

## MOM'S GOT COLD FEET. WHAT NOW?

From <https://agingadvisorsnc.com/moms-got-cold-feet-now/>

Two weeks ago, after working closely with a family to find just the right assisted living community for their mother, we settled on the perfect place. It could meet the mother's needs, was proximate to both her second husband and her adult child and was within their budget. The adult children completed the paperwork, placed the deposit and enlisted a moving service. Then, the mother changed her mind.

"Can't I stay home?" she asked.

Her spouse, who suddenly felt guilty, said "Sure."

This is a very common situation. In fact, I've worked with very few clients who don't have hesitation when it comes down to moving day. When a spouse can no longer manage the care, there is often guilt.

In this particular case, Ms. Seate, Community Sales Director at Atria at Southpoint Walk, recommends a private conversation with the spouse, addressing points such as:

- Are you sure you can manage the physical caretaking and not risk injury yourself?
- Is your wife going to be safe when you step out?
- Can you ever relax if you are always listening out for your spouse's needs?

"We find that when people place their spouse in a community and get a break, then they can often rekindle their relationship. They can go from being a caregiver back to being a husband," Ms. Seate said.

Ms. Seate recommends that it can be helpful to emphasize to the new resident that this is a trial. If it doesn't work out, the new resident is not obliged to stay forever. She also says it is the community's job to not only insure the new resident acclimates, but also that they make the spouse left at home feel secure that they've made the best decision for the whole family.

In this particular client's case, she asked her spouse if she could get home health care 24/7. Let me address what that might entail, should the

question come up in your household. Licensed care through an insured Home Care Agency, costs \$20-23/ hour. If we assumed around-the-clock care at \$20/hour, that would put the annual cost at \$174,720, over double the cost of a really nice one-bedroom apartment and 24/7 care in Assisted Living.

When the wife continued to insist on this option, her spouse found an unlicensed company without a website who could provide annual care for \$150/24 hours, or \$54,600/year.

Ms. Seate cautions people about unlicensed care, especially around the clock. Unlicensed care means if the paid caregiver gets hurt on the job—which is common when you are helping clients who are a fall risk or have difficulty transferring—the caregiver can sue the family. If the caregiver becomes sick, there is often no backup person.

Probably the issue of most concern is there are no background checks. Unlicensed caregivers may need to work unlicensed because of past transgressions. For example, Ms. Seate shared there have been a couple of incidents in the other communities when the police were called to investigate cases of credit card fraud by private caregivers (hired privately to save money).

Seate added that unlicensed caregivers often have little to no training working with seniors nor access to a nurse should any health concerns arise during their shift. She also shared that industry statistics show that most private sitters do not report the income on their taxes since there is no W-2 issued.

Seate added that while going through a home care agency is more expensive, you always get what you pay for. An agency is going to complete thorough background checks, offer workman's compensation, offer health insurance, pay the employee's taxes as required by law and provide on-going training to insure the safety of clients and caretakers. Additionally, a nurse is responsible for assessing each new client, writing the care plan and continuing to follow up to insure that each client's needs are being properly addressed.

In conclusion, in this family's case, mom moved in. Her spouse visits daily. Most importantly, everyone can sleep with more ease and peace of mind.