

# Are Your KIDS Ready for

Two families talk about what happens when seniors are ready to make the move.

By Erin Brereton



Windsor resident Rosa Hopkins enjoys a visit from her daughter, Jen Michel, and her granddaughters, Avery and Zoe.

Contrary to stereotypes about kids pushing parents into senior living, sometimes adult children are the ones who need to be convinced that it's time for their parents to make the move. Some feel sentimental about parents selling their childhood homes; others are concerned that their parents are making a hasty decision and some worry that senior living means their parents are slowing down. But many seniors recognize that moving into a community is a fresh start for the whole family.

## Rosa Hopkins, 73

Shortly after Rosa Hopkins' husband died in late 2011, wind-related roof and water damage forced her to stay in a hotel for a year while her Glendale, California, home was repaired.

After the repair work was complete, Hopkins moved back into her home for about two years. Then she began thinking about other options.

"I thought, why am I here sitting and waiting for something else to go wrong when my house is nice and fixed up, and I'm not even using half the rooms?" she says. "I thought, if I were smart, I'd put it on the market when it's in good order."

Luckily, Hopkins had a next step in mind. Her family was familiar with Windsor, a be.group senior living community in Glendale—her mother-in-law had lived there for several years.

When she decided to move to the community last February, however, her daughters were a little

# SENIOR LIVING?



uneasy. Hopkins says they were concerned about her selling the home they grew up in and worried she hadn't thought the decision through. Her children even wondered if she was too young to move to a senior community.

"I know both of them shed some tears over the house, because I saw it," she says. "It came as a blow to them, and they just didn't want me to be making a spur-of-the-moment decision. We talked about it quite a bit."

The conversations helped. Packing did, too. As Hopkins' 40-year-old daughter, who lives in Thousand Oaks, California, and her 38-year-old daughter, in town from Spokane, Washington, helped sort through her belongings, each claimed photo books and other treasured mementos which helped them get used to the idea.

In the two months that Hopkins has lived in Windsor, one daughter has already visited with her children and husband. Hopkins' granddaughters, 4 and 6, were excited to stop by Windsor's refreshment station.

"I think both my girls feel much more comfortable now that they know I'm someplace being taken care of and not just living alone," she says.

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## Parental Persuasion

Children—even as adults—may express a number of reservations about a parent moving into a senior community. One big source of concern stems from common misconceptions many people have regarding what senior living communities actually offer. They don't realize that today's communities give active adults the chance to live independently, meet new people and experience life in whole new ways.

Moving, like any big change, affects the entire family, says Deborah Heiser, an applied development psychologist who specializes in aging. She says it's important to be upfront and get your children involved early. "People generally want what's best for their parents," Heiser says. "But they may not see it in the full context."

If you're trying to convince your adult children that living in a senior community is truly the best move, the following suggestions may help bring them on board:

### TALK EARLY—AND OFTEN.

Find out what is holding the kids back from embracing the decision. For many, it's the loss of a childhood home. "The emotional aspects of getting rid of the home a child grew up in are pretty big," Heiser says. "It can be very hard on adult children. As soon as a person thinks, 'Hey, I'd like to consider moving,' that's the time to bring the kids in."

### MAKE YOUR MOTIVATION CLEAR.

Articulate the benefits you'll realize from the move, which will help prevent your kids from thinking you're being impulsive. Everything from increased opportunity for social

interaction to safety can greatly improve quality of life. "Once parents explain it, kids can understand, but parents need to make that really explicit and obvious," says Brian Carpenter, an associate professor of psychology at Washington University.

### EXPLAIN THE BURDENS OF HOMEOWNERSHIP.

Homeownership involves at least occasional—and sometimes laborious and expensive—repairs, which some seniors may not be eager to take on. There's also the usual work caring for the lawn and handling routine repairs, which can become more cumbersome as a person ages.

**TOUR TOGETHER.** Visit several communities to make an informed choice. "Make the decision together, which will reduce conflict because you've engaged your children to be in the process with you," says Janna Heyman, an associate dean at the Fordham University Graduate School of Social Service.

