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When your single parent finds a new partner, you want to be happy for them. After all, it's never too late to find love. But when it comes to seniors dating, it's not so simple.



Though there are instances where seniors meet and start a relationship for all the right reasons (i.e., non-financial), that's unfortunately not the norm, per Patricia Maisano, founder and chief innovation officer of [IKOR International](#), an advocacy and life management organization for seniors and disabled individuals. In her line of work, the majority of senior dating relationships she has witnessed "have not gone well."

"Money is the biggest problem in every relationship," she says. Often, with seniors dating and contemplating remarriage comes a host of questions about how the new relationship will affect each person's estate.

Single Seniors and Prenuptial Agreements

Fortunately, there is a way to avoid nasty legal battles over finances: a prenuptial agreement.

By definition, a "prenup" is an agreement made by a couple before they marry concerning the ownership of their respective assets should the marriage fail.

"There's a lot of good use for prenuptial agreements," says Maisano. "Your parents will have a lot more latitude to have an emotional relationship because there won't be subtle fighting in the background."

Of course, Maisano acknowledges that asking your partner for a prenup could backfire. They might become defensive at the slightest suggestion that they're in it for the money, and threaten to leave unless the subject is dropped.

Single Seniors and Legal Trusts

A less emotional proposition, says Maisano, is to set up a trust. A trust is an arrangement that allows a third party to hold assets on behalf of your beneficiaries (who are often your children). As such, senior couples may not feel as threatened by a trust.

"A trust can be created to insulate the money," says Maisano. "It's very comforting for both sides."

Plus, a trust doesn't mean your parents are signing their money over to you while they're still living and breathing. They can set up the exact parameters of the trust, bringing security, peace of mind, and protection against any predatory behavior.

"All potential brouhahas can be well addressed with the right trust to help protect your assets," says Maisano.

An Ounce of Prevention

Of course, it's ideal to put boundaries in place *before* single seniors meet and a dating relationship begins. If you have these conversations when there are still two parents in the picture, you're helping [protect their assets](#) ahead of potential threats.

"Your parents should be approached prior to beginning a relationship," says Maisano. "It's always best to act when there isn't the emotional volatility."

This way, your mom or dad won't feel like you're having the conversation because you don't like their new partner, but because you care about them and want to protect the estate they've built for themselves.

As for an older couple that truly cares about each other – with no financial strings attached – a trust can still be beneficial, says Maisano. "You can enjoy a new relationship and not have to worry that there's more to it."

CHIME IN: What's your take on the perks and pitfalls of dating for seniors?

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