



Aging in Place

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How to Help Your Parents Stay at Home

5 - 10 minutes



Many seniors feel strongly about remaining in their own homes. The vast majority of adults age 50+ [want to stay](#) in their homes and communities as they get older. Depending on your parents' circumstances, staying in place might be the more affordable option too. Below are things to think about as you assist your parents with decisions.

The costs of assisted living facilities are significant. Nationally, the average cost of a room in an assisted living facility is about \$4,051 per month. Semi-private nursing home care averages \$7,513 per month.¹

50% OF PEOPLE 50+ WANT TO SAY IN THEIR HOMES AND COMMUNITIES. Source: AARP, 2018

Besides cost, with the oncoming "silver tsunami"—all baby boomers will be over age 65 by 2030²—senior living facilities will face unprecedented demand. Aging in place may seem more appealing. But staying home may require some adjustments that could [affect their budget](#). Here's what to consider.

Costs to Stay at Home

A good place to start with cost considerations is to evaluate what your parents are able to manage and what they may need help with. As they get older, they may need extra help and some changes around the house.

Just as [money talks](#) with your parents aren't easy, so too are conversations about aging. Strive for good communication and empathy so they feel they are part of the decision. Seniors may have a hard time facing their limitations, especially if it means moving to a retirement facility.

SMOOTH THE TALK

One way is to enlist the help of geriatric care managers, who help families figure out needs. They can help with answering questions, such as:

- Will your parents be able to keep up the house?
- Can they prepare meals, manage medications, and drive independently?

Renovations for Safety

Falling is a common hazard as balance decreases with age. Removing tripping hazards such as area rugs and electrical cords are easy fixes, but the house may also require structural changes. Those could include grab bars in the bathroom, wheelchair accessible shower or amenities confined to the ground floor. Even if your parents don't need changes right now, they may in the next few years.

OTHER COMMON HOME CHANGES TO THINK ABOUT

- Swap out round faucet handles for levers, which are easier for arthritic hands
- Install a walk-in shower or tub
- Widen doors for wheelchair access
- Adjust kitchen counter height
- Install handrails

Costs can vary depending on how much customization you do and where you live.

[Medicare Advantage](#) may pay for certain alterations for people who demonstrate medical need. Double-check [what's new with Medicare](#) this year. Your state or city government may also have a program to help seniors. For very low-income rural seniors, the [USDA Rural Development program](#) provides loans and grants for home repairs.

Some families rely on "granny cams" for added safety—with your parents' consent. Research what's legal in your state and how to honor privacy.

Find a Support Network

A key cost factor is whether you have family members in the area are willing to help. Families provide a large source of inexpensive support and caregiving, but caregiver burnout is a risk.

If you're the only one handling tasks and need help—or you [live far away](#)—home healthcare agencies provide services. Independent caregivers may cost less. Medicare or Medicaid may help for those who qualify. Other considerations include outdoor maintenance, such as regular lawn care and a cleaning service.

FIND HELP FOR HOUSEHOLD TASKS

A local senior center or your parents' church may have a volunteer program for helping seniors with household tasks. To learn about resources in your community, try [Eldercare Locator](#), a service provided by the Administration on Aging, an agency of the U.S. Department of Health and Human Services.

Or look up your parents' local senior center to ask about area agencies.

Meal Preparation

If your parents feel less enthused about cooking or don't do it because it's too much bother, they might enjoy a meal kit service. For those who can't cook at all anymore, organizations such as [Meals on Wheels](#) operate around the nation. Meal delivery organizations deliver low cost meals and visits may include a visit and safety check.

Transportation

Getting around is one the stickiest issues, particularly for seniors who don't want to give up driving. As long as they're able to drive, there's the cost of insurance, maintenance and gas to consider. Once they give up driving, a paratransit service might be the way to go.

The [National Aging and Disability Transportation Center](#) helps people determine services for their area. Tech-savvy seniors with smartphones may feel comfortable with a rideshare service, especially if they've used one before. The costs are cheaper than car insurance, especially since rates typically increase for those over 70.¹

Home Maintenance Costs

Then there's the day-to-day cost of running a home, including utilities, repairs, property taxes, homeowner's insurance and the mortgage if it's not paid off. The cost of home repairs was one of the expenses retirees say surprised them.

Plan Ahead

More and more seniors choose to stay home. To help your parents determine if it's an option, look at costs and your parents' needs.



¹Genworth, Cost of Care Survey, genworth.com, March 2020.

²Senior Living Consultants, A Silver Tsunami Is Coming, July 2020.

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