

Planning Ahead Together

A Guide for Adult Children and Their Aging Parents

Thoughtful conversations about how to live well, what matters most, what support may be needed, and how to plan for the years ahead – before a crisis.



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About This Workbook

Conversations about where and how an aging parent wants to live can be difficult to begin. Families often wait until a fall, hospitalization, change in health, loss of driving ability, or another unexpected event forces decisions to be made quickly.

This workbook is designed to help families begin those conversations before a crisis, while there is time to listen, explore options, and make thoughtful choices together.

The goal is not to convince a parent to leave home; nor is it to assume that remaining at home is always the best choice. The goal is to understand how your parent wants to live, what matters most, what may be changing, and what combination of living environment and support can best sustain independence, connection, safety, and quality of life.

How to Use This Workbook

This workbook is meant to support a series of conversations, not a singular family meeting or decision. Move through it at a pace that feels comfortable. Some sections may be useful now; others may become more relevant later.

Use the questions and worksheets to:

- **Listen first.** Understand what your parent values, enjoys, worries about, and hopes to preserve.
- **Look at life as it is today.** Consider companionship, meals, transportation, home responsibilities, mobility, safety, independence, and family support.
- **Think ahead.** Explore how changing health, mobility, driving, or caregiving needs could affect the current living arrangement.
- **Consider the full range of options.** Staying at home, adding services and support, downsizing, or exploring community living can all be considered without committing to any one solution.
- **Make family support visible.** Talk openly about what adult children and other family members can realistically and sustainably provide.
- **Identify next steps.** A good outcome may simply be agreeing to gather information, add support at home, visit a community, or revisit the conversation at a later date.

Keep Your Parent at the Center

As long as your parent has the capacity to make the decision, the decision about where and how to live remains theirs. The family's role is to listen, share concerns honestly, help explore realistic options, and support informed decision-making.

Ask rather than assume and listen for the values beneath the answers. What may look like resistance can sometimes reflect a fear of losing independence, privacy, familiar routines, meaningful possessions, community ties, or memories connected to a longtime home. It can reflect real concerns about a future living arrangement.

Likewise, concerns raised by adult children deserve thoughtful consideration. A sustainable plan must account not only for what works today, but also for what can reasonably continue if needs change.

The most useful question is not simply: "Should you stay at home or move?"

A better question may be: "What kind of life do you want in the years ahead, and what will help you continue living that life?"

A Guiding Principle

Begin with how your parent wants to live. Then explore what will best support it.

A longtime home can hold much more than its belongings. It can represent family history, memories, independence, identity, privacy, and a deep sense of belonging.

A thoughtful conversation honors what home means while also considering what may be needed for the years ahead – meaningful connection, nourishing meals, transportation, home maintenance, changing health needs, safety, independence, and a level of family support that is both loving and sustainable.



This workbook is designed for family discussion and education. When questions involve decision-making capacity, elder law, finances, medical safety or complex family conflict, consider involving an appropriate independent professional.

Before Talking with Your Parent

Begin by talking with siblings or other family members who are involved in your parent's life. The goal is not unanimous agreement before talking with your parent. Rather, it is to understand one another's concerns, identify differences in perspective, and keep unresolved family dynamics from becoming your parent's burden. **The purpose of this conversation is to organize concerns – not to make a decision before your parent is included.**

Family members may have very different views of how a parent is doing. Someone who lives nearby or provides regular assistance may see challenges that others do not. Differences can also arise from unequal caregiving responsibilities, perceptions of fairness, differing ideas about what support may be needed, and longstanding family dynamics.

What have we observed?

Focus on what has happened rather than what you believe it means. Consider changes such as missed meals, falls, increasing requests for assistance with everyday tasks, difficulty maintaining the home, changes in driving, less social interaction, or increasing reliance on family.

What concerns do we have – and which concerns might be assumptions?

Separating concerns from assumptions can help the family determine what needs attention and what may simply need a conversation with your parent.

What help is each person currently providing?

Consider transportation, appointments, meals, home maintenance, finances, technology, companionship, errands, emergency assistance, and other forms of support. Think not only about what family members are willing to do today, but also about what is practical and sustainable over time.

