



Too Close For Comfort?

*A Guide For Multigenerational Families
Under One Roof*

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Too Close for Comfort

An Introduction

Marian Robertson, the 71-year-old mother-in-law of U.S. President Barack Obama, is now living in the White House with America's First Family. So, is this an international trend?

According to the 2006 Australian census, in 2006 93,200 households were comprised of more than one family living together. Of these 80% consisted of three generations of parents, children and grandchildren¹.

So why are families living together. The answers are as varied as the families themselves; however, three determining factors emerged from research conducted by Home Instead Senior Care²:

1. Families are coming together to share family caregiving duties — either the senior needs care or the older adult is providing care to his or her own grandchildren.
2. Seniors feel the need for the physical or emotional support of an extended family if they lose a spouse, have health issues or experience problems maintaining their property.
3. The economy is affecting the financial outlook of seniors living on fixed incomes.

While some families decide that maintaining separate residences is the best alternative, others find combining households is the best move for them. This guide is designed to help you decide the option that's best for your family. If you do make the move, this resource is full of tips and advice from experts to help you create an emotionally healthy, financially sound, and safe multigenerational home.

¹Families in Australia 2008, <http://www.pmc.gov.au/publications/families>

²1. Survey Methodology : The Boomer Project (www.boomerproject.com) completed online interviews with 1,279 U.S. adult caregivers, ages 35-62, with a parent, stepparent or older relative that they or someone in their household cares for. Of the 1,279 family caregivers interviewed, 548 live with the senior receiving care.

Your Place or Mine?

If you're contemplating moving several generations under one roof, you have a lot to think about. If you're already living the intergenerational life, perhaps your family has encountered some of the emotional, safety and financial challenges associated with this lifestyle.

Regardless of your specific situation, there are some basic questions you should consider.

Family caregivers may wonder:

Do I have the resources to take care of mum or dad or both in my home?

Do mum and dad move in with me or vice versa?

Is my home safe for them and, if not, what changes should be made?

How do I make sure I have time for myself?

Older adults have concerns too:

Will I lose my independence?

Is it better for me financially to remain in my own home or to move in with my family?

How should we handle utility bills?

What about living expenses?



In the end, you may decide it's best to maintain separate residences and engage a home care service instead to assist mum and dad to remain independent in their own home. Or, you could find joining households is better for everyone. Regardless of the outcome, the entire family should be involved in this decision. The ideas presented in this guide can offer direction and lead you to have the necessary conversations to help you make the right decision.

10 Questions Seniors Should Ask Their Boomer Kids Before Moving In

1. Will I have my own room or space?.
2. What household responsibilities will be expected of me?.
3. Will I be asked to care for grandchildren and how often?.
4. What amount of money will I be expected to contribute to pay for household expenses?
5. What will happen to my home, savings account and investments?
6. Will changes be made to your home to make it safe for me?
7. Can I bring my pet to live with me?.
8. Will I have a say in family social decisions such as holidays and weekend activities?
9. Can I entertain friends?.
10. What happens if I need caregiving assistance?

Emotional Issues: *Challenges or Rewards?*

So what do multi-generational families who are living together say about the experience? Quite honestly, multigenerational living has its ups and downs, according to original research from the international caregiving company Home Instead Senior Care.

When asked what was the worst thing about being a caregiver, survey respondents said such things as:

- "Being a carer gives no time for myself."
- "Living too close to a loved one can be extremely stressful."

The best thing about being a caregiver is providing the best care possible , followed by a sense of accomplishment and the ability to stay connected and become closer.

Ups and Downs

Intergenerational living seems to generate positive feelings of care and accomplishment combined with stress. Matthew Kaplan, Penn State Intergenerational Programs extension specialist, said that each family member's needs should be taken into consideration to achieve an emotionally healthy family. *Receiving respite support from a sibling or professional care organization can make a world of difference.*

"People need independence, but interdependence and family unity are important as well, particularly in today's hectic and demanding world," he added.



Support — Inside and Out

If families are living together and seniors need care, adult children will need support inside the home, whether the support comes from other family members or in the form of professional respite assistance.

“The best time to discuss this issue is when an adult child decides to open his or her home to a senior family member,” Kaplan said. “That’s when it’s time to get your spouse and children behind the idea and communicate with adult siblings. Talk to your brothers and/or sisters and let them know you may need respite help.”

“When a decision to combine families is made, expectations must be set right away,” he said. “Family members must listen and become engaged in the conversation. The more the entire family buys in at the beginning, the more likely they will be to come up with great ideas.”

Setting aside time for your nuclear family is important too. “Consistent daily scheduling allows for formal and informal interaction,” Kaplan recommends. “If you do things right, the result is a strong, more unified family.”