**TURN KIDS INTO PACKING PALS.** "Doing it together is usually best," Heiser says. "Having your child get little aspects of the home to take with them—such as a meaningful photo—can be really powerful and can help the person say, 'I'm OK with this.'"



Photo: Rick Mendosa

Rosa Hopkins and her family spend time playing a game at Windsor.

## Minnie Dilbeck, 87

Hermínia "Minnie" Dilbeck began to think about moving from her La Cañada Flintridge, California, home shortly after she had a stroke. Her six children were also concerned about Dilbeck living alone—but they had a different solution in mind.

"Everyone wanted me to go live with them!" she says. "One of my sons said he'd build a little apartment in the backyard, and another said he'd buy a trailer and put it in the back of his house. But I didn't want them to do that."

Dilbeck had considered relocating to an apartment complex in downtown Glendale, California, where she could walk to restaurants. But difficult-to-access features like a deep bathtub and an out-of-reach microwave changed her mind about apartment living.

Several months earlier, she had visited a former neighbor who'd moved to Windsor. The time Dilbeck spent at Windsor piqued her curiosity about community living.

Dilbeck checked out several other senior living communities and met with her children—who were somewhat surprised by her decision.

"They knew I wanted to move," Dilbeck says. "But they were falling out of their chairs when I told them where."

To convince them, Dilbeck involved her children in the decision-making process. At different times each of her five children went with her to check out Windsor—whose flowers and friendliness won them over—and another helped her pick out her residence.

"I showed them everything," she says. "They came here and were all very happy about it."

Dilbeck has been, too. Roughly three years after moving, she still loves community life. "Everybody is very kind," she says. "We know everyone and share everything. The minute you get here, you all become friends."

As an added bonus, Dilbeck's family owns a real estate business, and the main office is nearby. Two sons also live closeby, and she has lunch with them every Monday.

Her daughters-in-law have come to Windsor for brunch, and she's had two grandchildren stay overnight. Last year, relatives stopped by for the community's Christmas party. "They know getting together is important to me," she says.

