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## 10 Factors to Consider Before Moving Your Elderly Parents In

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If you decide to move an elderly parent or other aging relative in with you, you won't be alone: One out of every four caregivers lives with the elderly or disabled loved one he or she cares for. This arrangement can have many positives. If your parent or other loved one is still relatively healthy, he may be able to babysit or otherwise help around the house, contribute financially, and get to know your children in a way that would never be possible with only occasional visits.

But it's not right for everyone. It may be cheaper than putting the person in a nursing home (which costs about \$80,000 per year on average) or an assisted living facility (about \$43,000 per year on average), but you could pay a heavy price in terms of time, stress, fatigue, and strained relations.

Take the time to consider the following 10 questions when deciding whether to have someone live with you.

## **1. What kind of care will the person need?**

What is the person's physical and mental condition and what chronic illness does he or she have? These are the first questions you need to answer.

If he's still relatively healthy and independent, this may be the ideal time to move him in. He can become accustomed to his new surroundings and will initially require little care from you or other family members. Your kids will get to know him while he's still healthy.

Most people don't consider caring for an elderly parent in their own home until he has some sort of health setback or crisis. In that case, it's very likely you'll be coping with the person's chronic illness. "Know the illness very well," says Donna Schempp, the program director for the Family Caregiver Alliance in San Francisco. "And not just the illness here and now. Where's this illness going to be six months, a year, two years, and five years from now? What are his care needs going to be now and in the future? You need that information."

Even if an aging family member is just slowing down and there's no specific illness such as Alzheimer's or cancer to deal with, you still need to anticipate his future condition based on family history or his personal history. Bringing someone to your home as an interim solution is another viable solution. It may be that he can live with you until his condition deteriorates to a point where he needs assisted living or memory care.

## **2. How much assistance and supervision can you provide?**

Caring for an aging relative is a great way to give back some of the love, care, and nurturing he gave to you.

When you take care of someone, you provide a model for your children that shows them what caring and commitment are about. It prepares them for the time when you may need care from them and eventually when they may need care from their own children. It's good for children to learn how to nurture and to assist in the care. "Children can be very sweet and kind, even to a demented grandparent," says Schempp.

However, keep the following in mind as you consider how much assistance your relative needs:

- **Be realistic about what you can and can't do.** Realize, too, that the level of assistance needed will most likely increase over time.
- **Know your limits.** If the person needs help with bathing, dressing, or going to the bathroom, are you comfortable helping? If he's incontinent and the idea of changing a diaper makes you uncomfortable, you may need to find an in-home aide. On the other hand, maybe he's just becoming more forgetful, and you're really good at organizing his medications and helping him make sure to take them. Or perhaps you're good at paperwork and can cut through red tape and help with his Medicare or health insurance forms.
- **Consider your schedule.** If you have a full-time job and young kids at home, consider the impact of taking in someone who needs a lot of assistance. If, for example, he needs help getting to the bathroom several times every night, you could soon be suffering from a major case of sleep deprivation. You may be reacting to a health crisis he has recently had, or thinking about the move as a preventive measure because he's slowly losing the ability to take care of himself. In either case, think about whether you have the time and energy to take this on.

### **3. How well do you get along?**

Look at the history of your relationship with your family member. If you enjoy each other's company and can successfully resolve your differences, that's a real plus. That doesn't mean you can never argue or you have to be best friends.

All families have some conflict, and if both of you can get over it quickly or simply agree to disagree, then you've already done much of the groundwork. You may also be able to bond with him in a new way and forge a happier new relationship as an adult. Your children will have the opportunity to get to know their grandparent or other family member better, or perhaps for the first time.

If the two of you have never really gotten along, don't expect the relationship to change magically now. When he visits you, if you're grinding your teeth after an hour and feel like running out the door, then having him move in may not be a good idea. You may feel you're doing the right thing, but if you're both going to be miserable, it's probably wiser to pursue other options first.

Certain ailments, like Alzheimer's and other forms of dementia, can change someone's personality. This change can be for better or for worse. Will you be able

to handle what happens when an illness like dementia progresses? The two of you may have always had a good relationship, but dementia can make him angry or paranoid in ways you've never seen before. On the other hand, a difficult person could become very sweet. "You just don't know," says Schempp. "When you move someone in with you, you have to know what the backup plan is: If this doesn't work out, what's going to happen next?"

