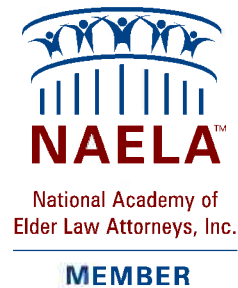


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How to Prepare When Elderly Parents Move in with Adult Children

By Ellyn S. Kravitz, Esq.

More and more parents are moving in with their adult children, and the trend probably won't reverse anytime soon. As nursing home costs continue to rise, children and their parents are finding that living together is a better arrangement, both financially and emotionally. But having a parent move in is a big adjustment for everyone, and it is important to be prepared. Preparations can range from making physical adjustments to the house to figuring out finances. The following are some things to think about.

- **Work out the financial details first.** If the adult children have siblings, the question of whether the siblings are going to contribute to the parents' room and board can be sensitive. Even if there are no siblings, there is still the question of how much the parents can or should contribute to the household. An extra mouth to feed can be expensive. It can get even more costly if you need to do major renovations or hire a home health care worker.

There are many considerations that can have tax or other consequences. Should the parents have a contract in which they pay the children for caring for them? If the parents contribute to remodeling the house, do they gift their portion of the house to the children, retain an interest, or put it in a trust? These and other decisions can affect the parents' eligibility for Medicaid if it becomes necessary for the parents to enter a nursing home at some point.

To avoid fostering resentment and guilt among family members, you should try to work out as many of these issues as you can before the big move. An elder law attorney can help your family create a plan that takes all the various contingencies into account, so that everyone is on the same page and knows what to expect.

- **Make the home senior friendly.** Whether adding an addition or just fixing up a spare bedroom, adjustments will probably have to be made to accommodate the parent or parents. Some basic adjustments include replacing doorknobs with levers, checking railings to make sure they are sturdy, installing grab bars in the bathroom, and putting non-slip backings on rugs. More significant changes could be converting a room on the first floor into a bedroom, widening doors to allow a wheelchair or walker to pass through, and installing ramps.

In addition to these accommodations, the space should be personalized for the parents. Consider the parents' likes and dislikes and what would make them feel at home when renovating. It is

important that even if the parents have only a bedroom of their own, they feel like it is their space.

- **Look into a tax deduction.** When considering the financial details of this new arrangement, keep in mind that the children may be able to claim the parents as a dependent and get a tax deduction if they provide more than half of the parents' support during the year.
- **Know where to go for help.** If family members are serving as caregivers, they don't need to feel like they are doing this all alone. There are a number of services that are designed to help caregivers. From home health care workers to meals programs and transportation services to adult day care centers and respite services, there are a number of different ways to get help. In addition a number of resources are available to provide caregivers with information and support.

For assistance with legal, tax and financial planning and elder care resources for taking in a parent, call us today at 866-ELDERLAW (353-3752).