



INDEPENDENT LIVING

Independent living can look differently from one individual to the next. The goal for someone to live independently is having the opportunities to make decisions that affect one's life, ability to pursue active professional and social activities, and not be limited by emotional or physical barriers. For many individuals, independent living means having every opportunity to be as self-sufficient as possible.

Aspects of independent living could include; living on one's own, being employed, or having an active social life.

Defining independence, it has different meanings

Independent living has different meanings for everyone. We often misuse the *meaning* of independent living vs. the *aspects* of independent living. For some people, independent living is achieved when they have moved out on their own. For others, it is setting up boundaries with a caregiver, while staying within the same home. Creating boundaries within your home, and your caretakers, is a way to keep your independence. Each of these scenarios is an option to create independent living.

Additional considerations for living independently could be driving, working, going to school, managing finances, advocacy, applying your rights as a citizen, and more. These are all ways to be an independent adult. Making adaptations to overcome barriers can optimize daily living outcomes and increase opportunities for independence. We can address these considerations further.

Living Independently – Considerations

Transportation

Transportation has a huge impact on how all of us live our lives. If driving is an option, it is important to have knowledge in basic car maintenance. Changing tires, how to use jumper cables, or when to call road-side assistance is important.

Knowledge of public transportation in a community is indispensable. Learn about mass transportation and how to access schedules for buses, trains, and car services. Increase your knowledge of online applications like Google Maps. Regardless of the method used, all adults need to know how to get from one point to another in the most efficient way possible.

Budgets and Financial Management

Money management can feel difficult, but there are many resources in your community, including your bank, that can aid in teaching strategies for financial management and household budgets. It is critical that young adults develop the ability to handle money independently. A basic understanding of a savings and checking account, how to understand your pay stub from an employer, or reading a bill or invoice are important. Obtaining credit and knowledge of interest rates to understand the importance of compound interest will assist in avoiding high-interest credit card debt, and healthier money management. Understanding how payment to expenses can be made is important for adults. There are many choices of check writing, online payment portals, and automatic bank drafts to pay bills.

Affording a home requires further budget and social considerations. Living alone or having a roommate should be asked; what percent of income can be afforded for rent or housing (factoring in utilities such as: electricity, gas, trash, and water if these are not included); what are expenses for food; what are the expenses for internet and phone; is laundry onsite or offsite; finally, if purchasing a home, factor in costs like repairs, upkeep, taxes amongst other needs. Adults need to make appropriate purchases within their budget. For more information, review Vocational Rehab programs or view our Vocational Rehab fact sheet.

Maintaining a Healthy Environment

Maintain a healthy environment for living independently. Keeping a living space livable and clean can be quite a complex process. It is important to recognize what is achievable, and where assistance might be required. Even if you have had strong habits in the past, maintaining your own home can feel overwhelming. In addition, if considering a roommate option, it is important to set rules and responsibilities at the beginning of the lease. Transparency is a vital form of communication.

Healthcare and Self-Care

For years, parents have managed a child or teen's healthcare. Transitioning to adulthood means taking care of an individual's physical well-being and care. Individuals need to implement making and keeping key medical and dental appointments. Also, cooking skills for planning and preparing health meals, administering and tracking necessary medications, and implementing an achievable exercise routine will help to endorse a comprehensive health care plan. Self-care also means knowing how to seek out assistance when health issues seem to be slipping, whether physical, mental, or social.

It is important to communicate your plans for an emergency with both your family and medical team. Keep an easily accessible file of important information, phone numbers, and persons of contact in case of an emergency. The National MPS Society has a

medical history document to assist you gathering this information. Determine a location for this document.

Adaptive devices, through forms of occupational therapy such as shower chairs, detachable shower heads, chair lifts, grabbers, lower shelf pull-outs, aids to put on shoes or boots, and more can help with independence. Refer to the Adaptive Devices fact sheet for more information.

Understanding Health Care Insurance

Navigating the health care insurance market can seem complex. It is important to understand an individual's policy and how to manage your rare condition. Though your policy may recommend you work with physicians in-network, at times management of your condition requires out-of-network specialists. Learn to work with an insurance company to ensure your specialty medical appointments are secure, so vulnerability and anxiety are reduced. Often, the first step is to call the number on the back of the insurance card and request to speak with a case manager.

There are two types of health care insurance, public and private. Public insurance includes Medicare and Medicaid. Private insurance includes payors such as Blue Cross Blue Shield, United Healthcare and others. A patient with a rare condition cannot be denied insurance. Currently, any individual can be approved for insurance on the open marketplace within their state. Please visit the Social Security Administration office, in your town, to determine your Social Security needs and benefits and explore healthcare insurance options vs. premiums paid through a private insurance payor.

It is important to know that the lowest paid monthly premiums may not be the best economical policy and research should be completed to know your insurance opportunities. Before changing policies or when exploring a new policy, always check to ensure that existing medications and treatments are covered by a new plan.

Building Professional and Social Relationships

Newly independent adults might find it challenging to make and maintain friendships and develop good professional relationships at the workplace. Building strong social bonds is important for self-esteem and a happier life. One idea is to seek out like-minded people with similar special interests. In an age of digital communication, developing real-world friendships can be extra challenging. It is important to think of socialization as a skill to be learned, and set time aside each week to explore new opportunities. Ideas could include: joining a book club, getting active in community outreach, joining a church, and more.

For additional information on independent living, review these resources:

Independent Living Resources <https://www.ilr.org/>

Young Adult Money <https://www.youngadultmoney.com/2016/06/01/a-step-by-step-guide-to-get-started-budgeting/>