

Elderly Need Help Coping After Disaster

Immediately before, during and after a crisis our thoughts are first and foremost about the children. They need our help managing through and coping after the crisis.

There are other groups, however, for whom special attention will be required. These include older adults and people in unique social circumstances.

Most people who encounter an event such as a technological disaster have common experiences that include, but are not limited to:



- Concern for basic survival.
- Anxiety over separation from friends and family.
- Relocation and isolation anxieties.
- Need to talk about feelings and experiences during the crisis.
- Need to feel a part of the community and its recovery efforts.
- Desire to help others.

How well the elderly cope with a disaster depends upon their level of self-sufficiency.

Those older adults who are active, self-sufficient members of their communities will have great success in coping with crisis. They may be even more prepared than younger people, according to research reports. Some studies also have reported that older adults who have survived previous crises have an easier time coping than those who have not been exposed to prior disasters.

For older adults to whom the predictability of routine is a comfort,

however, the disruption of a disaster may cause grief and confusion. The devastation of the loss of their way of life or culture or being faced with relocation can cause feelings of despair, grief,

anger, irritability or withdrawal. Loss of property and belongings represents a loss of ties to the past for older adults and for others, as well.

While this is a psychological loss and others may be experiencing the loss of loved ones, friends and neighbors, it is a loss nonetheless. A technological disaster presents the potential for a change in the community through loss of a way of life and what the community knows as "normal."

The isolation of some older adults may mean they are exposed to more television time than others. Extended time watching media coverage of the disaster can lead to even greater fears of disaster and a greater sense of isolation.

Dealing with the challenges of everyday life is difficult for some adults with mental or emotional disabilities, substance abuse problems and so forth. A disaster could add stress for these people, and the results could be devastating. They will need the sensitivity and support of others close to them during such a time.

Things that we can do to help the elderly who have difficult coping with disaster include:

- Help them get back to a normal routine as soon as possible.
- Facilitate their contact with friends and loved ones.
- Avoid overexposure to media coverage in the wake of the disaster.
- Listen and get them to talk about their fears.
- Allow them the opportunity to work with other community members in helping others and in returning the community to normalcy – particularly if they were active prior to the event.

References:

Bower, D., (April, 2002) After the disaster: Emotional reactions and help, Publication No. CHFD-E 10-1, University of Georgia and Fort Valley State University.

Ellen, E. F. (2001). The elderly may have advantage in natural disasters. *Psychiatric Times*, Vol. 43:1.

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Keep Food Safe to Eat

Don't let changes in lifestyles, resources and routines that often accompany challenging times impact food safety. To make the meals and snacks from your kitchen safe, follow these steps:

- **Clean:** Wash hands and surfaces often.
- **Separate:** Separate raw meat and poultry from other foods. Never place cooked food on a plate that previously held raw meat or poultry.
- **Cook:** Use a food thermometer to measure the internal temperature of cooked food.
- **Chill:** Refrigerate or freeze perishables, prepared food and leftovers within two hours – or within one hour if the outside temperature is above 90 degrees Fahrenheit.

Frequently asked food safety questions include:

What is the safest way to thaw frozen meat and poultry?

Three recommended ways to defrost meat and poultry include in the refrigerator, in cold water and in the microwave – not on the counter! Allow about 24 hours for every five pounds to thaw in the refrigerator.

Meat and poultry may be defrosted in cold water in its airtight packaging or in a leak-proof bag. Submerge in cold water, changing the water every 30 minutes.

Meat and poultry defrosted in the microwave should be cooked immediately after thawing.

Is it safe to refreeze food that has thawed completely?

If food is thawed in the refrigerator, it is safe to refreeze without cooking. After cooking raw foods that were previously frozen, it is safe to freeze the cooked foods. And if previously cooked foods are thawed in the refrigerator, you may refreeze.

What is a safe internal temperature for cooking meat and poultry?

Using a food thermometer is the only way to be sure the food has reached an internal temperature necessary to destroy harmful bacteria. Recommended internal temperatures are: poultry (whole, pieces and ground) – 165 degrees Fahrenheit; ground beef – 160 F; beef, veal and lamb steaks, roasts and chops – 145 F; fresh pork – 160 F; and fish – 145 F.

