

# LIVING 50+

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Monday, March 18, 2024  
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Sunday, March 17, 2024  
Section 3



# LIVING 50+

## Frequently asked questions about hospice care

**C**ARE and comfort are vital components of living with a loved one with a serious illness. That's especially so when individuals who are ill are approaching the end of their lives.

When an aging family member is nearing the end of his or her life, many families rely on hospice care to provide a level of care and comfort that ensures the person's final days are less challenging than they might otherwise be. Families who have never before had to rely on hospice care may have some common

questions, which the National Institute on Aging has answered in order to simplify this sometimes challenging period in the life of aging individuals and their families.

### What is hospice care?


The NIA notes that hospice care is for people with serious illnesses who choose to cease or continue treatment. That's an important distinction, as a misconception regarding hospice care is that it's reserved for people who have stopped receiving treatment for their illness.

### Where do people receive hospice care?

Another misconception


regarding hospice care is that it's provided exclusively at facilities that specialize in hospice services. Though the NIA notes nursing homes, assisted living facilities and even hospitals may provide hospice care, it's also possible for individuals to receive such care at home. Receiving hospice care at home is a significant benefit for many aging individuals who prefer the creature comforts of their own homes to the settings at hospitals and other facilities. Though facilities that specialize in providing hospice care often go to great lengths to





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establish peaceful, comfortable settings, many families like having the option that allows an aging relative to receive hospice care at home, where they might be able to enjoy more frequent visits from loved ones.

### Which services are included in hospice care?

The NIA notes that an assortment of services fall under the umbrella of hospice care. Pain relief, physical or occupational therapy, emotional and spiritual support, and advance care planning are some of the services noted by the NIA that are typically offered as hospice care. Families

are encouraged to discuss specific services their loved one may need with their loved one's physician. That information can then be used to find the right hospice care arrangement.

### Are medications stopped upon entering hospice?

The NIA indicates that medication to cure or control a serious illness will stop when a person enters hospice care. For example, a cancer patient will no longer receive chemotherapy after entering hospice care. However, medications to treat conditions or symptoms unrelated to a person's illness can continue to be

administered.

### Is hospice care 24/7?

The NIA notes that hospice care is rarely a round-the-clock service. Though a hospice care team member may be available at all hours, the NIA indicates that most of the of the day-to-day care is provided by family and friends. However, families considering a facility outside an individual's home are encouraged to ask questions regarding round-the-clock care.

Hospice care can help aging individuals live comfortably as they approach the end of their lives. More information about hospice care can be found at [nia.nih.gov](http://nia.nih.gov).

# LIVING 50+

## How caregivers can alleviate stress

**S**ERVING as a caregiver for a friend or loved one can be both rewarding and taxing at the same time. The senior housing authority A Place for Mom indicates that 41 million Americans offer unpaid caregiving services, and that number is expected to increase as the aging population grows in the coming decades. Formal caregivers are paid care providers in a home or care setting. However, an informal caregiver is an unpaid individual that assists others with activities of daily living as well as medical tasks.

Whether one is a formal or informal caregiver, researchers have long known that caregiving can adversely affect a caregiver's mental and physical health. The AARP Public Policy Institute says 17 percent of caregivers feel their health in general has gotten worse due to caregiving responsibilities. The National Alliance for Caregiving and AARP also indicate older caregivers caring for persons age 65 and older report a higher

degree of physical strain.

The fatigue that arises from caring for another individual is often referred to as caregiver burnout. Since caregiving takes place over several years, the impact can escalate over time. Caregiver stress is directly related to burnout. One of the first steps to take is recognizing the signs of caregiver burnout so that action can be taken to improve the situation.

The Mayo Clinic says signs of caregiver stress include:

- worrying all the time
- feeling tired often
- changes in sleep
- gaining or losing weight
- becoming easily irked or angry
- losing interest in activities once enjoyed
- feeling sad or depressed
- experiencing frequent headaches, pains or other health problems
- misusing drugs or alcohol, including prescriptions
- missing your own medical appointments or other appointments

Caregivers need to put



themselves first at times in order to help avoid health complications that can come from the stress and demand of caregiving. Make use of these caregiver stress management tips, courtesy of the Mayo Clinic and Penn Medicine.

- Ask for help. Figure out ways that others can help out and then be sure to let them know and accept anything that is provided.

- Do the best you can. Every caregiver feels they are not doing enough at some point in time. Do whatever you can manage and know that it is adequate.

- Set small goals. Categorize responsibilities into smaller, more manageable tasks. Make lists of what is most important and tackle those goals, moving on as needed.

