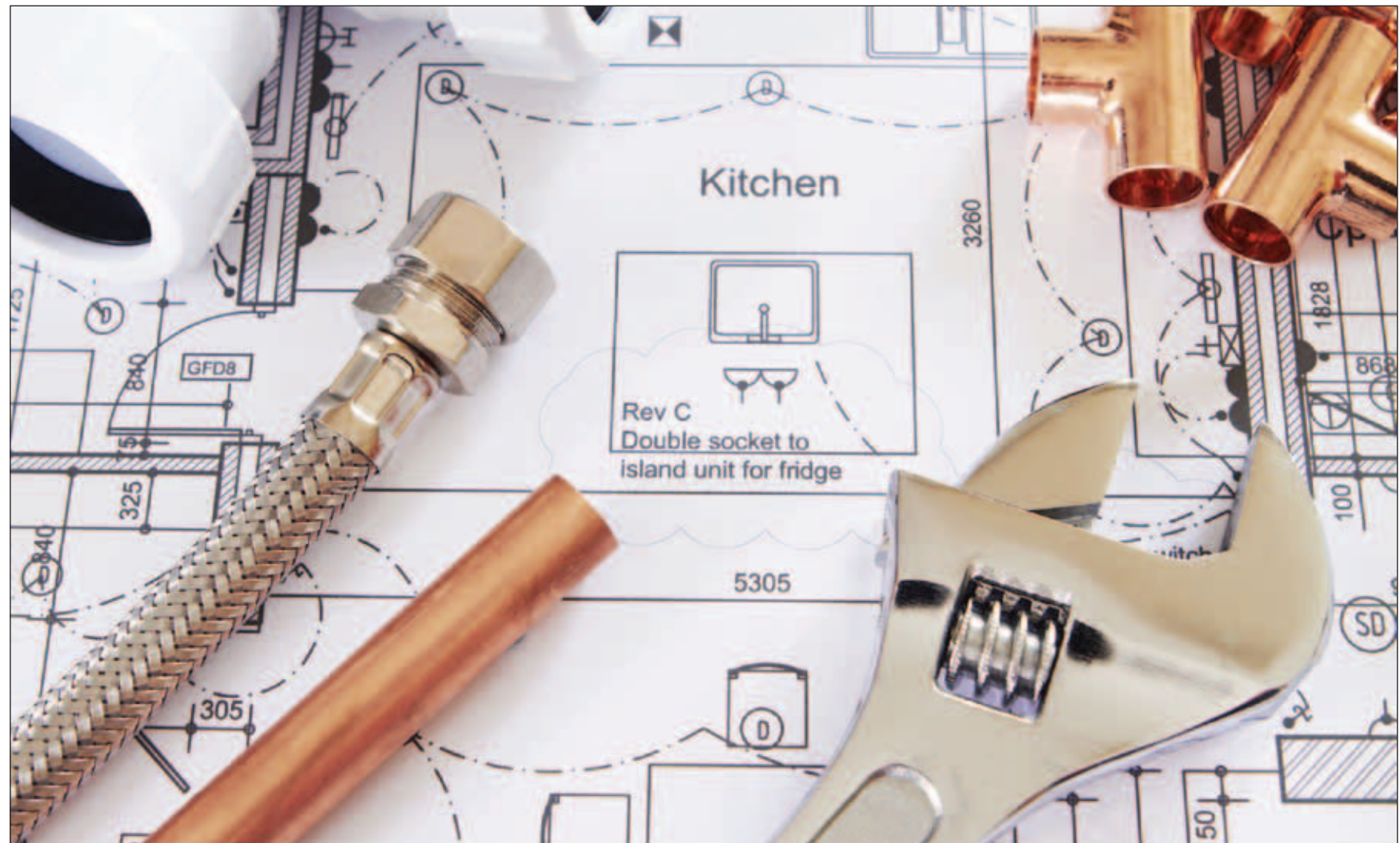
The National Association of Home Builders offers seniors a checklist of renovation projects to consider when trying to prepare their homes for optimum aging. They are broken into sections below.

EXTERIOR & FLOOR PLAN

- Consider low-maintenance vinyl siding or brick. Natural woods like cedar require nearly annual care that will be hard to keep up with as you age.
- As for your plants and landscaping, it is best to consider planting shrubs and bushes that do not call for continual pruning and shaping.
- One-story homes are best so you can avoid traveling up and down steps for daily activities.

KITCHEN & LAUNDRY

- Easy-to-reach cabinets and even pull-down shelving can help make



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foods and stored goods accessible and conveniently placed.

- Install roll-out trays or a Lazy Susan into your base cabinets.
- For both the kitchen and laundry room, go with appliances that you feel comfortable operating and that are

raised to help you avoid constantly bending over.