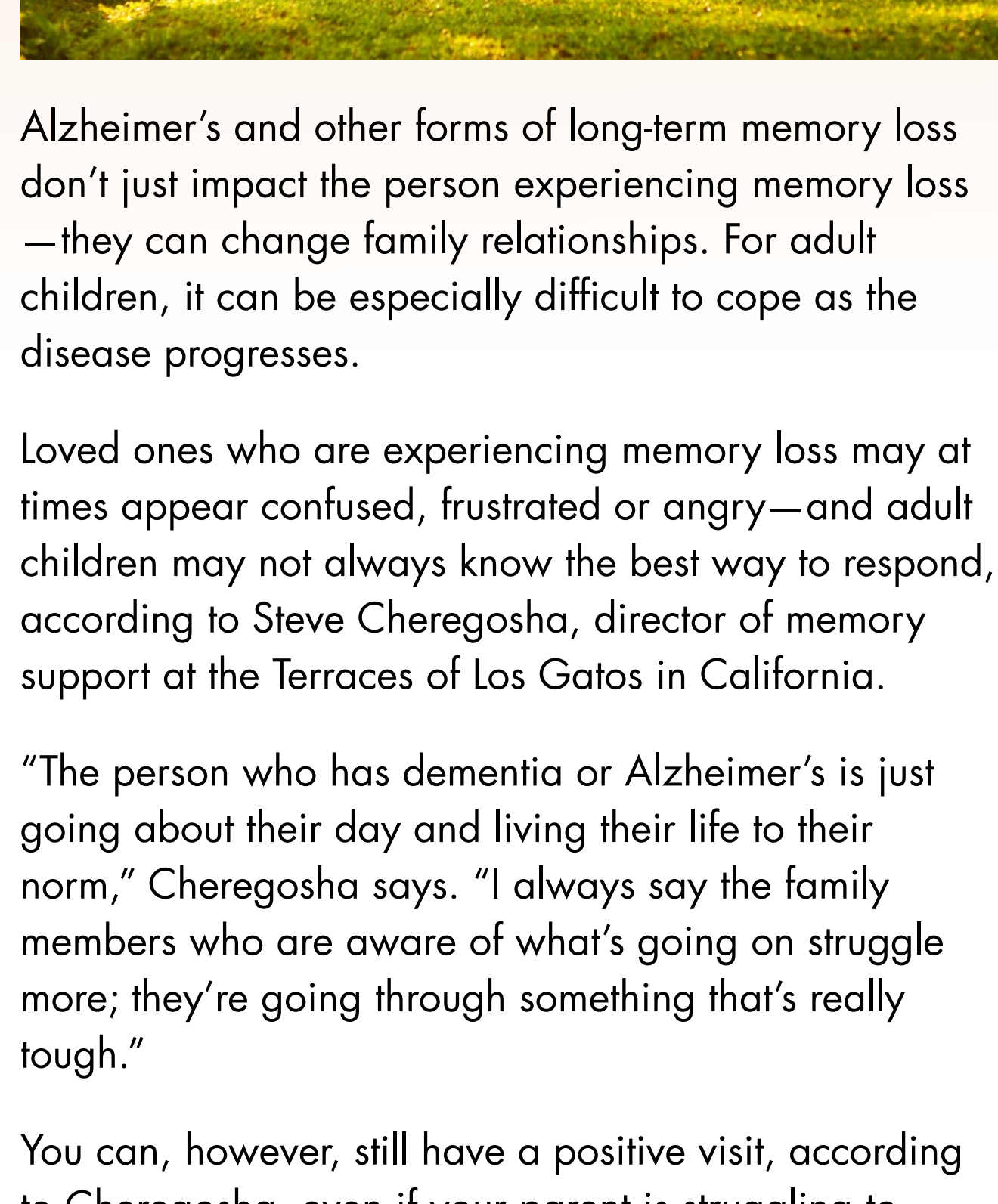
When she's not hosting family, Dilbeck likes to join other residents in a spirited game of Rummikub. She's also gone on group outings to the theater, concerts and dinners—a marked change from her last few years as a homeowner.

"I wasn't going anywhere because I didn't want to go out at night by myself," she says. "I'd have to go to a matinee, take myself to dinner and go home. We go out in groups here, which makes it nice." ●

Visit [thebgroup.org/thetalk](https://thebgroup.org/thetalk) for more information on talking to your family about moving.

# How to Cope with Losing a Parent with Long-Term Memory Loss

Adult Child | By Erin Breton



Alzheimer’s and other forms of long-term memory loss don’t just impact the person experiencing memory loss —they can change family relationships. For adult children, it can be especially difficult to cope as the disease progresses.

Loved ones who are experiencing memory loss may at times appear confused, frustrated or angry—and adult children may not always know the best way to respond, according to Steve Cheregosha, director of memory support at the Terraces of Los Gatos in California.

“The person who has dementia or Alzheimer’s is just going about their day and living their life to their norm,” Cheregosha says. “I always say the family members who are aware of what’s going on struggle more; they’re going through something that’s really tough.”

You can, however, still have a positive visit, according to Cheregosha, even if your parent is struggling to communicate or doesn’t recognize you.

If your mother or father isn’t able to identify you, it’s tempting to push. But it’s best to avoid repeatedly urging him or her to try to remember, which Cheregosha says will likely result in a frustrating outcome for you and your loved one.

“You can introduce yourself—say, ‘Hi, I’m your oldest son.’ If parents don’t remember, there’s no way you’re going to change their mind,” he says. “Just go with the flow, and redirect or change the topic.”

It can be difficult to remember not to take what’s said personally. However, Lou-Ellen Barkan, president and CEO of the New York-Ellen CaringKind nonprofit, formerly known as the Alzheimer’s Association, New York City Chapter, says it’s important to remind yourself a medical condition is influencing your parent’s behavior.

“She’s not angry at you; the person is ill, and the disease is what’s speaking,” says Barkan, whose mother and father both experienced memory issues. “The responses social workers teach people to give cognitively impaired individuals are based on an understanding of what the individual is hearing. If you can suppress your normal response and take a beat before you react or respond, it changes the dynamic.”