#### **4. Is your home older-adult-friendly, and if not, can you make it so?**

Ideally, place an older adult on the first floor so he doesn't have to climb any stairs. If that's impossible, and he can't handle stairs, you can consider putting in an automatic stairlift. Similarly, if you have steps leading up to your front door, you may have to put in a ramp that enables adaptive access (\$400 and up, plus installation).

Here are some other things to consider:

- Is there a bathroom available on the floor the older adult is on?
- Is the bathroom big enough to handle a wheelchair or walker if necessary? For a wheelchair, the doorway needs to be at least 32 inches wide, and preferably 36 inches.
- Will one of your children have to give up a bedroom? Could a child share his or her bedroom with the older adult?
- If there's no extra bedroom, can you convert a living room or den into a bedroom? Can you convert an attic or basement into a bedroom for you or a child and have your parent or relative move into an existing bedroom?
- Will everyone have a level of privacy they're comfortable with?
- What renovations will be necessary to make your home older-adult-friendly, and how will you pay for it?

A good source for a variety of suppliers selling a wide range of home modification products is the [National Resource Center on Supportive Housing and Home Modification](#).

#### **5. Will your family member contribute financially?**

Moving someone into your home can be a financial drain, but it can also have financial benefits.

- **Lighten your financial burden by having your family member contribute.** Older adults often want to contribute to the household and can pay more than a nominal amount for food. Many pay rent if they can afford it, or pay for some or all of the renovations required to prepare your home.
- **There's no single right or wrong way to handle finances.** Your family needs to decide what will work best for everyone. Come to a financial agreement with your family member before making the decision to have him move in. This won't necessarily be easy, because money is an emotionally charged subject in most families. To avoid problems or resentments later, have open discussions about this up front.
- **By pooling your resources, you might come up with a better living arrangement for everybody.** Using the financial resources of both of you, you may be able to get a home that's much more comfortable than either of you could afford alone. "I know a number of people who bought a bigger, better house for everybody to live in together," says Schempp.
- **Include siblings in the money talks.** If you're receiving money from your family member, will your siblings agree with this, or will they object or resent it? Will your siblings help pay for the cost of care? Big financial issues often arise between caregivers and their siblings. "How are your siblings going to feel about you getting paid money that was eventually going to be their inheritance?" Schempp asks. "There's no simple answer. It's really about families talking and deciding what the agreement is going to be."
- **Find out if you can get paid for the care you provide.** Is your parent eligible for Medicaid? If so, you may be able to get a paycheck for the care you provide to them. Most states have a Cash and Counseling program that allows eligible elderly adults to "hire" a caregiver, which could include an adult child or other relative, for the care they are provided. The chosen caregiver usually receives an hourly rate that is less than the state's hourly average for home care.

If you move someone in, it will probably cost you, both in dollars and lifestyle. A recent study by the National Alliance for Caregiving (NAC) and Evercare found that caregivers spend on average about \$5,500 a year out of pocket to care for an aging relative. A smaller study by the NAC showed the numbers may be much higher: Those who lived with their parent spent almost \$15,000 a year for care.

How do people afford it? The study found that most make sacrifices elsewhere:

- Almost half cut back on vacations and leisure activities.
- One-third dip into savings.
- One-quarter cut back on groceries and spending for their own health or dental care to help pay for their aging parent's care.

## **6. How do your spouse and children feel about the move-in?**

This may be a great opportunity for your children to form close ties with their grandparent or other family member. The United States today is such a mobile society that children often don't get much chance to be around older members of the family. Some children barely know their grandparents, especially if they live far away. If the grandparent is still relatively healthy, your children could benefit from the stories Grandpa or Grandma can tell, the oral history and life lessons they can pass down, the arts and crafts they may be able to teach your children, not to mention the babysitting services that benefit everyone.

When you take in an older adult, you're modeling how to take care of your own family and teaching your children the meaning of commitment, responsibility, and sacrifice. Children need to be prepared for the extra chores that might be necessary to take care of Grandpa and to relinquish some of the spotlight, since their needs will now sometimes take a back seat to their grandparent's. A child may have to give up her bedroom or share it with a sibling or with an older adult, and she may need help adapting.

Do your spouse and older family member get along, or do they bicker? An older adult who's in decent health may not require a lot of attention. But if he needs a lot of help and supervision, you and your spouse will get a lot less alone time and your social lives may be put on hold. Make sure you're both prepared for this sacrifice before proceeding.