BATHROOM

- Consider installing extra bracing in walls around your tub, shower, shower seat and toilet.

• Choose a height-adjustable toilet or one that is at least 2-and-a-half inches higher than standard models.

- Slip-resistant flooring in the bathroom and shower will keep you safe in slippery situations.

Technology on the Rise

For the first time, more than half of adults ages 65 and older are online. New research by the Pew Research Center uncovered that fact and other interesting tidbits related to seniors and technology, including that 70 percent of Americans ages 65 and older use the Internet on a typical day.

Both numbers reveal an increase compared to past Pew findings after several years of very little growth in senior technology use.

PHONE USE

The technology boom expands into cellular phones, as the Pew research found that 69 percent of adults ages 65 and older report they have a mobile phone. This number is up from 57 percent in May of 2010.

Although on the rise, the senior numbers pale in comparison to the 95 percent of 18-to-29-year-olds who own a cell phone. And Pew notes that only 10 percent of U.S. seniors own a smartphone.

SOCIAL NETWORKING

Social networking site use among seniors has grown significantly over the past few years. Pew found major gains in the following areas:

Use among internet users ages 65 and older has grown more than 150% over the past five years, as more than one-third of the internet-savvy senior



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population uses some form of social media.

About 20 percent of internet users ages 65 and older use social networking sites like Facebook on a typical day.

OTHER NUMBERS

Pew found that 39 percent of seniors have broadband at home, meaning a substantial number of seniors access the

Internet from shared or public computers, including libraries, cafes and senior centers.

Email use continues to be the most popular form of online communication for

seniors. More than 80 percent of internet users ages 65 and older use email. About half of the senior population emails on a given day, according to Pew.

A Look at Hip Fractures

By the year 2030, the number of hip fractures is projected to reach 289,000 per year. That statistic, reported by the Centers for Disease Control and Prevention (CDC), would be a 12 percent increase from 2010.

Hip fractures are serious fall injuries that can result in long-term functional impairment, difficult surgery and nursing home admission.

More than 95 percent of hip fractures are caused by falling, according to the CDC, most often by falling sideways onto the hip.

TREATMENT

Treatment for hip fractures usually includes surgery and hospitalization, generally lasting for at least one week. Many adults suffering from hip fractures will also spend time in a nursing home undergoing extensive rehabilitation.

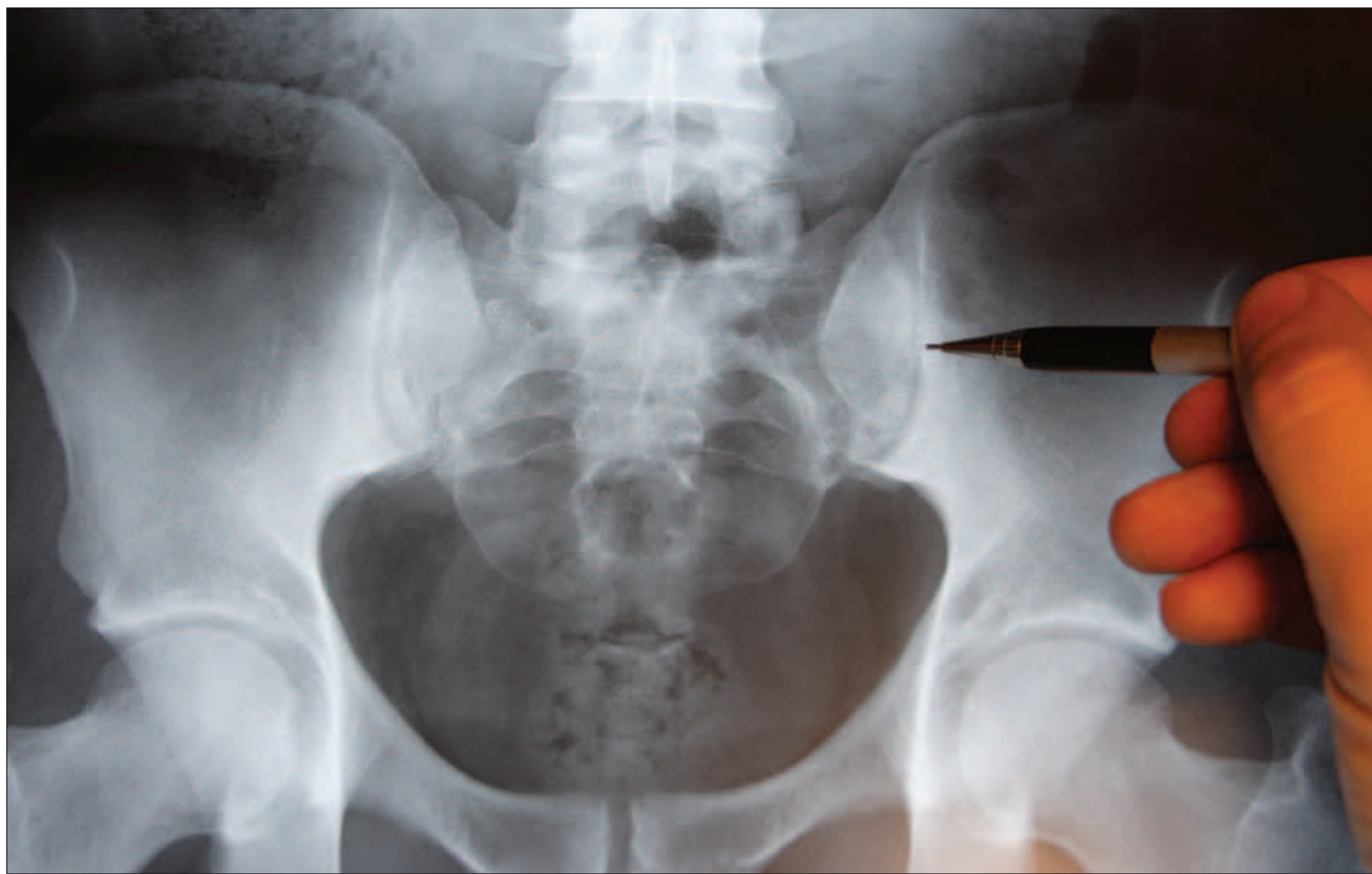
One in three adults who lived independently before a hip fracture remains in a nursing home for at least one year after their injury, according to the Journal of the American Geriatrics Society.

