



Holding Mom's Hand A Place for Mom & Dad

Searching for the appropriate home for an aging parent and balancing the costs is difficult. But finding the perfect level of care will give you peace of mind that your parent's needs are being met with professional devotion and respect.

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Jennifer's mother Margaret was an independent woman. An Alberta farm wife and school teacher who lived in an isolated community from the age of 18, Margaret and her husband lived frugally on her small salary and on what they grew, sold or traded. After her husband had passed away, she spent years travelling the world by freighter, but when she felt she was getting too old to travel, she moved to a seniors' apartment in a tiny rural town. Then at 74, she discovered she had Parkinson's Disease, a degenerative disease that slowed her down and caused her voice to become quieter and quieter. After years of fierce independence, she was unable to care for herself. While the seniors' apartment could provide the health services to her, she had no close family around.

Jennifer, her only child, lived in Guelph, Ontario and was faced with caring for her mother who was suddenly dependent on her. How could she look after her Mom who was thousands of kilometers away and who told her that she just hated cities?

The question of how to care for an elderly relative is increasingly on the minds of Canadians as our population ages. There is a wide variety of care situations for the elderly, from moving in with adult children to a traditional nursing home. The sudden transition to an unfamiliar living arrangement combined with the aging process, however, can make it difficult for both seniors and their adult children.

When Mom and Dad age

In an ideal situation, your Mom and Dad can make their own decision on the type of home and care they need when it is appropriate. For instance,

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your parents may want to do without shoveling the driveway at age 70, and move into an apartment that is designed to seniors, but one that may not necessarily have any health care support on-site. From there, if they begin to have health issues, it will likely be an easier transition to move into a facility that includes 24-hour nursing and can provide meals and laundry.

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JENNIFER, DAUGHTER.

However, problems could occur if seniors don’t actively plan ahead for these changes. Often a sudden health problem such as a fall or a stroke incapacitates them, sometimes permanently. This may force their children to make stressful decisions on the fly, while caring for their parent: Where will they live? What care will they receive? How we will afford

this? Will they need to sell their home? As Jennifer found out, living on opposite sides of the country only complicated the problem.

It’s also common that seniors may be reluctant to leave their family home and neighbourhood for an unfamiliar facility. Events could become more complicated if their mental capacity slowly deteriorates, and Mom or Dad may not be able to make independent decisions on what is best for them. Furthermore, sometimes the children don’t realize that their parents can no longer make sound decisions, or that their health has taken a turn for the worse.

“Figuring out that it’s time for parents to change their living situation is not always readily apparent if the kids live out of town. And often, it is not the kids who notice that there has been a change in the health of a parent. Sometimes it is a church group, or a friend or neighbor who says, ‘it’s a sunny day but we haven’t seen Mrs. Smith outside for three days,’” Domenic Tagliola, Tax and Estate Planner, TD Wealth, says.

Tagliola says accepting that your parent is dependent on you, and that you must step up and regard this as a duty is foremost. He says it is often difficult for busy people with other family responsibilities to come to grips with the fact they must now take an active part of their parents' aging process.

Jennifer says that although her mother was diagnosed with Parkinson's Disease, she didn't need any medicine for four years.

"It didn't really slow her down ... but then things became more serious. The fatigue was really the main thing that bothered her and then the shaking started. So we decided she couldn't continue in the future living alone even in a seniors' complex because she had no other family support," Jennifer says.

"So we discussed what we had to do. She really didn't want to leave the community. She was torn but it was in her mind that she might have to move."

Tagliola emphasizes that unless it can be established medically that a parent can't make their own decisions around health care, it is solely the decision of the parent to move into an assisted care home or not. Even if the adult children are unsure whether their Mom or Dad is making the correct decisions, they have to respect their wishes.

"If the Mom or Dad doesn't want to move, it's very difficult. He or she has to be an active participant in the decision. You're not going to take them kicking and screaming to the long-term care facility," he said.

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Private accommodations and general costs¹

(Based on Revera Inc.)

Seniors' Apartment/Independent Living

- for those who are still active but may prefer not to deal with the upkeep of a large home,
- may come with optional add-ons such as laundry, cleaning and meals,
- apartments may come equipped with step-in showers, grab bars, call bells,
- building may employ a concierge or a nurse,
- **Cost: \$1,600 - \$3,000 a month and upwards.**

Independent supportive living residences

- more enhanced medical and supportive personal care available,
- laundry, cleaning and meals service options,
- options may include escorts for meals and programs,
- programs and exercises geared to those who have trouble with mobility,
- **Cost: \$2,400 a month and upwards.**



Assisted living

- nursing staff on floor,
- costs would include add-ons relating to a senior's condition (i.e., personal care worker to help them bath),
- **Cost: \$2,600 a month and upwards depending on the needs.**

Cognitive care programs/Memory Care

- dedicated services for dementia or Alzheimer's Disease,
- floors are often separated and secure from other parts of a senior home,
- more numerous and more specialized dedicated staff provide special programs,
- **Cost: \$4,000 - \$5,000 a month depending on the size of the suite and level of staffing required.**

Long-term care/Nursing home

- for seniors with ongoing severe or complex health programs that limit mobility,
- medical and personal support provided for most activities,
- **Cost: Provinces may set the maximum cost for each accommodation option, medical care is provided. Ontario's current maximum cost is \$2,535/month for a private room. Funding is available for those who can't meet the fees but is only available for basic (not semi-private or private rooms).**

¹General costs only. Costs vary based on location of residence, level of care and additional options. Prices subject to change.

