

Age Wise

THE FAMILY CAREGIVER'S GUIDE TO
WHAT TO EXPECT AS YOUR PARENTS AGE



From Silver Solutions

By Dan Lagani & Laura Olivares



SILVER SOLUTIONS®



SILVER SOLUTIONS®
Compassion for Life

About Silver Solutions

Silver Solutions is a national senior home services company helping families navigate senior home transitions nationwide—including safe living and home senior-proofing, downsizing and senior move management, and home emptying and sale preparation.

At its core, this work is about people. We make homes safer, make moves to assisted living easier, and ensure that the items that matter most—family treasures, memories, and legacies—are handled with care and intention.

Each year, we support thousands of families through some of the most complex and emotional moments that come with aging—bringing clarity, structure, and compassion to situations that can otherwise feel overwhelming.

Founder's Note

At Silver Solutions, we've had the privilege of assisting thousands of families as they navigate the complexities of helping an aging parent or loved one. Along the way, we've seen how easily an already difficult process can become even harder.

While every family's story is unique, many of the challenges that come with aging are universal. This guide draws on that real-world experience, along with insights from hundreds of expert conversations through the Age Wise podcast—offering practical guidance for the decisions and realities families face.

Our hope is simple: that your path is smoother, with fewer surprises and less stress.



With compassion,
Dan Lagani & Laura Olivares
Founders, Silver Solutions

AGE WISE: The Family Caregiver's Guide to What to Expect as Your Parents Age – and How to Handle the Big Surprises Along the Way

Introduction to this Guide

The later stages of life don't always unfold as we hope, do they? As our parents and other loved ones grow older, we envision them enjoying long, happy, and independent lives. But life often has other plans—usually when we're least prepared. A midnight call about a bad fall, a sudden diagnosis, or the gut-wrenching moment you realize Mom or Dad is declining faster than you thought. Suddenly, you're thrust into a role you didn't ask for: caregiver. And it's terrifying.

If you're here, chances are you're already in the thick of it. And let's be honest—this isn't something anyone signs up for. It's exhausting, confusing, and can tear you apart. Most family caregivers are between 40 and 70 years old, stretched thin, balancing jobs, kids, and their own health. Now, they're diving headfirst into caregiving—a role that demands more time and money than you ever thought you had to give, and that often lasts for years.

At Silver Solutions, we've been there. We've felt the fear, the heartbreak, frustration, and the exhaustion, and we've helped thousands of families go through it too. That's why we put together this guide—to help you face those dreaded midnight calls head-on and navigate the chaos of caring for an aging loved one with the confidence and experience of a seasoned pro.

Why Is This Important?

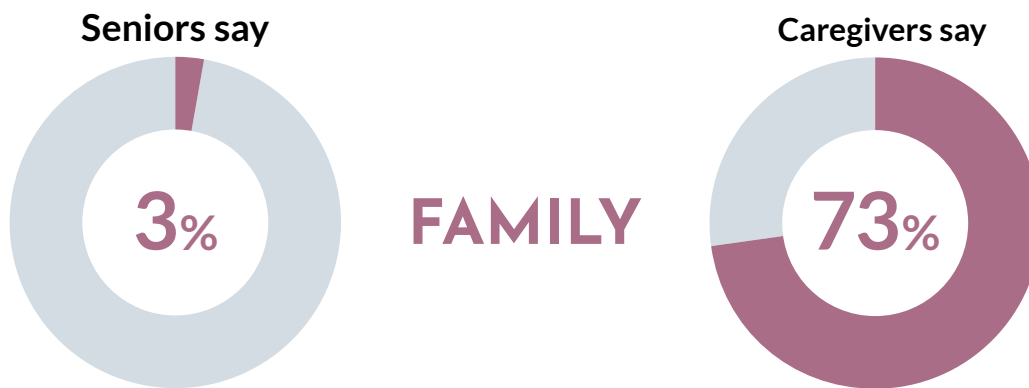
Nearly a third of Americans are over 65 or caring for someone who is. Many of us will find ourselves in this situation, often without a plan. Half of all caregivers are thrown into the role due to an emergency, and not only does it hit hard, but it can last for years! Family caregivers come in many forms, but it's often an adult daughter, juggling her own life while stepping in to care for an elderly parent or relative. And it's not easy: According to the Silver Solutions Family Caregiver National Survey, 60% work full time, 60% have their own health issues, and 24% barely find time for themselves.