This sudden change of lifestyle can cause an additional emotional stress that only works to compound the injury.

RISK

The most susceptible segment of the population to hip fractures is white women, who sustain three-quarters of all such injuries.

Age also plays a large role in identifying those at risk, as



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people 85 and older are 10 to 15 times more likely to sustain hip fractures than those aged 60 to 65 (CDC).

Osteoporosis – a disease that makes bones porous and less rigid – increases a person's risk of sustaining a hip fracture, according to the CDC.

The National Osteoporosis Foundation estimates that

more than 10 million people over age 50 in the United States have osteoporosis and another 34 million are at risk for the disease.

AVOIDING HIP FRACTURES

The CDC lists a range of physical activities and dietary

improvements to help people reduce their risk of falling and suffering from hip fractures. Among them:

- **Exercise:** Focus on daily exercise that increases leg strength and improves balance.

- **Medicine Review:** Having problems with dizziness or drowsiness? Have your doctor

review your medicines to find ones that may be causing these side effects and increasing your risk of falling.

- **Diet:** Make sure to get adequate calcium and vitamin D from food or supplements.

- **Screenings:** Get your eyes checked regularly and request to be screened for osteoporosis.

Great Vehicle Features for Seniors

Finding a new vehicle is tricky enough. Tracking down one that fits all of your physical and mobility needs can be even more difficult.

To help senior drivers know what to look for in a vehicle, the American Automobile Association worked with the University of Florida Institute for Mobility, Activity, and Participation to help identify smart features for older drivers.

These defining parameters stretch across comfort, safety and value to aid seniors in the vehicle-buying process. Among the characteristics researchers considered for the project included:

- Safety features such as seat belts and air bag positioning.
- Ergonomics and design features that reduce driver fatigue, such as adjustable pedals and seats.
- Comfort, including ease of entry and exit, leg room and size of control buttons.
- Value, defined as total cost of ownership, including price, operating and maintenance costs, reliability, fuel economy and resale value.

CARFIT

CarFit is an innovative program created by the American Society on Aging in collaboration with the AAA, AARP and the American Occupational Therapy Association. In general, the community-based initiative provides a quick, yet



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comprehensive 12-point check of how well you and your car work together.

Some things to consider before purchasing a new car include: seat belt check, steering wheel tilt, position to gas and brake pedals, and

neck mobility for blind spot check. CarFit also gives more technical advice pertaining to ignition keys and mirror adjustments.

For more information on CarFit, visit www.seniordriving.aaa.com/CarFit.

VEHICLE MAINTENANCE

Once you do settle on the perfect vehicle, it is paramount to keep up with the maintenance schedules designed for it.

These schedules can be found in your owner's manual. Adhering to them will help reduce the occurrence of costly repairs and can also help boost your fuel economy.

Senior Bullying: Is It Real?

What image comes to mind when you hear the word “bully?” A rough-and-tumble teenager snatching lunch money away from a classmate?

