

**How Do You  
Know It's Time  
for Senior Living?**





The background of the slide is a photograph of a wooden desk. On the desk, there is a brown leather notebook with a textured cover, a black pen, a silver camera, and a small potted plant with green leaves. The desk is made of light-colored wood with a visible grain. A dark blue diamond-shaped overlay is centered on the image, containing the text.

# Table of Contents

- 01 | Introduction
- 02 | Unkempt House and Appearance
- 03 | Frequent Injuries, Minor or Not
- 04 | Aggression
- 05 | Poor Financial Management
- 06 | Lack of Social Activity
- 07 | How to Broach the Subject
- 08 | Types of Senior Living
- 09 | More Information About Senior Living
- 10 | Conclusion



# Introduction

---

Planning for a parent's retirement is a multistep process. But, before you can even embark on the journey, you need to know when to start.

Recognizing when to have a conversation as a family about living arrangements and exploring your options can be tricky. To help complicate things, there's rarely one big, waving, red flag or a sign that your mom or dad needs senior living. Instead, little things, like moving more slowly or fading strength are telling developments.

When your parents' quality of life, happiness and need for social support is at stake, there's no greater responsibility than helping them plan for the golden years. Here's how to know when it's time for senior living, and how to start a discussion that leads to the best possible outcome for your parent.



# Unkempt House and Appearance

---

Cluttered houses may not just be an eyesore, but also a sign that your parent could benefit from a transition to a senior community. Homes not kept in the best condition hint at a lot more going on beneath the surface of stacks of magazines.

For one, it may be painful for your parent to pick things up. After years of taking care of the entire home, age may finally be catching up and making household chores like cleaning more difficult. Home neglect may also point to more serious mental dissatisfaction that isn't easily expressed to loved ones.

Another telltale sign is a generally disheveled appearance, including dirty or tattered clothes, greasy hair, or body odor. Any change in appearance can be cause for concern, as well as the impetus for broaching the topic of senior living. Be sure to notice if your once-fashionable mom comes to the door in a disheveled robe or if your always clean-shaven dad starts neglecting his routine grooming rituals.



## Frequent Injuries, Minor or Not

---

Everybody takes a knock here and there in life. Likely enough, your dad has had his fair share of stubbed toes, sprained ankles and trips over playthings left on the floor, and yet always hopped back.

But injuries like these, **even minor bruises and bumps**, can have serious repercussions in older age, and may indicate issues your parent is facing.

If everytime you see your parent they have a new knick or cut that is explained away, take some time to really engage in what's happening. Frequent falls or run-ins with furniture can point to mobility trouble that's exacerbated by a big home.





# Aggression

---

Changes in appearance are hard to argue with, but sometimes your parent may not see things the same way. Even if your mom's been a feisty soul all her life, or your dad's always been pretty stubborn, if they start taking arguments over little things to a different level or become easily agitated for unclear reasons, it may signal more serious complications on the horizon with memory and cognition.

Aggression or stubbornness in older adults may just be a natural hardening - doing things differently after decades isn't always fun - or it could be the beginning of the realization that more care may be needed to keep your parent safe and healthy.

Always talk to a doctor if you're concerned about these sudden changes. Fluctuations in mood and attitude are not symptoms to take lightly, and when they occur more frequently or to a greater degree than before, it may be the cue to hold a conversation.



# Poor Financial Management

---

According to True Link, a financial services company, an estimated **\$36.48 billion** is lost annually due to elder financial abuse, including phone and email scams. But the worst share of losses were due to “deceptive but technically legal tactics” used to exploit seniors.<sup>1</sup>

Given the scope of financial fraud your parent may be susceptible to, it may be time to take a look into finances to be sure they’re competently managing their money. A few splurges on personal items may not be much to worry about, but consistent contributions to questionable organizations or telemarketers may raise red flags.

Although financial mismanagement isn’t a definitive sign of mental decline, it could suggest a more suitable and protective environment like a senior community should be on the table.



# Lack of Social Activity

---

Even if your mom or dad has slowed down a bit, it's likely they're still itching to go out on the town or at least meet with old friends and see family often. Humans are social creatures, and that fact doesn't carry any less weight in older age.

So, if you see your mom or dad staying in more than usual and declining to go out for events, gatherings or family functions, a change may be needed. The social opportunity presented by senior living could be just that.