Family member	Support provided now	Can this continue?

A shared family principle

If you disagree with a proposed solution, help develop a workable alternative.

For example, if one family member strongly believes your parent should remain at home, explore that option fully and fairly rather than dismissing it. At the same time, be realistic about the level of support staying at home may require and whether family members can reasonably and sustainably provide it.

Ask together:

What support would make staying at home work well? Who would provide or coordinate that support? What would it cost? What happens in an emergency? And how would the plan need to change if your parent's needs increase?

Apply the same questions to every option the family considers. The goal is not to determine who is right, but to identify a plan that respects your parent's wishes while also being realistic, sustainable, and responsive to changing needs.

Starting the Conversation – What Does Your Parent Want?

Aging-in-place conflicts commonly involve location, home maintenance, health and safety, and often occur between older adults and the people supporting them. These disagreements frequently involve competing interests and rights, which is why negotiation is more productive than simply asserting what is safest (Murawski et al., 2023).

Avoid opening with a conclusion such as, "We think you need to move." Instead, begin in a way that keeps your parent at the center of the conversation and creates space to talk about the future before an unexpected event requires decisions to be made quickly.

A possible opening

"I'd like us to talk about the years ahead – what matters most to you and how you want to live. I'd rather explore the possibilities together now, while we have time, than wait until something happens and decisions need to be made quickly."

Questions that Open the Conversation

You do not need to ask all of these questions at once. Choose the ones that feel natural and allow the conversation to unfold.

1. What do you enjoy most about your life right now?
2. How is living here working for you now? What has become easier or harder?
3. What would you like more time or opportunity for in the years ahead?
4. What responsibilities would you be happy to have less of?
5. Do you have as much connection and companionship as you would like, including around meals?
6. How do you feel about driving and getting where you want to go?
7. If you needed some additional help in the future, what kinds of help would you be comfortable receiving?
8. If you ever considered living somewhere else, what would be most important to preserve from the life you have now?

What Do We Want to Remember?

Listen for the values beneath your parent's answers. What matters most to them and what do they hope to preserve? What matters most might include privacy, relationships, familiar routines, independence, pets, possessions, faith, community, or meaningful memories. Use these values to help evaluate every option.

Connection, Companionship, & Loneliness

Living alone and being lonely are not the same thing. Loneliness is the distressing feeling of being alone or separated while social isolation refers to having few social contacts or limited opportunities to interact with others. A person can live alone and feel socially fulfilled or be surrounded by people and still feel lonely.

Meaningful social connection is an important part of healthy aging. The National Institute on Aging (2024) notes that loneliness and social isolation are associated with increased risks of heart disease, depression, cognitive decline, and other health concerns.

Loneliness is personal

Rather than assuming your parent is lonely, ask – “Do you feel like you have as much connection and companionship in your life as you would like?” The goal is to understand your parent’s experience.

Understanding Connection

Consider whether your parent has the amount and kinds of connection they enjoy.

Ask: Do you have as much connection and companionship as you would like?

Ask: Are there particular times – meals, evenings, weekends – when you would enjoy more company?

Ask: What people, activities, or relationships would you like more of?

Ask: What helps you feel useful, engaged, or connected to a sense of purpose?

Independence, Choice, & Support

Independence does not have to mean doing everything alone. It can also mean having choice, control, and the right support to continue living in ways that matter.

For some older adults, help with transportation, meals, housekeeping, home maintenance, or other everyday responsibilities can preserve independence – freeing time and energy for relationships, interests, activities, and the parts of life they enjoy most.

Possible supports might include:

- ☐ Meals and groceries
- ☐ Transportation
- ☐ Housekeeping, laundry, home or yard maintenance
- ☐ Companionship or personal care assistance
- ☐ Home and safety modifications
- ☐ Emergency response or check-in support
- ☐ Medication or healthcare support
- ☐ Social activities or adult day programs
- ☐ Personal interests, purpose, or meaningful activities
- ☐ Technology assistance
- ☐ Financial or household administration help
- ☐ Care coordination
- ☐ Family support
- ☐ Other: _____

Ask: Which of these supports would be welcomed?