That said, if visits are consistently unpleasant, adult children can start to feel less excited about going, according to social worker Iris Waichler, MSW, LCSW, author of *“Role Reversal: How to Take Care of Yourself and Your Aging Parents.”* Yet, they may also feel guilty if they reduce the amount of time they see their parent.

## Navigating New Ground

Pushing someone to acknowledge something from the past may agitate people with memory loss, according to Waichler, whose mother and father both experienced memory loss.

“You have to pick and choose your battles,” Waichler says. “Rather than arguing with someone who is getting increasingly agitated and angry, the thing to do is drop it and not be argumentative, and then try to broach it at a different time in a different way.”

Chicago resident Marcia Ellis’ mother, Barbara, was “totally furious” about having to move into an assisted living facility in 2002—a sentiment she shared with Ellis nearly every time she visited. Memory loss affects people’s personalities differently. Ellis’ mother was very angry and without a filter.

When, one day, she insisted Ellis tell a nurse that Barbara hated her, instead of trying to reason with her, Ellis decided it’d be best to just play along. After walking over to the nurse and quietly saying it looked like her mother was having a difficult day, Ellis told her mother she’d really let her have it.

“Earlier, I would have tried to explain the nurse’s point of view, which my mother did not care about at all,” she says. “It’s not my job to agitate my mother by trying to be accurate, or to upset other people. I’d be angry, guilty and unhelpful all at once. It was amazing to figure that out. She needed me to be her ally.”

When her mother, during another visit, was particularly nasty, Ellis decided it would be best to tell her she’d made a scheduling mistake.

“I said, ‘You know what, I thought I had an hour, I don’t, and I have to leave now; I will see you next time,’” she says. “There are times you have to leave. You don’t have to stay and be beat up. There’s no point getting frustrated.”

When the day came that her mother didn’t recognize her, Ellis felt something unexpected: relief. Not having to watch her frustration and profound sadness, and knowing that Barbara no longer knew how much she had lost, made it less emotionally complicated and more natural to say goodbye.

## Building New Connections

One way to forge a relationship with your parent is to choose a memory support community that shares your philosophy about care. HumanGood's memory support communities are pioneers in memory support. Team members meet residents where they are in the moment rather than impose a schedule for the community as a whole.

“There’s much about this approach that families can learn from,” says Cheregosha. “When you visit, it’s about going with the flow.”

Maybe you planned an outing, but when you arrive your parent really wants to sit in the garden. Remember, it doesn’t matter exactly what you do together.

“When you visit, part of the rationale is feeling like you’re contributing something by being with them at that moment,” Waichler says. “You can fulfill that goal. It doesn’t need to be about whether that person remembers you. One of the results could be, ‘Even if my dad didn’t know I was there, I knew I was there.’”

“It’s important to find that foundation and build from there,” Cheregosha says. “Get them engaged, and just enjoy the moment, making that person laugh and communicating. You’re spending time with your mom or dad—at the end of the day, that’s all that matters.”