To make matters worse, there is often a big disconnect between what our aging loved ones think they need and what they actually require, forcing caregivers into inevitable confrontations and conflict. Just look at how differently parents and their family caregivers answered this basic question about “who is making the decisions.”

WHO IS IN CHARGE

THE FINAL DECISION-MAKER

on “Parent’s Lifestyle or Home Environment”



Source: Silver Solutions Family Caregivers Survey

In this guide, we aim to give you the best advice we have collected in the years we have been helping caregivers through tough situations.

The Top Five Issues You’ll Face as a Caregiver

- 1. The impact of an at-home fall:** There is no more common trigger event that results in more changes, more quickly, than a slip or fall.
- 2. Finding a new home for a loved one:** An emotionally charged debate over aging in place, downsizing, or moving to assisted living.
- 3. Coping with Alzheimer’s, Parkinson’s, or a protracted decline:** Navigating the medical system, insurance plans, and a deeply confusing litany of legal issues.
- 4. The loss of a loved one and the overwhelm of sorting through belongings:** Decluttering, sorting, and ensuring that the family treasures live on.

5. Navigating family disagreements and long-dormant sibling issues: Explosive conflicts and buried grievances when tough care, medical, and financial decisions arise.

Beyond the functional issues above, we'll also share the equally important emotional stories that often guide how and why we do what we do as a family caregiver:

- **Mom is stubborn and refuses help:** Barry lives across the country from his 86-year-old mom, Leona, who clings to her home despite frequent falls on the treacherous stairs. Barry has been trying for years to get her to move to a safer environment, but every time he brings it up, she breaks down in tears.
- **It's more than clutter:** Stacy lives just 3 miles from her 80-year-old father, Gene—who is still very active and strong enough to live independently. However, Stacy has concerns about Gene's hoarding tendencies. What was once a few extra piles has become unsafe and unsanitary, making it hard for her dad to even sleep in his own bed.
- **Life in the friction zone:** Lisa's 81-year-old mother, Janet, is battling dementia and is now noticeably in decline. Janet gave Lisa Power of Attorney to make healthcare decisions, but her 88-year-old husband, and Lisa's stepfather, Stan, doesn't believe she needs outside help and is battling with her at every stage.

How-to's that you'll learn in this guide:

- Respond to sudden falls and emergencies
- Tackle clutter, hoarding, and other challenging behaviors
- Compassionately empty a family home while preserving the 'treasures'
- Understand and manage elder care medical and legal basics
- Discuss a move to assisted living or making a family home safe
- Cope with and develop a plan for progressive neurological diseases
- Select the right home caregiver and manage inevitable challenges along the way
- Take care of yourself mentally and physically while caring for someone else

If you're dealing with a crisis now—falls, hoarding, or legal issues—this guide has you covered with immediate advice and expert insights. You don't have to take this road alone. We're right here with you, every step of the way.

Final Thoughts

Caring for an aging parent or loved one can be one of the most profound and rewarding journeys you can undertake. This guide was created to be a compass, guiding you through the complexities of caregiving—from the daily tasks to the more challenging decisions and the deeply emotional moments that come from your dual role as a family member.

Our hope is that this guide not only equips you with the practical tools to tackle each issue but also provides a sense of comfort and solidarity, knowing you're not alone in this act of love and strength. There will be difficult days, but there will also be moments of connection, laughter, and peace that make it all worthwhile.

Thank you for the love and dedication you bring to this journey.

HOME EMPTYING & SALE PREP

A Compassionate, Practical Guide for What Comes After Downsizing or Loss

For many families, home emptying is the part of the aging journey no one plans for.

The move to assisted living is complete—or a parent has passed—and suddenly there's a house full of belongings, memories, and decisions that can no longer be postponed. What looks straightforward from the outside quickly becomes overwhelming. The work is physical. The time commitment is substantial. And emotionally, it can feel like making final decisions long before anyone is ready.