Intergenerational Living Tips

The Home Instead Senior Care network and Matthew Kaplan offer the following tips to help family members of all ages live together in harmony when adding a senior to the household:

Take a family partnership perspective.

1. Everyone needs to be informed about household changes and allowed to share their ideas about how to make it work.

Set expectations right away.

2. Every family member must understand what is expected and how they fit into the big picture.

Ask for help.

3. Engage children in responsibilities around the home, and make it clear to adult siblings that you want them to be involved. If extended family members will not help with respite care, arrange for a professional caregiver service to help.

Make family unity key.

4. Routines, rituals and traditions that bring everyone together help draw the family unit together. Plan a family movie or game night or take a walk together.

Find threads of common interest to build a bridge between the generations

5. Focus on something very simple that generates a common bond, such as ethnic cooking, family history, health or wellness.

Keep lines of communication open.

6. Recognize the importance of private time and family time for every member of the household. Visit www.homeinstead.com.au/resources/4070 for more information.

Distinguish between private space and shared space.

7. Shared space should be stocked with material inviting for all ages and items that could stimulate discussion, such as a child’s project or “scrap book” of photos. Make clear rules regarding the private spaces set aside for each member of the household.



Comfort and Safety: *Safe Haven or Parent Trap?*

Most people don't think about the hazards a typical home can hold for an older adult, but the dangers can become frighteningly evident after a senior moves in.

Adult children who move an older adult into their homes, or those who choose to move into a senior's home, should ensure that the living space is safe. Mr James Stephenson, an architect experienced in Residential Designs in the Brisbane area, including for older people says a review of the home should be conducted with an eye toward the senior's needs, comfort and safety.

A Room Review

Mr Stephenson offers them a number of affordable suggestions for renovation projects that make a home more senior-friendly.

Front Door

Some seniors have difficulty turning typical door knobs. Try replacing them with lever handles, especially if you have a family member who suffers from arthritis. If you don't want to replace the entire door knob, lever door knob adapters are available and can be purchased at online specialty equipment companies.

Seniors coming to the front door with groceries or other packages can be at risk of falling or dropping their merchandise when trying to open the door. Consider installing a shelf outside the door to provide a convenient spot to place keys and packages. Shelf kits are available at most hardware stores.

Entry

Wheelchair access into a home can be made much easier by the addition of a threshold ramp which is ideal for use with thresholds and sliding doors. Threshold ramps also help to eliminate trip hazards at doorways.

Kitchen

Kitchen taps may be replaced with an all-in-one mixer tap and spray hose for easier use. However if the older person is not familiar with mixer tap technology, just ensure tap handles are round ended cross shaped design, so that frail hands can easily turn them. Also high quality self-pressured tap washers make the job of shutting off water flow a breeze. Place kitchen appliances where they can be easily reached and allow use by a seated person.

Living Room/Family Room

If replacing carpet, select a low-pile commercial grade to reduce trip hazards. Low-pile carpet is less expensive than conventional carpet, easier to keep clean and safer for walkers and wheelchairs.

Because seniors often have sensitive eyes, glare from windows in a living or family room can be a problem. Mini, micro or Venetian blinds can be installed to reduce the glare and make the environment more comfortable.

Stairs

Remove area rugs on and near the top and bottom of stairs. Make sure handrails are on both sides of the stairs. If carpeting the stair, low-pile carpet is best for a surer grip.



Bathroom

While kitchens carry unique risks, bathrooms may be the most dangerous room in a home for older adults because of the potential for falls, particularly when getting in and out of the shower or bath. “Grab rails are a vital fixture for improvements and highly recommended.” Stephenson said. Grab rails are available at home improvement stores, and some government funded programmes provide for the supply and installation at a much subsidised cost.

“Another project to consider is replacing a bathtub with a shower with a low curb or no curb at all. Installing non-slip tile or vinyl flooring to replace gloss tiles is better than slip-reducing mats (which can be a trip hazard in themselves if not chosen and maintained carefully) at reducing slip and fall hazards. Stephenson noted.

Older taps and valves in the shower or tub can cause unexpected changes in water temperature. Too hot, and water can scald sensitive skin; too cold, and it can startle a senior, leading to a fall or other injury. Temperature controllers are a usefull feature to stabilize water temperature and prevent scalding. Different controllers can be fitted in the bathroom or kitchen & laundry. Simply set the desired temperature and turn on the hot tap. No more wasting water juggling the hot and cold taps.

Bedrooms

Dim lighting can create problems for seniors with poor vision. Several downlights spaced to replace a central light in the ceiling provides excellent light for older adults. In addition, safety is improved through the addition of a lighting fixture easily accessible from the bedside during the night.

