

10 Questions Adult Children Ask When an Aging Parent Needs Help

PRACTICAL ANSWERS. CLEAR NEXT STEPS. A BRIGHTER TOMORROW.

NextStep
Living

REAL SOLUTIONS FOR
LIFE'S NEXT CHAPTER

1



How do I know when my aging parent can no longer live alone safely?

Look for changes: falls, missed medications, confusion, unpaid bills, poor nutrition or hygiene, difficulty driving, social isolation, or a home that is hard to maintain. Trust your instincts and look at the overall picture, not just one event.



First Step

Have a compassionate conversation about what feels harder than it used to and what could make life easier.



Who Can Help

Primary care physician
Geriatric care manager
Family members
Aging life care professional

2



How do I talk to my aging parents about moving or downsizing?

Start early and focus on what they could gain—less maintenance, more convenience, and greater peace of mind. Listen to their concerns and keep them involved in the decision-making process.



First Step

Choose a calm time to ask open-ended questions like, "How is the house working for you these days?"



Who Can Help

Family members
Trusted advisor or coach
Senior move manager
Real estate professional

3



What do I do when my elderly parent refuses help or refuses to move?

Resistance is often rooted in fear—fear of losing independence, leaving memories, spending money, or facing the unknown. Pushing harder can create more resistance.



First Step

Understand the real concern and try a smaller step, such as touring a community or hiring help for one task.



Who Can Help

Family counselor or mediator
Geriatric care manager
Trusted friend or relative
Senior living advisor

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Is it better for my parent to age in place, move to independent living, or move to assisted living?

There is no one-size-fits-all answer. Consider safety, health and care needs, social connection, finances, and home maintenance—both now and in the future.



First Step

Make a list of current and anticipated needs and compare all housing options, including the pros and cons.



Who Can Help

Senior living advisor
Physician or care manager
Real estate professional
Family members

5



How much does it cost to care for an aging parent, and how will we pay for it?

Get the full financial picture: income, savings, investments, housing costs, insurance, debt, long-term-care coverage, and home equity. Compare the total cost of staying home with the cost of other living arrangements.



First Step

Gather financial information and create a simple budget that includes all monthly and one-time costs.



Who Can Help

Financial adviser
Elder-law attorney
CPA or tax professional
Senior living advisor

You don't have to have all the answers.

You just need a place to start — and the right people by your side.

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What legal and financial documents should my aging parents have in place?

Key documents often include a will or trust (where appropriate), durable financial power of attorney, advance health care directive, insurance information, property records, and a list of important contacts.



First Step

Talk with your parent about what's in place and where documents are kept.



Who Can Help

Elder-law attorney
Estate-planning attorney
Financial adviser
Family members



How do I help my parents downsize after living in their home for 30, 40, or 50 years?

Downsizing is emotional as well as practical. Start with the next home—what will fit and what's needed. Work in stages and be patient. This is about preserving what matters most.



First Step

Create a simple plan: sort items into move, family, sell, donate and discard. Start with easier decisions.



Who Can Help

Senior move manager
Professional organizer
Estate sale or auction company
Real estate professional
Family members



Should my aging parent sell their house before or after moving to senior living?

Many families find it less stressful to move first, then sell. But the right timing depends on finances, the home's condition, market timing, and the senior community's requirements.



First Step

Review the options with a real estate professional who understands senior transitions.



Who Can Help

Real estate professional
Senior living advisor
Financial adviser
Contractor or home stager



How can I manage my parents' care when I live far away or have a job and family of my own?

You don't have to do everything yourself. Build a local support team and clearly divide responsibilities. One person should coordinate communication so everyone stays informed.



First Step

Make a list of tasks (medical, finances, home, transportation, etc.) and assign who will handle each one.



Who Can Help

Geriatric care manager
Home care agency
Family members
Trusted local contacts



My aging parent suddenly needs help. Where do I even start?

Don't try to solve everything at once. First, address immediate safety and health needs. Then gather information and create a longer-term plan for care, housing, finances, belongings, and—if needed—a home sale.



First Step

Ensure your parent is safe, then make a list of the most urgent needs and take the next right step.



Who Can Help

Physician or hospital discharge planner
Geriatric care manager
Senior living advisor
Real estate professional
(when housing is part of the plan)

You don't have to have all the answers.

You just need a place to start — and the right people by your side.