

HELPING YOUR FAMILY WITH MOM'S TRANSITION TO A NEW PLACE TO LIVE

**Your Guide to Helping Your Mom
Take The Next Step to Better Living**



FREE FROM NEW HOPE REI

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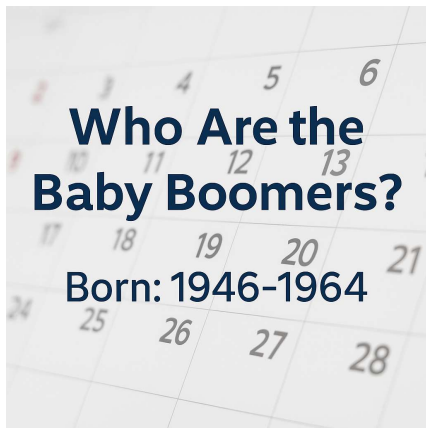
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Helping Mom Take the Next Step:

A Guide for Families Navigating the Move to Independent Living

As Baby Boomers reach retirement and beyond, many families are stepping in to help aging parents, especially mothers, make important life transitions. One of the most significant changes is moving from a long-time family home into an Independent Living Center that offers community, convenience, and peace of mind.

This guide offers an overview of the Baby Boomer generation, including their financial habits, housing trends, and what matters most as they age. Whether you're a family member helping your mom find a better fit for her lifestyle or a professional assisting in this journey, understanding these trends is key to making informed, respectful decisions.



Who Are the Baby Boomers?

Born: 1946-1964

As of 2025, they are ages 61-79

Represent a large and influential demographic—around 70+ million in the U.S.

Often divided into Early Boomers (1946–1955) and Late Boomers (1956–1964).

Financial Habits & Characteristics

Wealth Accumulation:

- Boomers control about 50-60% of U.S. household wealth
- Many have significant equity in real estate and investments

Spending Habits:

- Spend more than any other generation, especially on travel, healthcare, and home improvements
- Value quality and brand loyalty

Debt Trends:

- Cautious with debt, but some carry mortgage, credit card, and medical debt
- Many support adult children

Retirement Planning:

- Many are retired or close to it
- Focus on fixed income, downsizing, and lowering costs

Real Estate Behavior

High Homeownership Rates:

- Major property owners, often with paid-off homes and second properties

Selling Trends:

- Looking to downsize, move closer to family, or find lower-maintenance homes

Buying Trends:

- Prefer smaller, one-story homes, walkability, and 55+ communities

Real Estate Investment:

- Own rental properties for income
- Prefer steady returns and may sell rentals due to upkeep issues

Technology & Lifestyle Trends

- Increasingly tech-savvy
- Frequent Facebook users
- Enjoy travel, hobbies, and convenience-focused tech
- Appreciate both face-to-face and digital communication

Decision-Making Guide:

Helping Mom Transition to the Right Level of Care

Choosing the best living arrangement for your aging mom can be overwhelming. This guide outlines the key options from most independent to most supportive, along with a simple checklist to help your family evaluate the right fit.



1. Independent Living Communities (ILCs)

Best for moms who are still active but want to downsize and simplify life.

- No medical care included
- Social activities, meals, transportation
- Private pay

2. Assisted Living

Best for moms who need help with daily activities but not constant medical care.

- Staff available 24/7
- Medication management, bathing, meals
- Private or shared apartments

3. Skilled Nursing Facilities (SNFs)

Best for moms who need full-time medical care or rehab after hospitalization.

- Licensed nurses on-site
- May be short-term or long-term
- Medicare/Medicaid may help

4. Memory Care

Best for moms with Alzheimer's or dementia needing specialized care.

- Secured environment
- Memory-enhancing routines
- Specialized caregivers

5. In-Home Care

Best for moms who want to stay at home but need help.

- Part-time or full-time caregivers
- Help with daily activities or nursing
- Flexible, private pay

6. Living with Family

Best for families who can support mom personally.

- May require home updates
- Emotionally supportive, financially challenging
- Good for close-knit families



Pull Out the Equity in Mom's House



**To Pay for Her
New Place to Live**

Family Decision Checklist

Use this checklist to evaluate what level of care is most appropriate for your mom:

- ☐ Does mom manage daily tasks (bathing, dressing, cooking) on her own?
- ☐ Does she want to remain socially active and live independently?
- ☐ Does she need regular help with medication or mobility?
- ☐ Has she had any recent falls or hospital visits?
- ☐ Is memory loss or cognitive decline a concern?
- ☐ Would she benefit from having medical staff nearby 24/7?
- ☐ Is the family available and equipped to provide daily care?
- ☐ Can her current home be made safe and accessible?
- ☐ What is the monthly budget available for housing and care?
- ☐ Does she prefer a community setting or to stay at home with support?



Need Help Navigating the Next Step? I'm here to help your family.

At New Hope REI, I specialize in helping families like yours find real estate solutions during life transitions. Whether you're looking to sell mom's home, downsize, or simply explore your options, I'm here to guide you with compassion and clarity. Free services, no fees. If you decide to sell the home there is no realtor needed, no fees, no repairs, and no cleaning or removal of unwanted items.

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