



## Is Staying in the House a Good Idea?

Considering whether or not it's a good idea for your parents to stay in their house can actually turn out to be a wonderful way to honor them with a new lease on the next phase of their lives. Look ahead to these conversations and use the opportunity to know them better

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You know the old saying ... a man's (or woman's) home is his castle. If your parents still live in "the family home" there will be many years of shared memories there. And at the very least, even a house they've lived in for a short time symbolizes their self-sufficiency and independence.

Stop to think about what their home means to them, and continue to listen and appreciate their point of view. But, also remember that helping your parents reshape their thinking and explore the options regarding their living situation is pivotal to productive conversations.

Exploring multiple options will be pivotal to these conversations, whether that is staying in the home or moving to a new living situation. You might introduce the conversation with phrases such as, "Tell me what crosses your mind when you think about continuing to live here in your house and taking care of it. What do you imagine might make life easier if you moved somewhere else?"

### Steps to Consider

Research tells us seniors most value security, freedom, peace of mind, friends and choices. You and your parents are looking for these five key things, plus a living situation that has them saying, "Wow, I didn't know life could still be this good." Consider the following steps when approaching the conversation with your parents about a possible change in living arrangements.

1. Start by uncovering and listing the **challenges** and benefits presented in their current situation and understanding their fears regarding a change. Help your

parents look at the conversation and the situation as a new phase of life, a new experience, not an end.

2. Next you want to shift the focus from apprehension to what can be gained. Ask, "Can we discuss some of the choices available to address the challenges we have been talking about?" Look at **options** and make a list of realistic possibilities.
3. Move the next part of the process in a direction that will maximize options and minimize challenges. Help them compile **resources** to further evaluate the pros and cons of their options.
4. Go back to the **end result**. Pose the question, "Mom and Dad, let's try to think about what your ideal long-term living experience would be as a result of the housing decisions we are considering. Tell me what you would like to create for yourselves." They may need some prompting, but the number of positives they come up with might just surprise you.

### Evaluating the House Situation:

Begin by evaluating the option of staying in the house from a realistic perspective. Conduct some basic calculations and develop lists of the benefits and accommodations that the home offers, or the challenges or needs that it does not meet. Consider the following:

#### Safety:

- Is the physical layout practical?
- Does the house need building repairs?
- Does the house offer adequate accessibility for everyday activities?
- What are the regular household chores and immediate needs for upkeep?
- What structural changes are needed to meet your parents' specific needs? (Converting the bathtub for better accessibility, building a ramp up stairs, installing a phone in the bathroom, moving appliances (washer/dryer) and sleeping quarters to a main floor, remodeling to accommodate a caregiver, etc.)



### Financial:

- How much does it actually cost your parents to stay in their home? (Mortgage payments, taxes, homeowners insurance, services, meals, landscaping, snow removal, housekeeping, repairs, shopping ... the list goes on!)
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- Would your parents still be able to afford to do the things that they enjoy after paying for any necessary services/changes to their home?
- Do current sales trends, reverse mortgages or senior buy-out programs make it wise to stay or sell?
- Is there a market for renting the house and using the extra income to supplement new living needs?

### Peace of Mind:

- Can health management and everyday personal care be adequately taken care of in the house?
- Can help be summoned easily?
- Are Mom and Dad wearing themselves out taking care of the house?
- Does staying in the house create unhealthy isolation?

### Understanding Fears and Anxieties:

You can help most by being a good and respectful listener. If you start by uncovering and listing your parents' fears about a major life change, you will then be able to address them. Don't take your parents' feelings personally if they disagree with you. Sometimes they just need to vent. If your parents start giving you things from the house, it may be a signal. They may be trying to clear it out in their own way. Help your parents look at the conversation and the situation as a new phase of life, a new experience, not an end. Stay positive, but don't minimize their concerns or anxieties.