- Reach out to a support group. There are support groups for many different types of needs, including caregiver support. People who are experiencing the same highs and lows as you can offer advice or just be there to listen.

- Find ways to rest and sleep. Many caregivers are sleep deprived. If sleeping has become an issue, discuss potential remedies

with your own doctor.

- Look into respite care help. Taking a break from caregiving can do wonders. Certain adult care centers and skilled nursing homes offer temporary respite care services for informal caregivers. A loved one can be dropped off for a night or two, giving you a rest. This also is an option if you want to go on vacation.



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## Safely manage multiple medications

INDIVIDUALS who are 60 and older are accustomed to making routine trips to the pharmacy to fill prescriptions. In fact, the Centers for Disease Control and Prevention notes that roughly 84 percent of adults between the ages of 60 and 79 use one or more prescription medications.

Prescription medications prolong individuals' lives and can make their daily lives more comfortable and manageable. As individuals age, their doctors may recommend various prescriptions, some of which they may need to take long-term. Managing

multiple medications at once can be difficult, as it can be easy to lose track of which medications have been taken when individuals are prescribed more than one. In recognition of that difficulty, the National Institutes of Health offers the following tips to help individuals safely manage multiple medications.

- Maintain an updated list of all medications you take. The NIH notes a medication list should include both prescription and over-the-counter medications. OTC medicines include vitamins, supplements and herbal products.

- Share your medication

list with family or close friends. A medication list should be accessible, and seniors can even share it with close family members, who can then advise medical professionals like EMTs, nurses and emergency room doctors which medicines you are taking in emergency situations when you may not be conscious.

- Routinely review your medicine list with health care providers and pharmacists. The NIH recommends individuals discuss their medicines with their physicians during each appointment. Ask if all medicines still need to

be taken and if dosages should be changed. When visiting specialists, be sure to provide a list of all medications you are currently taking.

- Ask questions about newly prescribed medications. Drug interactions can be dangerous, so it's important to ask if and how any newly prescribed medications may interact with drugs, vitamins or supplements you are already taking.

- Alert health care providers to any new side effects. Immediately contact your physician if any new side effects present. The NIH recommends individ-



uals continue to take their medications unless their doctor says otherwise.

- Use a pill organizer. A pill organizer makes it easy to manage multiple medications and can help individuals remember

which pills they have taken.

Millions of individuals 60 and older take more than one medicine each day. Some simple strategies can ensure seniors safely manage their medications.



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## Seniors can boost energy with the right foods

**A** nutritious diet is a key component of a healthy lifestyle. And for seniors, the right diet can be a key part of treating any number of health issues. In fact, changing one's diet may be something seniors can consider if they are feeling sluggish.

Food can be a helpful ally for seniors dealing with fatigue and low energy. WebMD says eating a balanced diet is one of the ways to improve low energy levels, and that balanced diet should include certain foods that are natural energy boosters.

- **Whole grains:** Switching refined grains for whole grains is a good way to boost energy. These grains are full of complex carbohydrates

that help boost metabolism and provide energy. They'll also work longer in the body than the more refined options. Swap out "white" products like breads and rices for whole wheat or brown rice.

- **Lean protein sources:** While protein does not give the same quick boost of energy as a high carbohydrate meal, it will help fuel the body and keep a person feeling full longer. According to Discovery Senior Living, protein helps increase concentration levels, produces stronger muscles and helps maintain optimal blood sugar levels. Chicken, tuna and legumes are some notable protein sources.

- **Nuts:** Most nuts are a complete package that provide healthy fats, pro-

teins and amino acids that are good for the body. The fiber and carbohydrates in nuts digest more slowly and help provide a steady supply of energy throughout the day. Replace croutons in salads with nuts, or sprinkle some nuts on oatmeal at breakfast.

- **Fruits and vegetables:** Berries, sweet potatoes, dark, leafy greens, and other produce are low-calorie, low-sugar options for snacks and sides that boost health. They're full of fiber and antioxidants that can ward off illness, and they can provide an energy boost as well. Berries and vegetables can be added to smoothies or salads.

The right foods can help seniors restore energy levels and promote overall health.



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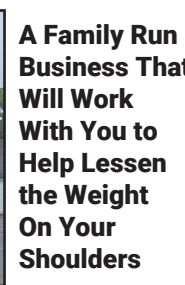
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## Three ways to catch up on retirement savings

ONE need not look long or far to be reminded of the importance of saving for retirement. Indeed, it's hard to go a single day without encountering roadside billboards, television and streaming service advertisements, and/or promotional emails touting the retirement planning services offered by an assortment of investment firms. If those adds seem ubiquitous, it's for good reason, as saving for retirement is among the most important steps individuals can take as they look to ensure their long-term financial security.