Moving in with the kids

For some families, the answer is to have your Mom or Dad move in and, because of tradition or culture, it may be the only solution for caring for the elderly. However, this is increasingly untenable for a number of reasons, such as there may not actually be anyone at home to care for the parent, or the parent may have medical problems that need professional assistance. Some may feel having an elderly parent in the home is a disruption to their privacy or family life or they may not wish to have their children witness the medical problems that an elderly grandparent is dealing with.

Families must also consider the practicality of having the parent in the home, whether there is actually reasonable room for them and whether the home can be adapted, such as having room for wheelchairs and a safe bathroom.

Families dealing with a senior, whether they are living with them, visiting them at home or in a seniors' facility, must also plan on coping with the stress associated with supporting Mom or Dad. Caregivers can go through a range of experiences, anxiety, guilt, depression and resentment — as well as plain burnout — and must plan in advance how much care and work they are realistically capable of performing, even if it is for a beloved parent, says Dr. Gina Di Giulio, director of psychology at Medcan, a health and wellness company based in Toronto.

Home Care/Community Care

If a relative is doing well in their home and only needs occasional medical attention, in-home care services are available. Provincially-run community care is available in most areas of Canada and can offer, depending on

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the location, nursing visits, personal support for dressing and meals plus physiotherapy, nutritional counselling and care coordination. Seniors or their adult children looking for more personalized care, may also seek out private home care companies for the same services: Costs range from housekeeping (\$90 a week) to a live-in nurse (\$3,500 a month and upwards).² While some people may not feel comfortable with strangers entering their parents' home, especially if they live far from their parents, technology is available for children to monitor what goes on in their parents' home remotely. For example, Mavencare, a national technology-enabled home care company, provides a mobile app to allow adult children to see live updates when care tasks are completed and to see where the caregiver is at any given time.

Accommodations: fees and funding

For someone trying to figure out seniors' accommodations, it's useful to envision the buildings as rentals that can include various levels of services (meals, laundry and cleaning) and medical care (nursing, programs, support for personal care) within dedicated buildings or complexes. Costs vary depending on the individual residence, the location (often less expensive accommodation can be found further from urban areas), the size of room and whether it is publicly or privately-owned. Some seniors' residences offer specific floors or buildings to seniors who need similar levels of care. When applying to live in a home, seniors are often surveyed about their health condition to determine what level of care, and in what part of a facility, would be appropriate. Residence may offer accommodations at a base price with options for health care and personal services ordered à la carte.

Things to think about

Tagliola says helping your parents into a seniors' care facility often comes with hard questions. For instance, if your Mom or Dad is no longer independent, are they better off living closer to you, even if that means uprooting them, or in a facility in their own neighbourhood, or perhaps in

a facility that offers care in their first language? Consider what would be appropriate if one parent needs nursing care but the other parent remains healthy and independent, Tagliola says. Sometimes parents are resistant to the idea of moving out of their family home, in which case the family may have to work together to provide them with the best care while balancing the wishes of the senior. As well, often a senior is physically robust but can subtly decline mentally over a long time. If they are not competent enough to see they need enhanced care, you may need a Power of Attorney to ensure they are safe and looked after. A Power of Attorney would enable an adult child, or whomever the elderly parents designate, to take control of their financial, business and health affairs if they become incapacitated but it should be drawn up long before there is a need to really use it, he says.

A graceful end

For Jennifer and her mother Margaret, the solution to Margaret's declining health wasn't easy. Although she had lived in the rural west all her life, Jennifer and her husband knew Margaret had to move close to them and they considered buying a new home in Guelph that could accommodate them all. When they couldn't find one, they decided to build an addition on their home, a full independent apartment with laundry facilities — at a cost of about \$75,000 — connected to the home by a hall, using money that Margaret gifted Jennifer and which otherwise would have been her inheritance.

"It was a nice little apartment. There was free access between the two areas. She had her own private space and we had ours," Jennifer says. A family cat wandered between the two homes keeping Margaret company.

Margaret paid \$200 to cover her utilities and was able to be somewhat independent within the area of the home. But Jennifer admits that the transition to bring her Mom from a rural setting to the city of Guelph was

a hard one although her loneliness was alleviated by the Guelph Seniors Center workers who came and played cards with her.

Eight years after she moved in, Margaret passed away after the effects of Parkinson's took their toll. Margaret died in the home her daughter built for her.

Tagliola says that people never think that they will grow old and no longer be able to look after themselves. And by extension, not enough people — elder parents or their adult children — prepare financially for the costs of this stage of retirement.

He said having families communicate early in the process in conjunction with a financial professional about the possible needs parents will have in old age is key. Talking about the wishes of the parents, the options available and the associated costs is the only way to ensure that parents are well-taken care of in their golden years, and that their children have peace of mind.

– *Don Sutton, MoneyTalk Life*

²Mavencare Inc.

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