What Can Family Members Realistically Provide?

A sustainable plan requires an honest understanding of what family members can reasonably provide, now and over time. Work schedules, distance, health, finances, children, relationships, travel, and other responsibilities all affect what is possible.

Being clear about these realities is not a withdrawal of support. It helps the family distinguish between what family members can reliably provide and what may need to come from other sources.

What support may be needed now or in the future?

Compare Two Lives – Not Two Buildings

Rather than comparing the buildings themselves, consider what everyday life might look like under each option. **The goal is to compare two realistic possibilities.**

Staying at home may include adding services or support that are not in place today. Community living may provide some services and opportunities while also involving trade-offs. Consider what each life would look and feel like for your parent.

Compare the Two Living Options

Consider how well each living scenario supports the things that matter most to your parent.

Rate 'What Matters' from 1 (poor fit) to 5 (excellent fit) based on how well each living option would support your parent's priorities, preferences, and needs. In the Notes column, capture what is working well, what may be missing, and what additional support would be needed for each option to work.

What Matters	Living at Home + Support 1 – 5	Community Living 1 – 5	What We Learned / Notes
Companionship, connection			
Meals, groceries			
Transportation			
Movement, exercise			
Home, property maintenance			
Help in an emergency			
Safety, security			
Privacy, personal space			
Independence, choice			
Access to family, friends			
Activities, interests, a sense of purpose			
Affordability, ongoing costs			
Support if needs change			

Where are the biggest differences between the two options?

Could additional support at home close any remaining gaps?

Could community living offer something that would be difficult to recreate at home?

What concerns or trade-offs does your parent see with each option?

Keep the ratings in perspective

The ratings are a guide, not a score. Some things will matter more to your parent than others. Use the ratings to highlight differences, identify unanswered questions, and focus on what your parent values most – not to declare a winner.

Could My Parent Build a Life Here?

Exploring community living does not mean your parent has decided to move. **It is simply a way to understand the possibilities.**

An adult child can help by doing some preliminary research before scheduling visits. Look for communities that reasonably fit your parent's priorities, preferred location, finances, lifestyle, and potential future needs. This can narrow the choices without asking your parent to tour places that are less realistic options.

Whenever possible, involve your parent in deciding which communities are worth exploring.

Before You Visit

Start with what you have already learned about the life your parent wants. Rather than searching for the "best" community, **look for places that appear to fit their priorities.**

Consider:

- ☐ Location and proximity to family, friends, healthcare, faith community, or familiar places
- ☐ Type of living offered and the level of independence residents maintain
- ☐ Apartment or home size, layout, accessibility, and outdoor space
- ☐ Meals and dining options
- ☐ Transportation
- ☐ Activities, fitness, learning, volunteering, and social opportunities
- ☐ Privacy and freedom to maintain personal routines
- ☐ Pets, if important

After some preliminary research, choose a small number of communities that seem genuinely worth visiting.

Approach the First Visit with Curiosity

A first visit is information gathering, not a decision-making appointment.

If possible, have lunch, walk through the property, spend time in common areas, and observe ordinary resident life.

Notice how residents interact with one another and with staff. Look beyond the decor and amenities to what everyday life seems to feel like. Most importantly:

- ✓ Ask your parent what they notice
- ✓ Let your parent dislike things
- ✓ Let them compare what they see with the life they have now
- ✓ Let them express fears, doubts, or concerns shaped by past experiences with parents, relatives, friends, or neighbors
- ✓ Criticism is participation

Community Visit Form

Community: _____ Date: _____

Attendees: _____

Capture your parent's first impression:

What felt appealing?

What felt uncomfortable or unlike home?

Could your parent imagine friendships or a sense of belonging here? Why or why not?

Talk With People Who Live There

If possible, speak with more than one resident – not only people selected for you as part of the tour.

Consider asking:

- ✓ What do you wish you had known before moving here?
- ✓ What has been better or harder than expected?
- ✓ What does everyday life here really feel like?

Listen not only for complaints or praise, but for whether the answers are consistent with what the community has told you.

