

You want to do everything possible to let your family member age in place for as long as possible, but few understand the challenges of being a caregiver until they're thrust into the role after a loved one's medical emergency – a fall, a stroke, or cancer, for example.

Just managing medications, organizing the immense amount of paperwork, and keeping track of doctor's appointments associated with an illness are difficult.

Adding complex care for a disease or disability to the mix, makes things even more challenging, especially since few are trained in things like managing incontinence, operating medical equipment, caring for wounds, and giving injections.

An AARP study, *Home Alone Revisited: Family Caregivers Providing Complex Care* (<https://bit.ly/2GslhNY>), explores just how much family caregivers, many of whom are untrained must do for loved ones. The report says that:

- 82 percent manage medications
- 48 percent prepare special diets
- 51 percent assist with canes, walkers or other mobility devices
- 37 percent deal with wound care
- 30 percent manage incontinence

Fear of making a mistake is prevalent among caregivers, with managing medications topping the list of fears.

One resource for better handling and managing medical caregiving is a series of videos and resource guides (<https://bit.ly/2m42DFJ>) by the Home Alone Alliance<sup>SM</sup>. They teach people the how-to on a variety of care topics, including preparing special diets, G-tube feeding, diabetic foot care, and making a house safer.

Another set of videos includes strategies for easing day-to-day challenges and the voices of caregivers telling their individual stories. Some speak to the satisfaction that comes from caring for someone you love and keeping them out of an institutional setting. It's a reminder that though the caregiving experience is isolating, your feelings of fear, angst, stress are universal.

## Medical, vital paperwork disaster preparation

In recent years, natural disasters – wildfires, hurricanes, and blizzards -- seemingly are getting more powerful and having a greater long-term impact.

Just think of the effect that Hurricane Dorian had on the Bahamas in August.

In September, the United States just wrapped up National Preparedness Month, an event that encourages year-round personal and community preparedness for disasters, disease outbreaks, and human-caused emergencies.

Though most are familiar with preparations (for a refresher, see <https://bit.ly/1lt6KBz>) for an evacuation – getting the house ready, knowing evacuation routes, finding shelter, and so forth – perhaps less attention is paid to personal and health readiness and preparing for long-term effects of a disaster.

The Centers for Disease Control provides some guidance that suggests considering more than the few days or weeks after a disaster and outlines the steps for long-term survival and recovery.

Give special attention to two areas – medication and paperwork – in case you're not able to return home after a few days or ever.

Planning for medications for day-to-day survival should be a priority, for example.

Here are five tips:

1. **Medication lists.** Keep a list of all your medications and the dosages in your emergency kit and have the phone numbers for your doctors and pharmacies.
2. **Communicate a plan.** Talk to your doctor about what to do if you run out of a medication during an emergency.
3. **Keep a record.** Make copies of current prescriptions and keep them in your emergency kit. Also, scan and email yourself copies of prescriptions or save them in the cloud. If you can't reach your regular doctor or your usual pharmacy is not open, this written proof makes it easier for another doctor to write a refill.
4. **Stockpile medication.** You may find it difficult to refill our prescriptions during and after a disaster. Talk to your doctor or pharmacist about creating an emergency supply of prescription medications. Find out if pharmacists are allowed to dispense emergency prescription refills.
5. **Rotate the date.** Don't let medications in your emergency stash expire. Check the dates at least twice every year.
6. **Electronic medical records.** Be sure you have your username and passwords for access your electronic healthcare records.

See the complete list here: <https://bit.ly/2IPKoE1>

Managing insulin requires some special care. See: <https://bit.ly/2BzhxZP>

## Paperwork

What happens if you have to prove ownership of your house or car or the relationship status of your household's members? Be prepared with the right paperwork.

FEMA (<https://bit.ly/22mmbTy>) offers a checklist of the documents to protect and have on hand in a crisis. They are:

- Vital records (birth, marriage, divorce certificate, adoption, child custody papers)
- Passport, driver's license
- Social Security card, green card, military service identification,
- Housing: lease or rental agreement, mortgage, home equity line of credit, deed
- Vehicle loan documents, VIN, registration, title
- Utility bills, credit cards, student loans, alimony, child support, elder care, automatic payments such as gym memberships
- Financial accounts, including checking, savings, debit cards, retirement, investment
- Insurance policies, including homeowners, renters, auto, life, flood, appraisals, photos, and lists of valuable items
- Income source like pay stubs, government benefits, alimony, and child support
- Tax statements, including federal/state income tax returns, property tax, vehicle tax
- Estate planning –will, trust, and power of attorney
- Pet records, including copies of vet records, rabies certificate, vaccinations, prescriptions, and a recent photograph of your pet.

**Tip:** Consider storing electronic copies of important documents in a password-protected format on a removable flash or external hard drive in your fireproof and waterproof box or safe. Another option is using a secure cloud-based service.

## How much does that renovation really cost?

Homeowners, it turns out, don't have a realistic grip on the costs of home improvement projects. That's according to a recent Discover Personal Loans survey (<https://discvr.co/2kV0mwh>).

An average of 78 percent of those surveyed underestimated how much it would cost to remodel a kitchen, based on average costs from HomeAdvisor.

Some examples of homeowners' underestimations include:

### Kitchen remodel

Average actual cost: \$19,920

Average perceived cost: \$10,388

Difference: 48 percent or \$9,532

### **Bathroom remodel**

Average actual cost: \$9,274

Average perceived cost: \$6,371

Difference: 31 percent or \$2,903

### **Deck Construction**

Average actual cost: \$6,919

Average perceived cost: \$4,499

Difference: 35% percent or \$2,420

### **Cabinet refacing**

Average actual cost: \$6,692

Average perceived cost: \$1,176

Difference: 74 percent or \$4,926

### **Air Conditioning installation**

Average actual cost: \$5,233

Average perceived cost: \$3,047

Difference: 42 percent or \$2,186

According to Discover, one common budgeting pitfall is failing to factor in labor costs, which can account for one-third of a project's total cost.

So plan accordingly.

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