Listen for the emotions or fears that they may not state, but could be feeling. Seniors can associate downsizing or moving with:

- Loss of independence and control



- A natural fear of the unknown
- Loneliness
- Decline in health
- Inability to afford a new living situation

If moving out of their house into a new living situation is a viable option, listen for common objections to moving out of their home:

- I have all my things and my memories around me here.
- This neighborhood is where my friends are.
- I just can't face going through all the things in this house; I don't have the time or the energy for that.
- This is where our family gathers at the holidays.
- I own this house. Why would I go to the expense of living somewhere else?
- What will happen to my pet?
- What will happen to my belongings?
- My only legacy to my children is this house and the equity that I have in it. It is my responsibility to stay here and pass it on.

Assure your parents that you're interested in their current comfort and safety, not the financial legacy they leave behind.

Some aging couples consider their home to be an extension of their marriage and the vows they took to care for one another until "death do you part." They want to stay in their home until one of them becomes very ill or passes away. Moving when they are both vital will assure them that, when that time comes, the remaining spouse will be in a safe place with friends and an established support system. If one parent is already ill and the other is caring for them in the house, you might also discuss how a change that offers more assistance could provide an opportunity to reclaim their role as a spouse and let someone else be the nurse.



## Address the Possibilities

To approach the conversation, ask your parents what crosses their minds when they think about continuing to live in the house and taking care of it. Ask what they imagine might make life easier if they moved somewhere else, and how they would describe their ideal long-term living experience. Refer to the examples of their friends or family members who have already made a similar decision, and ask what they understand about that experience.

- Stress the opportunity to be able to make decisions by being pro-active. You want to avoid reactive decisions after an injury, fall or some other crisis. Making a decision in crisis creates a feeling that the situation is out of control.
- Staying in their home may be a great option. Offer some choices that are available to address the challenges they experience at home (house cleaner, maintenance, personal care, home healthcare).
- If a move is the right decision, this is a big step. Break it down into little pieces to make it more doable. If downsizing to a smaller, traditional residence, use the "Home Checklist" to be sure the new home accommodates all of the challenges your parents faced in their other home.
- Research retirement communities. This may be near where they live now, or near where you live. Talk through their desires regarding this location. It may make sense to be near family, it may make more sense to be near their friends. Take trips to the living options you research. Have lunch and ask questions in a low-pressure situation. Speak with the professionals ahead of time. If you request it, they can help you assess what your parent(s) can or can't do on their own. It can be done in a way that is respectful and subtle.
- Be careful about assuming the best change is to bring mom or dad home with you. This can be a great thing, but at the same time, you don't want to pull



them out of a peer network and isolate them. Social isolation in seniors may lead to depression.

### Seeking Support:

The logistics of the decision will seem daunting at first. Do the research and make a list of resources to help, including reputable agencies and companies that specialize in seniors.

Other **family members** can provide emotional support, balance the responsibilities and offer guidance in areas that your parents will respect. Ask family members to make a list of the immediate needs in the house. Siblings and other family members who can help should get organized to regularly help with household chores or tasks to facilitate a change.

Your parents' **pastor** can lend some insight about senior housing trends in the community. Are aging individuals leaving the community for warmer climates or is staying close to family the priority?

A **social worker or a local case manager** can often do an assessment of needs, coordinate the services needed to stay at home and/or discuss realistic options. You can find these types of professionals through local home care agencies, area agencies on aging and your local hospital, among others. These assessments are usually free of charge from local and county agencies.

A realtor who specializes as a **Senior Residential Specialist** can help to determine the value of your parent's home and senior housing trends.

A **financial advisor, estate planner or tax advisor** can make recommendations regarding the financial aspects of selling a home. What is the best option for dealing with the money involved? Should it be invested, or put into savings? What are the tax implications?



Some **moving companies** specialize in moves for seniors, and can help make a moving experience stress-free.

*\*\*This article was reprinted from the website- "having the CONVERSATION – a heart to heart with aging parents"*