

# Should Your Aging Parent Move in with You?

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*One of the biggest questions children of aging parents face is whether their elderly parents should move into their homes or into assisted or senior living.*

Read below to gain insight into the benefits and drawbacks of moving an aging loved one in with you.

## Should Your Aging Parent Move In?

One out of every four [caregivers](#) lives with the elderly or a disabled relative that he or she cares for, according to [research](#) from the National Institute of Health. This arrangement can have many benefits, but there is a point where it can also cause more expense, fatigue, heartache and stress; especially if your home has to go through a remodel for accommodations.

Take time to consider the following questions when deciding whether to be an in-home caregiver:

### 1. What kind of care will be needed?

It's important to consider the person's [mental and physical condition](#), and any illnesses he or she may have, before you move him or her into your home. If your aging parent or loved one is still relatively healthy and independent, having him or her move in with you may work as the care may be minimal from you and your family — and your children will get to bond with their grandparent or family member.

However, moving parents out of their family home usually happens when there is some sort of health condition or crisis that acts as a catalyst for the transition. If this is the case, your family will be dealing with the person's chronic illness, which will most likely get worse and eventually require round-the-clock care. It's important to think about the future care needs to determine whether a move into [assisted living](#) or a [continuing care retirement community](#) may be a better option.

### 2. What is the reality of the personal assistance and supervision you can provide?

Many families feel obligated, or even want, to [bring their elderly loved ones into their home](#) when their health declines. Caring for an aging relative is a great way to give back some of the care, love and nurturing he or she may have given you. But role-reversal can be challenging for everyone involved; not only for you, but also for your parents or family members as they may not want to be a burden or feel comfortable having you care for them.

Consider these other factors to determine whether the move is a good idea:

- **Be realistic** — Speak to your elderly relative's doctor about his or her needs and determine whether you're able to provide the level-of-assistance needed. Keep in mind that assistance needed will most likely increase over time.

- **Consider your schedule** — Do you have children? Do you work? You need to consider whether you actually have time to watch someone who requires assistance. If your elderly loved one needs to use the bathroom during the night, are you willing to suffer from sleep deprivation? Do you have someone who can help you? Do you really have the time and energy to take this one? These are all questions you need to ask.
- **Know your limits** — If the person needs help with activities of daily living (ADLs), such as bathing and dressing, are you and your loved one comfortable with you being caregiver and performing these duties? An in-home aide or nurse can be hired to help, in these instances, if you still wish to have your loved one move in with you rather than go into a care facility.

### 3. What is your relationship like?

Do you get along well with your relative? You need to look at the history of your relationship to [determine whether or not you can reside in the same house](#), let alone have you care for their needs. While conflict is normal, you have to consider quality of life for both yourself and your relative. If you can move past conflict easily and feel living together will only strengthen bonds without sacrificing your sanity in the process, the arrangement may work.

However, if you've never gotten along, putting yourself in close quarters and in a possible high-stress situation probably isn't a good idea. Even if you feel obligated to care for them, you have to be realistic about your relationship and whether or not you can live in harmony.

### 4. Is your home accommodating to the person's care needs?

Often times, older adults with health problems can't bathe or climb stairs easily unless grab bars are installed. Is your home a rambler or wheelchair accessible? Can you afford [a renovation that may involve](#) installing electric chair lifts, ramps or bathroom renovations? Consider the following:

- Can you convert the living room or den into a bedroom easily?
- Is there a bathroom available on the floor the relative will be residing?
- Is the bathroom and hallway areas wheelchair accessible? The space should be at least 32 inches wide; preferably 36 inches wide.
- What renovations will be needed, and is the cost worth it for both short-term and long-term health care needs?
- Will everyone have a level of privacy they're comfortable with in both short-term and long-term?
- Will someone in your family have to give up their their bedroom? Can they share with their relative?

### 5. Will the family member be contributing to the expenses?

Having someone move into your home can be very expensive, unless the family member is contributing to the expenses or [you are getting paid for being a caregiver](#). Here are a few things to consider:

- Have your family member pay rent
- Have your family member pay, or help pay, for the renovations required to prepare your home for them

- Combine resources to get a home that's a better living arrangement for everyone
- Have sibling contribute to parents' cost of care

According to the National Alliance for Caregiving (NAC), 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 actually be much higher. In fact, a recent poll showed that families living with their aging loved ones spent almost \$15,000 a year for their care.

If your relative can't contribute financially, there are ways to afford having a relative move in with you:

- Set aside a savings account where a certain amount is withdrawn from each paycheck
- Cut back from vacations and entertainment
- Cut back on grocery, utilities and every day shopping habits

## **6. How do your other family members feel about the potential move-in?**

You have to go with your gut when it comes to moving in your aging relative. Do you and your children feel excited about the potential move-in? Will living with them strengthen bonds? There are many benefits to [intergenerational bonding and heritage](#), and maybe the relative is healthy enough to babysit younger children, on occasion.

Does your spouse have a good relationship with the relative? How does he or she feel about the move-in? You want to make sure everyone is on-board with the decision and is prepared for potential sacrifices and responsibility. Consider meals, noise levels in the house and everyone's preferences and styles. Can family members adapt to be compatible to accommodate multiple generations, in addition to possible care?

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

If you're working full time, you need to seriously consider whether you can handle the additional stress of having a dependent older adult at home. Being a caregiver is hard work that many don't realize until they're in the situation. Here are a few things to think about:

- Who will care for your elderly relative while you're working?
- Who will make all the doctors appointments, drive to appointments, fill out medical forms and provide entertainment?
- Will you have enough time to care for yourself?

Many caregivers have lost or given up their jobs because they can't juggle competing demands of work and taking care of an older adult. They are also prone to illness from exhaustion and stress if they're not taking time for themselves. It's important to replenish your own body, mind and spirit by having your own activities and time. You need to consider whether you can balance everything.

There are many support groups for caregivers, both in-person and 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 [Caregiver Action Network](#), the Family [Caregiver Alliance](#) and the [National Alliance for Caregiving](#).

## **8. What kind of social life will this arrangement offer your elderly loved one?**

When a relative moves in with you, he or she may be leaving his or her own social network and friends. Not only that, it can be especially hard for some older people to adjust to a new environment, especially if they're set in their ways. [Depression and loneliness from isolation](#) could become an issue. If you and your spouse work and your kids are in school, this translates into a lot of alone time for your relative. A [social life for seniors](#) is very important and they typically have a lot of time on their hands. You'll need to consider their personality and whether or not they can still thrive in that environment.

This is why many families opt to move their aging relatives into a residential community, or [assisted living](#) — where there is 24-hour access to personal care, as well as nutrition and wellness services designed specifically for older adults. In these communities, seniors can enjoy social contact, security and support while still maintaining their independence. You will need to decide what makes the most sense for your family's unique situation.