Despite the widely accepted significance of retirement planning, studies indicate that many people are behind on saving and aware that they're behind. According to a recent survey from the online financial resource Bankrate, 55 percent of respondents indicated they are behind on their retirement saving. In addition, a Gallup poll released in May 2023 indicated that just 43 percent of nonretirees think they will have enough money to live comfortably in retirement. The good news for individuals who are behind or concerned about their financial wellness in retirement is that three strategies can help them catch up on their savings.

1. Take advantage of catch-up rules if you qualify.



Laws governing retirement accounts in the United States allow individuals 50 and older to contribute more to their retirement accounts than they're eligible to contribute prior to turning 50. Bankrate notes that current laws allow individuals over 50 to contribute an extra \$1,000 per year to a traditional or Roth IRA and an extra \$7,500 annually to a 401(k), 403(b) or 457(b) account. In Canada, individuals can contribute the maximum to a Registered Retirement Savings Plan (RRSP). According to the Na-

tional Bank of Canada, individuals can contribute up to 18 percent of their annual income to an RRSP, and those contributions are deducted from taxable income. That means individuals are potentially saving more for down the road and paying less in taxes today.

2. Itemize your tax deductions. The online financial resource Investopedia notes that taking the standard deduction is not for everyone. Individuals with significant amounts of mortgage interest, business-related expenses that are not reimbursed by an employer, and/or charitable donations may lower their tax obligation by itemizing their deductions. That reduction in tax obligation allows individuals to redirect those funds to their retirement accounts.

3. Cut back on discretionary spending. Perhaps the simplest, though not necessarily the easiest, way to catch up on retirement savings is to redirect funds typically spent on discretionary expenses like dining out or travel into retirement accounts. One way to feel better about this approach is to remind yourself that the less money spent on dining out and travel now means more money will be available to spend on such luxuries in retirement.

Three simple strategies make it easier to catch up on retirement savings.



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## What to know about the stages of Alzheimer's disease

**D**EMENTIA is a broad term for memory loss and other cognitive issues, such as language and problem-solving problems, that can interfere with daily life. Alzheimer's disease is one type of dementia.

More than 6.2 million Americans are currently living with Alzheimer's disease, indicates the Alzheimer's Foundation of America. The Alzheimer's Association says more than 747,000 Canadians are living with Alzheimer's disease or another dementia, and worldwide 44 million people are living with dementia.

AD is caused by damage to nerve cells in the brain, known as neurons, that are essential to thinking, walking, talking, and all human activity. Researchers say that the first noticeable symptoms tend to be memory, language and thinking problems. However, the brain changes that cause the symptoms are believed to begin 20 years or more before the appearance of symptoms.

Once AD sets in, it is a progressive disorder. There is no cure and cognitive issues will only continue to get worse as time goes on. At some point, around-the-clock care may be required, and patients with AD may need to enter a memory care facility because their needs may exceed the abilities of caregivers.

The AFA notes there are three stages of AD, mild, moderate and late, and each stage produces unique symptoms.

### Mild

- Forget words or misplace objects
- Forget something they just read
- Ask the same question over and over
- Have increasing trouble making plans or organizing
- Fail to remember names when meeting new people

### Moderate

- Increased memory loss and confusion
- Problems recognizing family and friends
- Continuously repeating stories

- Decreased ability to perform complex tasks or handle personal finances
- Lack of concern for hygiene and appearance
- Requiring assistance in choosing proper clothing to wear for day, season or occasion

### Severe

- Recognize faces but forget names
- Mistake a person for someone else
- Delusions may set in
- Strong need for holding something close for tactile simulation or companionship
- Basic abilities fade during this period. Individuals will need help with all basic activities of daily living.

People may wonder why AD is eventually fatal when it seemingly only affects cognition. Although cognitive issues that result in memory impairment are not necessarily life-threatening, the disease also can affect the body physically. The most common cause of death among Alzheimer's patients is aspiration pneumonia. That happens when, due



to difficulty in swallowing, an individual inhales food particles, liquid or even gastric fluids inadvertently, says UCLA

Health.

Alzheimer's disease is a serious condition that affects millions of people. It's important to

discuss warning signs with doctors and get the facts about this form of dementia as early as possible.



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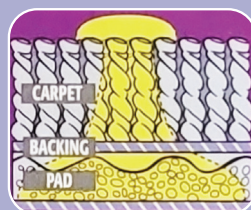


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