Look Beyond the Tour

A scheduled tour shows a community at its best. Before making any decision, learn more about how the community works on an ordinary day.

Everyday Life

- meals
- activities/interests
- transportation

Autonomy and Belonging

- freedom to come/go and maintain routines
- privacy/personalization
- opportunities for natural friendships

Family

- visitors/overnight guests
- hosting family and friends

For a more complete list, refer to the Community Assessment Checklist.

Capture Your Parent's Experience

After gathering the facts, return to your parent's experience.

Ask: What do you think you would gain by living here?

Ask: What do you think you might have to trade or give up?

Ask: Could you imagine not simply living here, but building a life here?

Record the answers before visiting the next community. Over several visits, patterns may emerge that reveal what matters most to your parent.

Before Making a Decision

Finding a community your parent appreciates is an important step. Before signing an agreement, paying a substantial deposit, selling a home, or making other difficult-to-reverse decisions, take time to understand exactly what your parent is agreeing to.

This stage is different from exploring whether a community feels like a good fit. It is **due diligence** – confirming the costs, services, policies, protections, and future options that could affect your parent after moving in.

Whenever possible, review important decisions **with your parent, not simply for your parent**.

Understand the Agreement

Ask for copies of the residency agreement or contract, fee schedules, resident handbook, and other important policies before making a commitment.

Confirm:

- ☐ What services and amenities are included in the basic monthly fee?
- ☐ What services are charged separately?
- ☐ What deposits, entrance fees, application fees, or other upfront payments are required?
- ☐ Which payments are refundable, partially refundable, or nonrefundable and under what circumstances?
- ☐ How and when can monthly fees or other charges increase?
- ☐ What happens financially if your parent moves out, is hospitalized for an extended period, transfers to another level of care, or dies?
- ☐ What notice is required if your parent decides to leave?
- ☐ Under what circumstances can the community terminate the agreement or require a resident to move?
- ☐ Are there important rules concerning guests, pets, vehicles, travel, extended absences, personal caregivers, or other aspects of daily life?
- ☐ How long have key leadership and direct-care staff typically worked here?

Do not rely only on verbal explanations. Ask where important promises, fees, and policies appear in writing.

Understand the Financial Picture

Look beyond today's monthly payment. Consider what living there could cost over several years and how those costs might change if your parent's needs change.

Write down:

Monthly cost: \$_____

Likely additional monthly expenses: \$_____

Upfront fees or deposits: \$_____

Potential cost if additional support is needed: \$_____

Recent fee increases: _____

Then ask:

- ☐ Would this remain financially sustainable if costs increase or your parent lives here for many years?
- ☐ If your parent's financial circumstances change significantly, what options, if any, would be available for remaining in the community?

Understand What Happens if Needs Change

Do not assume that moving to a community means your parent will never have to move again.

Ask specifically what happens if your parent develops greater mobility limitations, needs help with everyday activities, experiences cognitive changes, requires significant medical care, or returns from a hospitalization or rehabilitation stay with greater needs.

Clarify:

- ☐ What additional services can be brought into the current residence?
- ☐ Which services must be purchased from the community, and which may come from outside providers?
- ☐ What changes would require a move to another apartment, unit, or level of care?
- ☐ Who determines when a higher level of care is necessary, and how is your parent and family involved in that decision?
- ☐ What happens if the needed level of care is unavailable when it is needed?
- ☐ Under what circumstances might your parent be unable to remain in the community?

Verify Important Information

A beautiful tour and a reassuring conversation are useful, but they are not the same as independent verification. Depending on the type of community and the state in which it operates, consider reviewing available:

- ☐ Licensing or regulatory information
- ☐ Inspection or survey results
- ☐ Complaint or enforcement history
- ☐ Accreditation, if applicable
- ☐ Ownership or management information
- ☐ Policies governing transfers, discharge, and changes in care

Read Before You Sign

For a significant financial commitment or a complicated residency agreement, consider having an elder-law attorney or other qualified professional review the documents before signing.

Make sure your parent has received the complete agreement and fee schedule, understands the financial commitment and circumstances that could require a move, and has important promises confirmed in writing.