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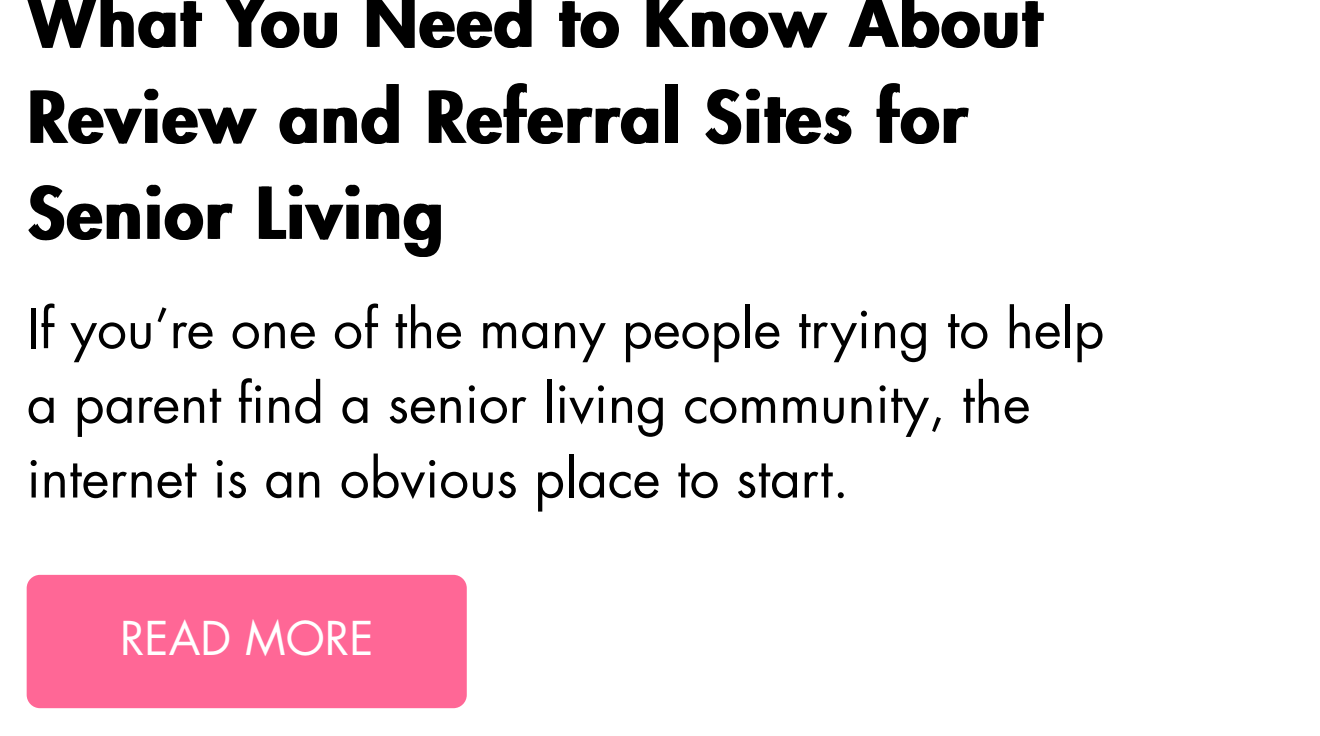
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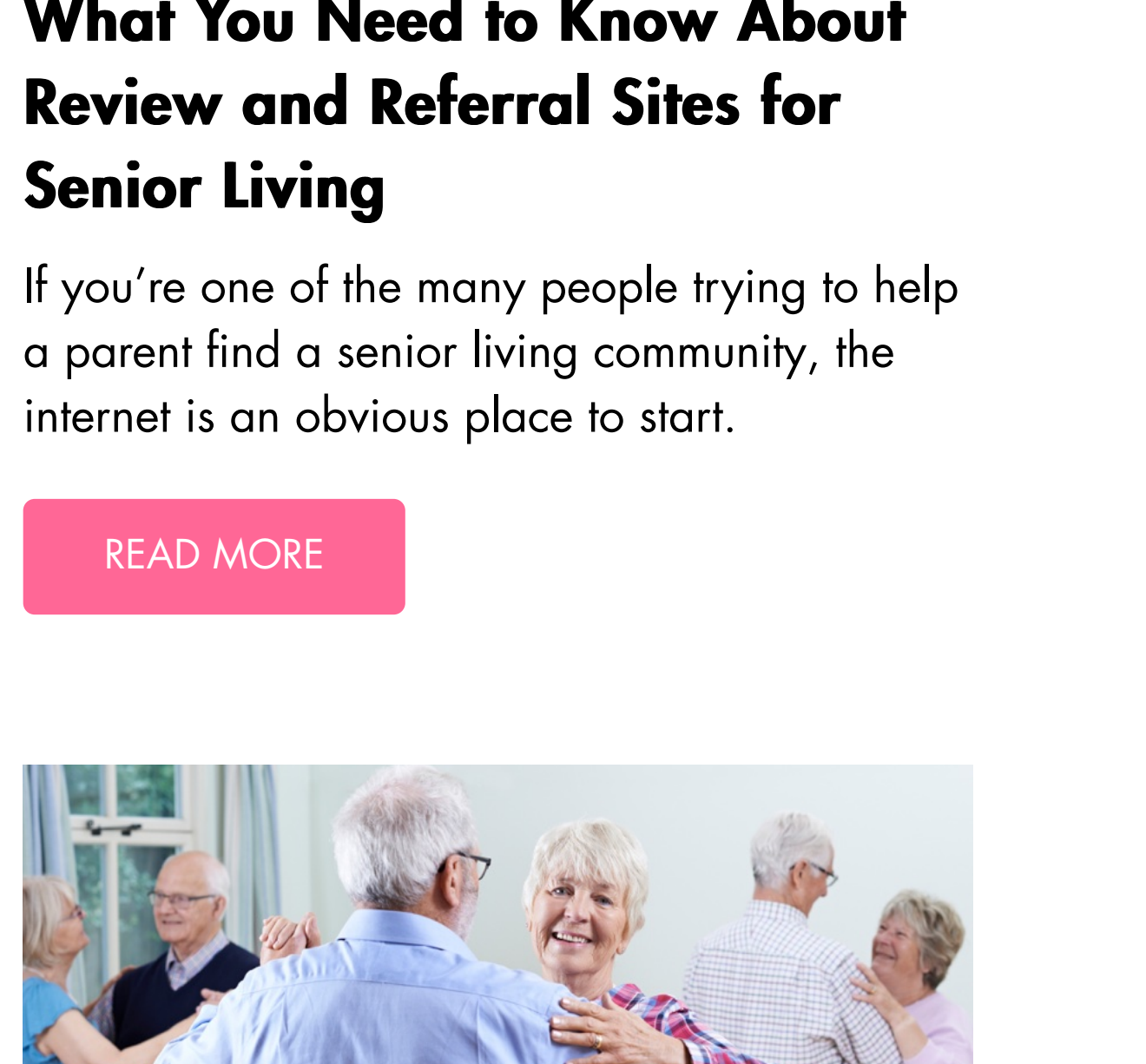