## **7. Will your family member be able to live by the rules of your house?**

When someone moves in with you, it creates a sea change in your relationship. You're now the primary caretaker and decision-maker, not your older relative.

It's an opportunity for your entire family to reassess current rules, decide which ones work, and make new ones where necessary. If everyone is willing to adapt and compromise, you can create household rules that work for the entire family and give

your older relative a chance to adjust gracefully to his new dependent role.

These are some of the issues:

- Will he be able to adjust to the loss of some of the independence and perhaps the space and privacy he's used to?
- Will he respect your values with regard to your children and how you live your life?
- If he smokes or drinks, is that going to be a problem in your home?
- Will he respect the levels of cleanliness and orderliness you're comfortable within your home?
- Does he have a pet you're taking in? If so, will he respect your boundaries with regard to pet behavior and cleanliness?

Some older adults adjust to their dependent role easily. Others fight it, or are depressed or angered by it. In the case of a parent, will he accept your assistance? Will you be thrust back into your old role of son or daughter, with your parent constantly telling you what to do? Will he make you feel as though you never get it right and can never do enough to satisfy his needs? If so, you may just grin and bear it. Or you could take this as an opportunity to set some new boundaries and forge a new relationship.

### **8. Will you and your family be able to adjust to the lifestyle changes involved in having an older adult in the house?**

Think about meals, noise levels in the house, what's on the stereo. Will everyone's preferences and styles be compatible?

This may be an opportunity to try some new foods that everyone can enjoy. If your older relative needs to eat bland food and your family likes spicy food, you can put the extra salt and spices on the table to add individually to plates.

If you have a teenager who's used to making noise and playing loud music but Grandpa needs quiet at night, perhaps your teen can adjust by using headphones after a certain hour.

If he moves into your home and quarters are cramped, it may take a while to adjust to the loss of privacy and personal space. On the other hand, if you're able to pool your resources and move everyone to a new, larger home, it can be a win-win

situation for everyone.

Your family may have to put off some vacations and leisure activities to take care of your parent or relative. If so, this is a chance for your kids to learn the importance of making sacrifices, however difficult, for the greater good of the family.

## **9. Do you have the time to take this on?**

If you're working full time, seriously consider the time it takes to have a dependent older adult at home.

- **Aside from personal care, there are many logistics to take care of.** An independent elderly adult can make his own arrangements, but otherwise the burden of making phone calls for services and medical appointments will fall on you. You may have to fill out medical forms and deal with insurance companies. If he doesn't drive, then a family member has to take him to appointments and meetings. Can you do that given your current work schedule?
- **If he requires full- or part-time supervision, who will do that while you're at work?** Can you afford to cut back your hours at work when someone moves in? Or you may need a more flexible schedule to care for him. Does your job provide that option? These are things you need to discuss with your employer before you decide to move someone in. More than a few caregivers have lost or given up their jobs because they couldn't juggle the competing demands of work and taking care of elderly parents.
- **Take the time to take care of yourself.** If you take someone into your home, you'll want to figure out how to balance your caregiving with some care receiving. Caregivers are more prone to illness due to stress and exhaustion, the so-called "caregiver syndrome." And because they're taking care of others, they often forget or hesitate to ask for help themselves. To replenish your mind, body, and spirit, you'll want to think about taking a yoga class, getting a massage, or going to the spa. There are also many support groups for caregivers, either in-person or online. It helps to realize you're not alone in what you're going through. Several organizations offer support groups and classes for caregivers, including the [National Alliance for Caregiving](#), the [National Family Caregivers Association](#), and the [Family Caregiver Alliance](#).

## **10. Will your elderly relative have a social network available?**



If he's moving a long distance to live with you, he's leaving his social network and friends. Most caregivers drastically underestimate how hard it is and how long it takes for someone to adjust to a new environment in a new town. "It's huge," says Schempp. "How are you going to deal with their loneliness issues? They're going to look to you for their socialization. How are you going to either integrate them into your life or help them create a new life for themselves?"

If you and your spouse are at work and the kids are at school, that could mean a lot of alone time for your elderly parent. Rather than have him just sit around and watch TV all day, you'll want to find out whether there's a senior center or adult daycare facility nearby. Does he drive or will you or another family member have to provide transportation? Is he healthy enough to use public transportation?

Are adult daycare facilities available near you? They offer personal care such as exercise and even transportation, and provide cultural activities such as art or photography classes or trips to museums. Likewise, senior centers can provide a great social network and generally are free or have very low annual membership fees.

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