

10 Things to Consider Before Having Your Parents Move In



By Kim Elliott, Gray Monster

When your parent(s) start needing more support, it may feel natural to invite them to move in. If you have the space and are in a good place in life, it may seem like a meaningful way to give back for everything they've done for you.

But then their favorite recliner ends up taking over your already small living room, their health starts to decline, and you begin to realize you've taken on more than you expected.

When aging parents move in with their adult children, it's about more than just opening your home: It's about opening your life. Before taking that step, it's essential to sit down with your spouse and family to know what you're getting into—because love alone isn't always enough when generations collide under one roof. This guide is designed to help you consider some important factors before deciding whether to have your parents move in.

1 Assess Your Financial Readiness

Before you even offer your home to your parent(s), evaluate your own financial situation. Can you support your parents without risking your own retirement or long-term goals? Talk to your financial professional to understand the full scope of potential expenses such as groceries, home renovations, and part-time care down the line.

2 Understand Your Parents' Finances

This may be an uncomfortable conversation, but you also need to understand your parents' finances. Encourage them to talk to their financial professional or consider a joint meeting to discuss how they can contribute to shared expenses. Transparency helps set expectations and prevent misunderstandings.

3 What Are Their Aging Preferences?

Have your parents dropped hints that they want to live with you, or are you just assuming they do? Ask your parents how they envision aging. Is moving in with family something they would like, or would they rather age in place or in a retirement community? Try to have them be as realistic as possible about their wishes, health, and financial realities.

4 Get Your Family Involved

This decision isn't just between you and your parents, it affects your spouse and your children, too. Talk to your spouse first to align on expectations and boundaries, since your spouse may have different limits than you with your family. Be completely honest with each other about the idea of your parents moving in. Include your children in the conversation, too, especially if they're still living at home—their daily lives will also change.

5 Make a Plan with your Siblings

If your parents are moving in with you, it's going to feel like you're doing more work than any of your siblings, which can lead to resentment if a plan isn't in place. Talk to your siblings about what everyone's level of involvement will be. Whether it's just helping financially, helping with transportation and care, or taking your parents for a few weeks out of the year, be clear about everyone's roles during this process.

6 Clarify the Timeframe —and Have a Plan B

Before your parent or loved one moves in, consider the expected duration. Is this a short term stay to help them recover from a fall? Or is it a long-term arrangement as they age? No matter how confident you feel at the start, emotions and circumstances can shift. Be honest about your limits and create a backup plan. This could be exploring assisted-living options or setting a timeline for the stay.

7 Align Routines and Shared Spaces

Merging households means merging habits. Your parents have their own routines, just like you. Suddenly blending two sets of routines under one roof can stir up unexpected tension. Discuss daily schedules, from meals to TV time, to avoid friction. Also, plan how shared spaces such as kitchens, bathrooms, and storage will work. Set expectations around cleaning, guests, and responsibilities.

8 Transportation

Your parents may be able to drive now, but how will they get around when they can no longer drive? Whether that be doctors' appointments, social events or just to shop, will someone be available to take them? Think about looking into local senior transportation services or ride-share apps to see if this is an avenue that could work.

9 What's Their Health Situation?

What is their overall health like? Are they simply slowing down, or is a health issue prompting the move? Even if they're well now, future medical needs may arise. For serious conditions such as cancer or Alzheimer's, consider the full scope of care—home aides, equipment, accessibility, and safety. It's also wise to ensure legal documents such as a healthcare directive and power of attorney are in place.

10 Get Some Help to Navigate This Decision

This process can feel overwhelming and scary, but there are people who have done it before and resources out there to help. Talk to friends or coworkers who have been in a similar situation for advice. You can also consider hiring a Life Care Manager to help you and your family navigate this decision. They're trained professionals who specialize in navigating decisions about whether to have your parents move in. You can find one near you at: aginglifecare.org

The Real Work Starts Before Your Loved Ones Move In

What's harder than deciding for your parents to move in? Asking them to move out because you didn't think everything through.

Honest, and sometimes tough, conversations need to happen early, before any decisions are made. No topic is too small when your relationship with your parent (or in-laws) is on the line. Talk openly about finances, routines, space, and expectations with everyone involved—your spouse, kids, siblings, and parents. It's a big change, and being upfront now can save a lot of stress later.



By Kim Elliott, Gray Monster

Kim Elliott is the founder of Gray Monster, a free weekly newsletter for people with parents and those caring for them. A caregiver herself, Kim started Gray Monster to normalize the often-ignored conversation around aging. Blending expert guidance and lived experience, she shares resources to help families feel more informed and less alone as they age together.

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