

## Case #9: Bedridden Mother Moves in with Adult Child who has Imminent Need for Home Modifications

### The Background

Mary has been essentially bedridden for two years. She suffers from osteoporosis and moderate rheumatoid arthritis. She is eighty one years old and has four grown children that are all in their fifties. Three of the four children live nearby and Mary is still living in the same home that she and her husband bought 40 years ago. Mary's oldest child, Ruth, is her only daughter and she lives just two blocks away. The three nearby children essentially take turns caring for Mary in her home and employ a part time home care assistant. Mary has visited several nursing home facilities and absolutely refuses that option. She also has sizeable assets and wants to make sure she leaves something for her children and doesn't want to spend any more money than she has to on herself.

### The Challenges

While Ruth loves her mother, the bulk of Mary's care and coordination falls on her since she lives the closest. The other two nearby children provide a considerable amount of help which does give Ruth some relief. Because of her condition and her existing home, Mary hasn't been able to take a normal bath for well over a year.

### The Obstacles:

- Mary absolutely refuses to go to a nursing home and aside from her physical conditions, is mentally acute and active.

- Mary lives in an area where nursing home costs are very high. The average in her area for a nice facility that Ruth approves of is over \$140,000 annually. That would exhaust all of Mary's assets in three years requiring her to move to a different facility that would be paid for by Medicaid.



- Ruth has said many times that she would rather have her mom just move in with her but Ruth lives in a two story home. Also, Ruth's husband who is seven years older than her, is starting to encounter some physical problems.

### The Family Alternative Care Solution (FACS)

Ruth called Better Living Express to ask questions and learn more about her options. Her FACS Advisor reviewed the situation she described. A call was arranged between Ruth, the other two sibling care givers and the part time home care assistant. After the call, the FACS Advisor continued to work with Ruth on

a solution. After several family meetings led by Ruth, it was determined that the best solution was to build an addition onto Ruth's home and have Mary move in with her. The option they chose provided the following benefits:

- The addition could be built and prepared while Mary continued to live in her existing home a little longer.
- The addition provided a bedroom with a bed to meet Mary's needs, but best of all, it provided a tub that was accessible through a hoist system that was pre-installed in the addition. Mary could now have the dignity of taking a real bath which she hadn't done in almost two years.



- In Mary's mind, she wasn't "wasting" money on a nursing home, she was providing her daughter with an asset that would survive her use of it.\*\*

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- Since Ruth's husband was just starting to struggle with some physical issues, the addition with the bathroom and bedroom on the first floor that was accessible provided a first floor master suite that they lacked and would allow them to continue living in their home for years to come.

While the discussion between Ruth and her siblings wasn't an easy one because of the addition funded from their mother's assets, it was necessary. Ruth still relied on a home care assistant and her siblings to care for Mary. Mary was able to stay with family and not go to a nursing home as she had feared. Overall the addition was completed, start to finish, in nine weeks.



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