Before Saying Yes

Return once more to your parent's priorities:

Does this option support the life your parent wants now and reasonably well if circumstances change?

Is there anything we still need to understand or verify before making a commitment?

Ask: How are you feeling about this option now?

A final reminder

A deposit, waiting-list opening, available apartment, or limited-time incentive can create a sense of urgency. **Take the time reasonably available to understand the commitment.**

The goal is not simply to secure a place. It is to make a decision your parent understands, can afford, and feels comfortable making.

A good decision protects both your parent's future and their voice in shaping it.

Create a No-Crisis Plan

Planning ahead does not require making every decision today. Whether your parent chooses to remain at home, explore community living, or simply take more time to consider the possibilities, **agree on what happens next**.

If remaining at home is the plan for now, make it an active choice rather than a default. Identify the supports that will help the living arrangement to work well, decide who will coordinate any supports, and agree on changes that would prompt another conversation.

We Will Put These Supports in Place Now

From the supports we identified earlier, what will we put in place now?

A plan is more useful when responsibilities are clear. For each support being added, identify who will arrange it, who will provide or pay for it, and when it will be done. It's okay if no new supports are needed.

1. Next step/ support:

Who arranges:

Who pays:

By when:

2. Next step/ support:

Who arranges:

Who pays:

By when:

3. Next step/ support:

Who pays:

Who arranges:

By when:

4. Next step/ support:

Who pays:

Who arranges:

By when:

We Will Revisit the Plan Sooner If...

These changes do not automatically mean your parent needs to move. They are signs that the current plan deserves another look.

- ☐ Falls, illness, hospitalization or meaningful mobility change
- ☐ Driving or transportation needs change significantly
- ☐ Meals or medications become difficult to manage
- ☐ Memory or thinking changes affect daily life
- ☐ Home responsibilities become difficult
- ☐ Support needs exceed what family/services can sustainably provide
- ☐ Your parent wants to reconsider the current arrangement
- ☐ Other: _____

We Will Set a Time to Check In

Even if nothing significant changes, choose a time to revisit the plan. The purpose is not to reopen the question of moving at every conversation. It is simply to ask whether the current arrangement is still working well.

Next conversation date: _____

Who will participate: _____

What we will review: _____

The closing question

"I want to keep talking so we understand what matters to you and can support your wishes as things change. Would you be willing to keep talking about what's working, what may be changing, and the possibilities for the future?"

Principles to Carry Forward

Begin with how your parent wants to live – not where you think they should live.

- ☐ **Ask before assuming.** Listen for what matters most and use observable facts.
- ☐ **Respect agency and choice.** Accepting support does not necessarily mean losing independence.
- ☐ **Be realistic about family support.** A workable plan must be sustainable for everyone involved.
- ☐ **Consider every option fairly.** Staying home and moving both involve benefits, costs, supports, and trade-offs.
- ☐ **Keep the conversation going.** A good plan can change as your parent's needs, preferences, finances, or circumstances change.

Resources

Resources related to aging, caregiving, and older adult living come from many sources, including government agencies, nonprofit organizations, professional associations, researchers, healthcare organizations, and the senior-housing industry.

Each can offer useful information but consider the source and its purpose. Resources produced by organizations connected to senior housing or service providers may offer valuable education while also reflecting an industry perspective.

No single checklist, website, professional, or family member can determine the right living arrangement for another person. Use outside resources to inform the conversation while keeping your parent's preferences, finances, health needs, relationships, independence, and autonomy at the center of the decision.

[Eldercare Locator / Area Agencies on Aging](#) – Eldercare Locator, a service of the U.S. Administration for Community Living, can connect families with their local Area Agency on Aging and resources such as transportation, meals, caregiver support, home-based services, social programs, and other community assistance.

[National Institute on Aging – Aging in Place](#) – Provides evidence-informed information about planning to remain at home, finding support, making a home safer and more accessible, and considering costs.

[Family Caregiver Alliance](#) – Provides practical information about caregiving responsibilities, family meetings, sibling disagreements, and sharing responsibilities among family members. FCA also discusses the potential role of social workers, care managers, mediators, and other professionals when family conflict makes planning difficult.