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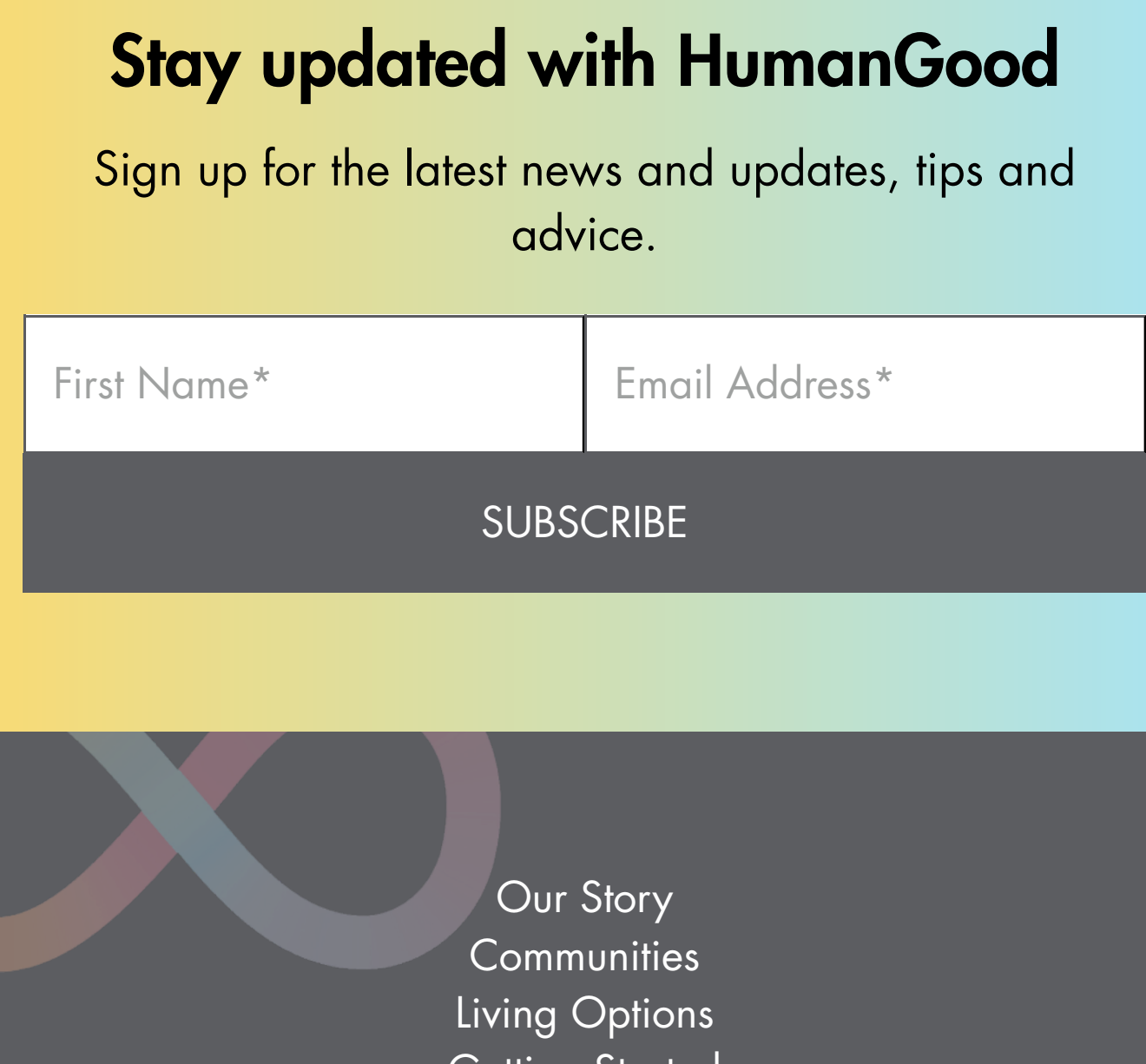
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# What is Long-Term Care Insurance, Anyway?

