

How to plan future for elderly parents

People on fixed incomes are hit hardest by inflation. In most cases, that includes the aged, who depend on Social Security, a pension or a retirement plan. If you have a parent, relative or friend who currently is in or nearing this situation, you can assist by helping them plan how to best utilize their own income.

Although it might be difficult to set up an exact budget for an elderly person, you should anticipate costs with which they might have to contend. In this way, you can budget for known costs, estimate expenses for possible emergencies, such as medical care, and investigate available programs to assist them.

For example, as housing costs continue to rise, the aged might not be able to continue in their own apartment or home. Home sharing, in which an elderly person lives with a younger single or family, and congregate housing in buildings designed for older people, are alternative methods to automatically moving the elderly in with you. Rent may also be more affordable.

If the elderly need more than financial assistance to get by, pay only for what they need. While only about 5 percent of people over 65 are institutionalized in nursing homes, it is estimated that 20 to 30 percent of these people need not be there.

Alternatives to these facilities exist in day care for the aged and, if medical care is necessary, the services of visiting nurses and aides. At the 800 adult day care centers in the United States, the emphasis may be social or medical. Also, the cost runs from about \$12 to \$50 per day. This is compared to an average of \$1,000 per month for nursing home costs.

ALSO INVESTIGATE in-home care. The cost will depend on whether it's provided by a registered nurse, a practical nurse, an aide, a homemaker or a companion.

When comparing the cost of care, consider how much Medicare and insurance plans will provide. In general, Medicare covers only 40 percent of medical care for the elderly. And certain requirements may have to be met. For example, Medicare hospital insurance, automatically included when you become eligible for Social Security, covers 100 percent of the first 20 days in a skilled nursing home, but you must have been hospitalized first.

In addition, insurance may cover only what is considered a reasonable charge. To protect the elderly against the difference, ask the doctor if he or she will accept only what insurance pays. This practice is known as assignment.

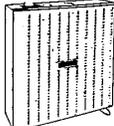
If you contribute to your parents', relatives' or friend's support, you may be eligible for tax breaks. By providing more than half the support during a calendar year for your parent, grandparent or other direct descendant, you can claim that person as a dependent, even if he or she doesn't live with you. If the person is unrelated, only claim him or her if you live in the same home. Related or not, the person must not have more than \$1,000 in taxable income, not including Social Security. In addition, your dependent must be a U.S. citizen and cannot file a joint return with anyone else.

If you share the support of this person with others, and no one provides more than half the support, whoever provides more than 10 percent of the total support and meets all other criteria can claim the exemption. An agreement on the exemption must be signed by all eligible persons.

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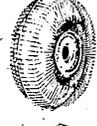
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