[Aging Life Care Association](#) – Provides a directory of Aging Life Care Professionals, formerly called geriatric care managers. These professionals may help older adults and families assess needs, identify resources, coordinate services, and navigate complex aging and caregiving decisions.

Families should independently evaluate the qualifications, experience, services, and fees of any professional they are considering.

[Consumer Financial Protection Bureau – Managing Someone Else's Money](#) – Provides guides for people who have formal responsibility for managing another person's money or property, including agents under a power of attorney, trustees, guardians or conservators, and government fiduciaries.

[Long-Term Care Ombudsman Program](#) – Advocates for the rights and well-being of people living in nursing homes, assisted living facilities, board-and-care homes, and other residential long-term-care settings. Ombudsman programs can provide information and help residents and families address complaints or concerns. Eldercare Locator can help identify the appropriate state or local program.

[The Conversation Project](#) – Offers guides for talking about what matters most in future healthcare and serious illness. Although its primary focus is healthcare wishes rather than living arrangements, its conversation guides provide a useful model for beginning important family discussions by starting with the person's values and priorities.

Community Assessment Checklist

Everyday Life

- ☐ What does a typical day look like for residents?
- ☐ Are meals flexible, appealing, and social? Are there choices about when, where, and with whom to eat?
- ☐ What activities and programs do residents participate in and enjoy?
- ☐ Are there opportunities for exercise, outdoor time, learning, volunteering, hobbies, and personal interests?
- ☐ How does the community support residents' cultural, spiritual, holiday, and personal traditions?
- ☐ What transportation is available, where does it go, and how often is it available?

Independence, Privacy, & Belonging

- ☐ Are residents free to come and go, maintain their own routines, and make their own choices?
- ☐ How easy is it to maintain privacy, personal space, and familiar routines?
- ☐ Can residents personalize their living space and bring meaningful belongings?
- ☐ Are pets permitted, if that matters to your parent?
- ☐ Do residents seem engaged with one another? Are there natural opportunities to develop friendships rather than relying only on scheduled activities?
- ☐ Can prospective residents speak candidly with current residents without staff directing the conversation?

Family & Visitors

- ☐ How welcome and involved can family and friends be?
- ☐ Are there restrictions on visiting hours? Can family or friends stay overnight?
- ☐ Can residents host family or friends for meals, holidays, or other gatherings?

Support & Changing Needs

- ☐ What happens if health, cognitive, or mobility needs change? What additional support can be provided without requiring a move?
- ☐ Under what circumstances could a resident be required to move to another level of care or leave the community?
- ☐ What happens after a hospitalization or rehabilitation stay? What determines whether a resident can return to the same residence?
- ☐ How are residents involved in decisions when their support or care needs change?

- ☐ How are emergencies handled, including emergencies that occur at night?
- ☐ How are healthcare appointments and outside healthcare providers accommodated?
- ☐ What is the staff presence like during the day, overnight, and on weekends?

Costs & Commitments

- ☐ What is included in the monthly fee, and what costs extra?
- ☐ How have fees changed in recent years, and how are future increases determined and communicated?
- ☐ Is there an entrance fee, deposit, waiting-list fee, or other upfront financial commitment? Is any portion refundable?
- ☐ How might costs change if your parent eventually needs additional services or a higher level of support?

Policies & Problem Solving

- ☐ How are resident concerns or complaints handled? Who does a resident or family member contact when something is not working?
- ☐ Are there policies or restrictions that would significantly affect how your parent currently lives?

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About Menofly

Menofly, LLC supports women over 50 as they navigate the changing priorities of midlife and beyond. We recognize that well-being is shaped by more than physical health. It is influenced by family, relationships, caregiving responsibilities, purpose, independence, and the everyday decisions that accompany this stage of life.

Through practical guides, educational resources, and thoughtful tools, Menofly helps women make informed choices for their own well-being while also navigating the responsibilities of caring for the people they love.

Our goal is simple: to provide clear, useful resources that help women move through this season of life with greater confidence, connection, and intention.

Learn more at **menofly.com**.