**Financial Planning** | **By HumanGood**



Planning for retirement means paying attention to different potential outcomes, including the need for advanced healthcare services. For many adults, long-term care services are part of aging. Seventy percent of people age 65 and older will need long-term care at some point, and more than 48 percent will need some form of paid care, according to the U.S. Department of Health and Human Services. Fortunately, you can plan for financing any long-term care needs by researching your options, including long-term care insurance.

## What Is Long-Term Care Insurance?

Long-term care insurance offers an alternative to out-of-pocket and Medicaid payments, helping seniors pay for assisted living, skilled nursing or specialized care in a senior living community. A long-term care policy can guarantee considerable protection without depleting the assets for a surviving spouse and heirs, says Ralph Barringer, a certified long-term care consultant and financial planner at Northwestern Mutual in Louisville, Kentucky.

As with other types of insurance, you pay a premium to guarantee the insurance company will cover your long-term care costs, up to the dollar amount specified (based on your preferences for length of coverage and how much you can afford). Without it, you must use your income and savings to pay all of your long-term care costs when they arise.

But it's more than asset protection, says Wendy Rinehart, president of ClaimJockey, a company specializing in long-term care insurance claims management. "Everybody who wants dignity and choice at this most important time in their life needs a policy in place," Rinehart says. "People are running out of money trying to pay for their own care, and then they're left on Medicaid, which allows little choice."

## What Does Long-Term Care Insurance Cost?

As with many services, long-term care insurance costs vary from provider to provider, and from situation to situation. When it comes to coverage and cost, several factors can impact the bottom line.

### Age

Policy costs typically increase the most between the ages of 50–64. Rinehart says the sweet spot for purchasing long-term care insurance is in your early to mid-50s.

### Illness

Good health keeps costs lower at almost any age, but some health conditions can put even younger adults in a higher-cost category, and some illnesses can make you ineligible for coverage. For instance, some plans will not accept people with insulin-dependent diabetes, Alzheimer's disease or obesity.