“Most families aren't prepared for how much labor goes into emptying a home,” says Laura Olivares, Senior Move Manager and Co-Founder of Silver Solutions. *“And they're even less prepared for how emotional it can be—especially when adult children feel like they're closing a chapter too soon.”*

This chapter is designed to help you understand what home emptying really involves—and how to approach it with clarity, confidence, and emotional resolve—whether you're preparing a home for sale, returning a rental, or navigating the loss of a loved one.

When Does Home Emptying Become Necessary?

Home emptying typically follows a major life transition, most often:

- Downsizing to a safer, more manageable home
- A move to assisted living or memory care
- The loss of a parent or loved one

In each of these moments, families are often surprised by how much work remains even after the initial transition is complete. Beyond furniture are decades of accumulated belongings—items tucked into closets, cabinets, attics, and garages—that require time, planning, coordination, and emotional awareness to address thoughtfully.

When It's More Than Junk

One of the most common misconceptions families have is confusing home emptying with a clean-out.

A clean-out is transactional: **bag it, box it, haul it away.**

A thoughtful home emptying process is deliberate and respectful. It focuses on preserving what matters, redistributing family treasures and belongings intentionally, and preparing the home for its next purpose.

“For some families, a fast clean-out is exactly what they want,” Laura explains. ***“But most want to know that nothing important was missed—that memories were respected and decisions were made carefully, so the future isn’t filled with regret.”***

A successful outcome depends on intention.

Start With a Conversation—Before Entering the Home

Before anyone opens a drawer or begins sorting, families need to pause and align around a few essential questions:

- Who is leading the process?
- Who needs to be involved in decisions?
- What items are important to specific family members?
- How will disagreements be handled?
- Should we get outside help or try to manage it ourselves?

“Walking into the home without these conversations almost guarantees conflict,” Laura says. ***“Once you’re inside, emotions take over.”***

Clarity at the outset helps preserve relationships—especially among siblings—and prevents misunderstandings that can linger long after the work is done.

Building a Plan That Actually Works

The most effective plans start with what families care about most – not the rooms with the most clutter.

Start with what's visible. Begin with known items—artwork, furniture, heirlooms—rather than immediately diving into closets or storage spaces. Starting in hidden areas often leads to exhaustion and decision fatigue before real progress is made.

Sort with purpose. Clear categories keep the process manageable and emotionally contained. Most families benefit from using:

- Family / Keep
- Donation
- Recycle
- Shred (documents and sensitive materials)

Purposeful sorting reduces backtracking, prevents overwhelm, and helps maintain momentum through what can otherwise feel like an endless process.

Getting Professional Help: Time vs. Money

Some families know right away they want help. Others feel compelled to do the work themselves. What nearly everyone underestimates is how long this process takes.

For a typical three-bedroom home lived in for 25–30 years be prepared for the following:

- 75–100+ hours of work
- Coordination with multiple vendors (donations, dumpsters, cleaners, estate services)
- Significant physical effort and emotional strain.

If you want to do the work on your own, you should plan to take time off, coordinate schedules and commit evenings and weekends over many weeks. In more complex situations—including hoarded homes—you may need to allocate months.

By comparison, using a professional team will cost more money, but can often complete the on-site work in **three to five full days**, depending on size and complexity.

Managing Distance When Family Can't Be On-Site

When families are spread across the country, making in-person coordination difficult, families can use technology to participate meaningfully from anywhere.