You can only be around so much, and though the dedication is there, your parent could need a new environment to spark a renewed interest in being more social.





# How to Broach the Subject

---

When you begin to see one or more of these symptoms, discussing senior living options becomes inevitable. Yet, even when you know it's time to bring it up to your parents, finding the right words can be challenging.

**The important thing to keep in mind is whatever talk you end up having needs to be a two-way conversation.**

"Children should not say 'You should do this, Mom,'" Sandra Timmermann, director of the MetLife Mature Market Institute, told MarketWatch. "The way you communicate with a parent is important. You can't impose your values on them. You have to have a dialogue with them."

## Positive ways to move the conversation forward include:

Framing it as a collaborative decision that everyone has a say in.

Having the facts and figures in front of you; that way there's no uncertainty or "what-ifs."

Letting the discussion happen at its own pace, provided there's no medical-related rush needed.

## Don't Say:

*"This place is a mess! You need to be put somewhere if you can't keep your home clean."*

*"If you can't take care of yourself, we'll find someone who can."*

## Do Say:

*"I've seen the trash beginning to pile up, do you need help taking it out? What else around the home could you use help with?"*

*"Property taxes are going up and we wanted to know how you're feeling about the home. Is a community an option you're comfortable with?"*

# Types of Senior Living

---

*Once your family agrees that senior living is the best option, you and mom or dad will need to choose which type of living arrangement makes most sense in terms of care, costs, and comfort. Naturally, whatever symptoms prompted your senior living discussion will also play a big role in your family's decision.*

*The three main segments you should consider are independent living, assisted living and memory care:*



Independent living is the least intensive option, typically enough for seniors who can live on their own for the most part, but who want to cut costs in retirement.



Assisted living is suitable if seniors require more extensive care with bathing, dressing, medications and more, but still want the social opportunities of a community.



Memory care is often reserved for those with onset dementia or deteriorated cognitive abilities. This type of senior living includes one-on-one supervision to address wandering risks and other options that make retirement living as comfortable as possible.



# More Information About Senior Living

---

Of course, there's much more to each option once you get into the details.



**Independent living** allows mom to have her own apartment and live in many of the same ways as she would at home. She can keep plants, take care of her own cleaning if she wishes, and have a pet if building codes allow. Independent living communities often include maintenance-free living, meals, transportation and a social calendar full of events and activities.



**Assisted living** lets dad enjoy all the same amenities of independent living, and get the extra help he needs around the house and with self-care. Assisted living arrangements generally come with: medication management, bathing and dressing assistance, dietary monitoring and incontinence care. Most communities offer customized living options, so be sure to talk with a provider that can check all your boxes.



**Memory care** is approached differently at Milestone Retirement communities. Our signature In The Moment® Memory Support program offers a holistic approach to memory loss, and focuses on 6 Principles of Well-Being: Artistic Expression, Physical Engagement, Spiritual Support, Community Connections, Continuing Education, and Lifestyle and Leisure. In The Moment® lets us meet our residents where they are physically, intellectually, and emotionally, at each point throughout the day.

# Conclusion

---

There are a multitude of signs and indicators that could say “it’s time for senior living,” but the devil is always in the details. You and your parent’s unique experiences will ultimately decide if and when senior living is the best fit.

If the time does come for senior living arrangements to be made, contact a Milestone Retirement community. Milestone Retirement takes pride in the vibrant, inclusive and supportive communities we operate, and will take a stake in the personal happiness and life quality of mom or dad so you can rest assured they are always cared for.







# MILESTONE

RETIREMENT COMMUNITIES<sup>SM</sup>

## Sources:

<https://www.truelinkfinancial.com/research> | <https://www.marketwatch.com/story/five-ways-to-talk-assisted-living-with-aging-parents> | <https://www.milestoneretirement.com/milestone-magazine/obtaining-power-of-attorney-how-to-navigate-the-legal-waters?article=things-to-look-for-4-signs-it-might-be-time-for-senior-living> | <https://www.caregivers.com/blog/2013/08/8-signs-its-time-for-assisted-living/> | <https://www.caring.com/articles/signs-its-time-for-assisted-living> | <https://www.aplaceformom.com/blog/2013-3-11-signs-its-time-for-assisted-living/> | <https://www.seniorcaring.com/resources/8-signs-its-time-for-assisted-living> | <https://www.marketwatch.com/story/five-ways-to-talk-assisted-living-with-aging-parents>