Is it safe to eat leftovers that stayed on the counter overnight?

Food that has been left on the counter too long could smell and look fine but may be dangerous to eat. If a food has been left in the “danger zone” – temperatures between 40 degrees Fahrenheit and 140 F – for more than two hours, discard it. Never taste a food to see if it is spoiled.

How long are canned goods safe?

Canned meat and poultry will keep at best quality two to five years if the can remains in good condition and has been stored in a cool, clean, dry place. Store high-acid foods, such as tomatoes and other fruits, up to 18 months. Low-acid foods, such as meat and vegetables, will last two to five years.

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Do You Have Negative Information on Your Credit Report?

Your credit report is a record of your borrowing and payment history, including information about late payments and bankruptcy. It may contain positive or negative information depending on your credit history.

The length of time information remains on your credit report varies according to type of information. Data concerning your use of credit, whether positive or negative, can be kept in your credit report for seven years. A bankruptcy can be kept for 10 years, and unpaid tax liens are reported for 15 years. Information about a lawsuit or an unpaid judgment against you can be kept for seven years or until the statute of limitations runs out, whichever is longer. And credit inquiries remain on your report for two years.

Anyone who denies you credit, housing, insurance or a job as a result of negative information on your credit report must furnish you the name, address and telephone number of the credit reporting agency that provided the report. Under the Fair Credit Reporting Act, if you are denied credit based on information in your credit report, you have the right to request a free report from the credit reporting agency that provided the information. The free credit report must be requested within 60 days.

When you receive your credit report, review it for accuracy. If you find inaccurate or incomplete information in your credit report, write the credit reporting agency and the company that provided the information to the credit reporting agency. Tell the credit reporting agency in writing the specific information you believe is inaccurate.

Under the Fair Credit Reporting Act, the information provider is required to investigate and report the results to the credit reporting agency. If the information is found to be incorrect, it must notify all nationwide credit reporting agencies to correct the file.

If the investigation does not solve your dispute, you still can request that your statement concerning the dispute be added to your file. A notice of your dispute



must be included anytime the credit reporting agency reports the negative information.

If the negative information is correct, only time, hard work and a personal debt repayment plan will improve your credit report. Credit repair companies advertise that they can remove bad credit for a hefty fee. Don't believe it!

Under the Credit Repair Organizations Act, credit repair companies can't require you to pay until they have fulfilled the promised services.

They must also provide you:

- A copy of the "Consumer Credit File Rights under State and Federal Law" document before you sign a contract.
- A written contract that clearly defines your rights and obligations.
- Three days to cancel without paying any fees.

Some credit repair companies may offer to help you establish a whole new credit identity. It is illegal to use the mail or telephone to apply

for credit with false information. It also is a federal crime to make false statements on a loan or credit application, to use a false Social Security number or to obtain an employer identification number from the Internal Revenue Service under false pretences.

If you have lost money to a credit repair scam, contact the Consumer Protection Section of the Louisiana Attorney General's Office at 1-800-351-4889.

Reference: Consumer Action Handbook. (2010). www.ConsumerAction.gov

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Build an Emergency Fund

Accumulate liquid assets

- These are assets that can be easily converted to cash. Keep most of your emergency funds in easily accessible accounts, like checking accounts. Regular savings accounts and money market accounts are other options.
- Short-term CDs may offer higher interest rates, but find out the early cash-out policy.

How much is enough?

- Experts suggest setting aside enough money for three to six months of expenses.
- Try to distinguish between needs and wants when determining the amount needed for your emergency fund.
- The exact amount you should have can vary depending on your access to paid leave time from an employer or your access to other resources.

Consider other resources

- Could you get help from family or friends?
- How much available credit do you have?
- What types of trades could you make with neighbors, friends and others that could take care of some of your expenses in a tough time? Remember that trades can be made not only of possessions but also of time.



For more details on these topics and others, see LSU AgCenter Pub. 3168, "Managing in Tough Times: Tips for Financial and Emotional Survival." You can obtain a printed copy or view it online by visiting the publications section at www.lsuagcenter.com.

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