Hinged closet doors, which may be more difficult for seniors to navigate around and take up more space, can be replaced with bi-fold doors. Add a light inside closets to help illuminate the interior of the closet.

Financial Affairs: *Financial Freedom or Household Headaches?*

Managing household finances can be complicated when sharing a home with a senior parent. One of the more difficult issues to address is whether moving in together is the best financial move for everyone involved. Adriane Berg, CEO of Generation Bold and author of “How Not to Go Broke at 102!” has listed some considerations to help families determine the best solution for their particular financial situation.

Just Like Roommates

If you choose to combine households, maintaining separate bank accounts is preferable if the senior is of sound mind. “Seniors who stay in control of their finances thrive,” Berg said. “Taking care of your own money is something you want to try to do for as long as possible.”

Berg recommends treating the living situation much like that of roommates. “For instance, you could write two cheques to the mortgage company or alternate paying the mortgage each month. The same is true of paying for living expenses. You can create a common fund, just like you would with roommates in college.”

The Financial Advantages

Blending households can result in financial benefits for everyone involved. Many expenses, such as heating and water, don't increase when you move a loved one into your home, Berg says. By sharing the costs and cutting those expenses in half, everyone saves money. With extra mouths to feed, you can now buy many food staples in bulk, which can mean added savings. If grandpa and grandma are willing and in good health, they could help care for young children before and

after school and during school breaks. This can save parents thousands of dollars annually in daycare bills.

Moreover, the profit from the sale of a senior's home is no longer a dead asset and can be used for investment purposes.

The Financial Disadvantages

While adult children can be impacted by tax issues, so can seniors – in a negative way. “Make sure you see a tax adviser before you make a move.”

While a healthy senior can serve as a grandchild's caretaker, an unhealthy older adult will need care. “Providing necessary care to a senior living in your home can be disruptive to the household and lead to a loss of income. You must factor those charges into your budget,” Berg said.

The Family Feud

Sibling rivalry can become a factor when mom and dad's living arrangements come into question. Some siblings may embrace the idea of the parents moving in with their brother or sister, while others may resent the arrangement. Some may take a supportive role by offering respite care and sharing in the responsibilities, while others remove themselves from the situation altogether. It is important to have a family meeting to discuss the roles each adult child will take in the senior parents' care to avoid problems later.

Sibling Support Agreements

Some families choose to enter into a sibling support agreement— a contract that outlines the support responsibility of adult children in several situations, including when a parent comes to live with them. The written agreement specifies who pays for what, who manages separate bills, who has access to assets and income, whose name is on the deed and who will inherit joint property. Consult your lawyer for advice about what type of agreement is most suitable.

Advancement Clauses

An advancement clause is an agreement used by senior parents to ensure that money and property given to the carer is deducted from their inheritance. This document can help keep financial interactions between senior parents and adult children out in the open.

Personal Care Contracts

In some situations, families choose to enter into a personal care contract, which stipulates that the adult child providing care to her senior relative for life will receive a lump sum payment upon the senior's passing. The purpose of this contract is to keep the senior at home or with the caretaker and give the caretaker incentive to give maximum effort without fear that another family member will contest the payment as a gift under duress.

It is a good idea to meet with an elder law attorney to answer any legal questions adult children may have regarding sibling and family agreements.

More than three-quarters of caregivers living with their senior loved ones help with groceries and other errands; transportation; meal preparation; and emotional support. Nearly half (46 percent) provide financial support to their seniors.

A Good Life for All

As the Australian population ages and families must decide what living arrangement is best for them, it is important to remember that help and support are available. Moving into a new household isn't easy, and adjustments are required of everyone involved. But blending families can be a joyful time to bring everyone together and realise what is most important in life. Everyone, from the oldest grandparent to the youngest child, can make the most of the situation when good intentions and thorough planning meet. The best advice is to go into this new adventure equipped with the knowledge you need to create a harmonious home life for all.

Resources

1. *Survey Methodology : The Boomer Project* (www.boomerproject.com) completed online interviews with 1,279 U.S. adult caregivers, ages 35-62, with a parent, stepparent or older relative that they or someone in their household cares for. Of the 1,279 family caregivers interviewed, 548 live with the senior receiving care.

For more information about “Too Close for Comfort?” visit the Web site www.makewayformom.com.

Additional support can be found at: www.caregiverstress.com
www.homeinstead.com.au/resources/4070.html
Families in Australia 2008,
<http://www.pmc.gov.au/publications/families>

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To learn more about Home Instead Senior Care, visit homeinstead.com.au

The Home Instead Senior Care network is the world’s largest provider of non-medical home care and companionship services for seniors, with more than 850 independently owned and operated franchises in the United States, Canada, Japan, Portugal, Australia, