



MOM'S HOUSE HOME STUDY COURSE

CHAPTER SIX

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Chapter Six

We talked briefly about the emotional stress of the family. So imagine you're just going about your day. Dad died eight years ago. Mom's been living in the house on her own, doing the best that she can. What happens is that there's some thing that happens to mom. Like she fell again, not usually one time, but she just fell again. And you realize as the adult children, that mom is not the same way as she used to be. And so she goes in, she finds out she has to get a hip surgery, and then three weeks after the hip surgery, she gets released. And the doctors say, "Hey, mom can't move back home on her own." And so sometimes this decision is not made by the family it's made by the healthcare industry. They say, "Mom is not able to take care of herself."

So, she was doing fine until she wasn't. Now you're talking about *emotional stress*.

When decisions are taken out of your hands and now you have to scramble to make the right decision, that is emotional stress. And so depending on how many brothers and sisters you have, that burden usually falls on all of the children, but usually there's one that it falls on more. And we'll talk about that in a second. But when you think about why you take your mom to a senior living community, it's not because she's healthy. My mom is only 63. I'm not taking my mom to a senior living right now. Maybe one day I will. But she would look at me funny if I said, "Hey, let's go look at senior living communities this weekend." There's no reason to. You don't take a healthy mom to senior living.

And so, even when my mom starts to deteriorate and we might do in home care, that's only to try to meet her at her level, but very quickly it gets past that. And that's when you have to move into senior living. At that moment is when the house is going to need to be sold. And so the crisis mode happens to families when the decision comes very fast it's. And even sometimes when you know it's probably going to happen, you're never ready to think that your mom, the person that took care of you your whole life is now not able to take care of themselves. The person that's always been there for you, the rock for you is now needing you to help them with their decisions. And it's a very emotional, taxing time on the whole entire family. They go through different levels of emotions.

I mean, there are a variety of emotions families go through:

1. Rage
2. Anger
3. Denial
4. Grief
5. Overwhelm

No one wants to believe that mom's actually in the shape that the doctor says that she's in, but very quickly they realize that they don't really have much control over it. You got to really think about what the family's true goal is, which is to find mom the best care they can get.

The person that took care of you, now you're in the role of taking care of mom. And so you're going to go out and meet with these families. You really need to be a good listener to try to understand what their true goal is. We talked about it before, out of all the children, and I said these are the adult children, there's always the most responsible child. And what I mean by that is this child, the oldest child that I'm talking about is 80 years old. He was selling his mother-in-law's house... She was 98.

So this most responsible child can be very old, 60's and 70's. They're helping their parents sell their house. And the burden falls on one of them more than the others.

What I've seen with the most responsible child is a lot of times it's a female.

The one that's been helping mom go to her doctor's appointments and get things taken care of, get her prescriptions full, make sure that she's fed, make sure she's not lonely. All these things that... All these decisions that this one responsible child's been helping mom make is now helping her make this decision to move into senior living.

And so, the pressure and the burden that's on the most responsible child is heavy. It's super heavy. Every time, let's just say there's four children, there's one responsible child. She's saying to the other three siblings, "Hey, we're going to move mom into Senior View."

And it's almost like any other family situation where you can't make anyone happy. You're trying to make the best right decision for mom. And one of the kid is in denial, the other doesn't think mom is as sick as they're saying, and the other doesn't like the decision where they're going to take her.

Like, think about this, do you move mom close to where her own house is or close to where you live or where one of the kids lives. It's like these decisions being made, you're trying to make the right decision, even though sometimes it has to move very fast. And so the more kids there are, it seems to be the more opinions that you have to keep happy. And what I've seen is that the kids that are not around are the ones that are the most opinionated, yet they're the ones helping the situation at the very least.

So many times there's eight kids. And one of the kids thinks it's worth a million dollars. We're talking about the house and I'm back in reality as the person that's trying to help mom unlock that equity out of the house to pay for the care. And so we teach ways on how to deal with those children, the adult children, on how to solve some of those problems.

You can really be a big resource for the most responsible child in this time, not only with the house purchase, but also with the stuff.

The stuff is so important because it's tied to emotions.

Every tchotchke that's on the wall represents some vacation they went on. Every banner, every picture, every photograph, everything, you know that's their life. They've been living there for multiple, multiple decades, and sometimes helping that family with their stuff, if you can help them with that, endears them to you for them to want to sell you the house.

We teach a lot in our certification class on how to be a super valuable resource to help that family in their emotional time with their stuff.

Keep in mind, the average child lives over 400 miles away from mom.

So when you think about that time when mom needs to move, and that house needs to be updated, it's hard to do a rehab that's across your own town, let alone 400 miles away. And so sometimes the service we provide is super valuable because the family, the logistics of doing a rehab for a mom that lives 400 miles away from you is nearly impossible.

Next, let's shift to what the financial stress from moving mom into senior living, what the financial stress looks like versus the emotional stress.