How about a senior citizen intimidating his peers within an assisted living center? According to an MSNBC.com report, 10 to 20 percent of seniors have experienced some type senior-to-senior aggression in an institutional setting.

Bullying behavior can range from physical violence to verbal aggression. Most of the abuse is of the verbal variety, according to the report, which also found that men and women are equally likely to be the victim and the aggressor.

WHO BULLIES WHO?

Bullying can occur over something as simple as a seat at the lunch table or something as serious as dementia.

Many people suffering from dementia or other mental illnesses can sometimes wrongly perceive things as threatening, even if they are not. This feeling can then translate into bullying behavior as a mode of protection.

Also, bullying can come out of situations involving extensive time together where seniors are required to share resources like chairs, tables and TVs. Some people simply



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have a harder time coming to terms with their aging selves and may take that frustration out on others.

SIGNS OF BULLYING

- Repeated, adverse behavior toward another person.

- Negative words or action occurring over a period of time.
- Unsolicited and unwanted attention.

WHAT TO DO

Whether you are a bullying bystander or just hearing

rumors of aggressive behavior, it is up to you to report what you see and know.

Your action could help save a victim from physical, psychological and emotional abuse, and may also convince the bully that his or her actions will not be tolerated.

If you are within a living center, approach the manager on duty confidentially and let them know what you have been witnessing or experiencing. These managers are generally highly trained in senior behavior and issue resolution, and are skilled in addressing these types of situations.

Downsizing in Retirement

Bright sun, sparkling waters and a beach house. If you believe the television advertisements, everyone winds up retiring in paradise.

But what about retirees who are looking to save their money by scaling back instead of spending it to upsize?

Doing so can help provide extra retirement savings, as well as decrease the maintenance and care required to keep up a larger home. There are some things to consider to ensure the most efficient, cost-effective downsizing experience.

SELLING YOUR HOME

If you own your current home, you may have to sell or rent it before you can move into a more manageable option. And with the real estate market making a comeback – depending upon your location – this can be a painless process that helps either provide you a substantial check through selling or a supplemental income through renting.

If you do choose to rent it out, consider your ability to take care of general maintenance issues as they pop up. Will you be available for repairs every time they are required? If not, can you afford to pay a professional to take care of the job?

LIFESTYLE CHANGES

Where you live makes a big difference in how you live. Are you trading in your three-acre tract in the country for city living? Or are you swapping out a house for a community retirement environment?



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Consider how your daily life will change with your move and if this new style is in line with how you want to live.

Also, consider whether you will be moving closer to or farther from your family. Will your new place be big enough to handle grandkid sleepovers? Thanksgiving celebrations? Take the

time to measure all potential scenarios before making the downsize decision.

EXPENSES

Downsizing will save you money in the long run but may require some major spending up front. Moving companies are expensive, as is setting

up all of your water, electric, trash and other living requirements.

And your new place isn't likely to be fully furnished to your taste. You can expect to shell out some cash for furniture, appliances, window treatments and various home décor. It can help to set up and follow a budget to keep your spending in check.

Top Three Senior Scams

The National Council on Aging has a simple piece of advice for seniors everywhere: be aware. Senior scams are an unfortunate part of everyday life.

What's more troubling is that more than 90 percent of all reported elder abuse is committed by an older person's own family members, most often their adult children, according to the NCOA. Senior scams can take all shapes and forms, and the key to avoiding them is paying attention to your surroundings.

HEALTH CARE FRAUD

Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, which allows scam artists the ability to learn the ins and outs of the government insurance to potentially scam seniors out of money.

The NCOA advises seniors to be on the lookout for criminals posing as Medicare representatives attempting to garner personal information or offering services that do not sound legitimate. Always ask your representative to divulge their credentials and follow up with your local government agency to confirm.

COUNTERFEIT PRESCRIPTION DRUGS

Online counterfeit drug scams are growing in regularity as more seniors are turning to the internet to find better prices on specialized medications. Since 2000, the Food

and Drug Administration has investigated an average of 20 such cases per year, up from five a year in the 1990s.

Besides the danger of losing large amount of money to online scammers, seniors are also at risk of accidentally purchasing medication that doesn't match their prescription and may actually cause bodily harm. Be sure to use a trusted website if

you choose to purchase your medication online. Your doctor should be able to help you navigate your best, safest options.

FUNERAL & CEMETERY SCAMS

The Federal Bureau of Investigation warns about two types of funeral and

cemetery fraud perpetrated on seniors. In one approach, scammers read obituaries and attend the funeral service of a stranger to take advantage of the grieving widow or widower.

Scammers will try to extort money from relatives to settle fake debts. The FBI urges citizens to stay vigilant in these types of situations and to never trust a stranger.



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