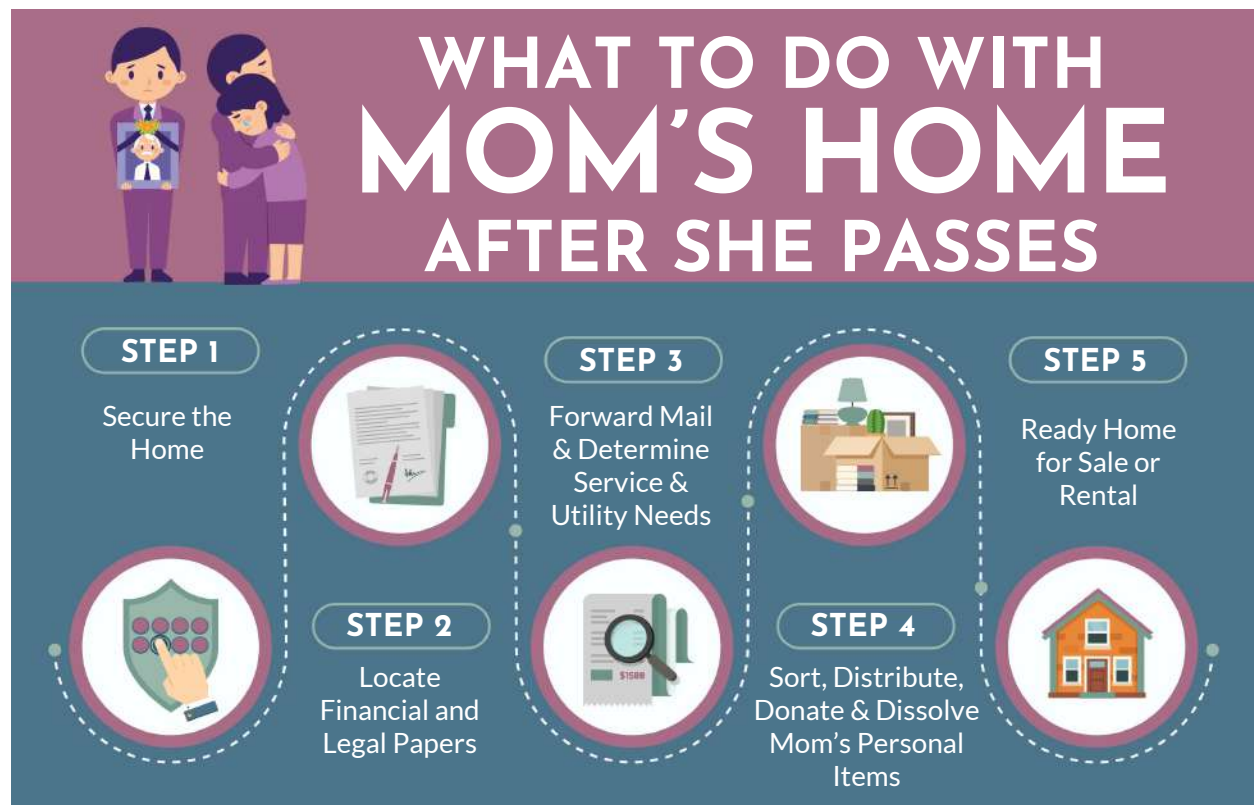
Common tools include:

- Live Zoom or FaceTime walkthroughs
- Recorded video reviews
- Shared digital inventories

"We've had five, six—even eight siblings reviewing a home together from different locations," Laura explains.

This level of transparency reduces conflict and increases the likelihood that everyone feels informed, respected, and included.

5 Simple Steps You Can Take Now



Compassion Makes the Difference

A compassionate and comprehensive home emptying process goes far beyond removing belongings. It includes:

- Ensuring that the ‘family treasures’ or items of sentimental and personal value are found and preserved for the next generation.
- Locating hidden valuables such as cash, jewelry, and important documents
- Setting aside essentials like keys, remotes, and garage openers
- Respecting donation preferences
- Providing family review opportunities—on-site or virtual
- Treating the home as a life lived, not just a space to be cleared

You're not erasing a life. You're redistributing it.

Preparing the Home for Sale

When you're emptying a home with the goal of selling the property - involve a real estate professional early so that they can help guide you on the things that will be most important in your town:

- Whether the home should be fully empty or partially staged
- Which pieces may enhance resale value
- Timing of final removals relative to listing and showings

Keys to Success – Final Thoughts

Families that have the best outcomes when emptying a longtime home do three things well:

1. Have the hard conversations early
2. Respect the time and emotional weight involved
3. Don't try to do it alone

Age Wise

Emptying a home is never just about belongings. It's about honoring what was while preparing responsibly for what comes next. When the process is rushed or handled without support, families often carry regret long after the work is finished.

Families shouldn't have to figure this out by themselves—that's why Silver Solutions exists.

With planning, clarity, and compassion, home emptying can move from overwhelming to manageable—and even meaningful.

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