### Duration

Long-term care insurance usually is a lifetime expense, but there is no guarantee that the premium you start with will not increase. Preferably, coverage should be based on a monthly benefit, not a daily limit, Barringer says. A single day's medical care easily might bump your expenses beyond a daily limit, but a monthly limit should absorb the occasional higher costs. You can also purchase inflation protection, but that increases the cost of the policy.

### Elimination Period

Another consideration is the "elimination period," part of most long-term care insurance policies. It's similar to a deductible, and it dictates the amount you must spend out of pocket by establishing how many days you must receive care before your coverage kicks in. Although elimination periods could be set at 90 days, you can pay more for a shorter one.

Before you purchase coverage, do your homework. You can research average nursing care costs by state in order to begin planning. Next, research the financial background, history and reviews of long-term care insurance carriers in order to determine if one fits into your budget or helps you meet other goals.

## What Does Long-Term Care Insurance Cover?

Long-term care insurance covers a variety of services related to care during an extended illness or disability. Depending on the type of plan, services covered can include:

- Inpatient physical, occupational or speech therapy
- Nursing care
- Assistance with activities of daily living

Long-term care insurance also covers costs associated with staying in a senior living community that provides these extended services, such as a skilled rehabilitation center or even assisted living. It's important to note that Medicare does not cover long-term care costs beyond 120 days per year, with documented progress towards care plan goals. This means that if you are relying on Medicare for your long-term care plans, you might not be prepared enough.

## Who Needs Long-Term Care Insurance?

Long-term care insurance is a personal decision, but adults should review the pros and cons for their specific situation as a part of their future planning process. It is certainly worth it to consider the costs and the potential benefits as a part of looking toward retirement and beyond.

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# Time Management Tips for Caregivers

## Pro tips for managing your time.

By Erin Brereton



Between work, child care and other commitments, for adults who are already feeling maxed out, finding time to care for an aging parent can seem like an impossible task.

However, re-examining how you schedule things can help, according to Peter Turla, founder of the National Management Institute, who shares the time management practices he developed while working as a NASA rocket designer.

At its core, building your management skills starts with examining how you tend to do things—and thinking about how you might be more efficient. Do you, for example, plan to finish things far enough in advance? Or delay doing the most important things? “It’s really about changing habits,” Turla says. “You want to ask yourself, ‘What behavior do I need to do more or less of to improve my ability to manage my time?’”

Here are a few moves to consider:

**Rethink your to-do list:** The most basic step to being better organized, according to Turla, is to make a to-do list—two, actually. Rather than a long list mixing short- and long-term tasks, split it up.

“You want to get it out of your brain and onto a list so you can look at it objectively and set priorities,” he says. “To stay focused, you need a parking lot list where you store things you need to remember to do, and a realistic daily action list with only the things you’ll do that day.”

**Keep an eye on ROI:** “It’s a poor use of time to dust knickknacks when the kitchen counters are dirty,” Turla says. “Time is a limited resource. Give it the most bang for your buck.”

**Let go of perfection:** “I ask myself, is this good enough for what it’s for?” Turla says. “The time I’d take doing it better is costing me because that means I’m not spending time on something else.”

**Enlist help:** Caregivers who have participated in mindfulness seminars held by Tom Ingrassia, wellness coach and president of The MotivAct Group, a Massachusetts-based professional development service provider, have had success with redistributing tasks.

“You have to find a way to offload some responsibility onto other people and ask them to help you,” Ingrassia says. “I’ve heard from people who have been able to rely on their children to do some more things for themselves than they were doing before, or ask a brother, sister or other family member to take on more responsibility.”

**Schedule yourself:** Ingrassia struggled to balance work demands and frequent multistate drives to care for his parents when they began experiencing serious health issues in 2008.

Feeling physically and emotionally drained, he turned to meditation and running, which provided an outlet for the stress he was dealing with on a regular basis.

“No matter how intense the situation is, you have to take time for yourself every single day,” Ingrassia says. “If you’re not taking care of yourself first, you won’t be able to take care of the people around you.”

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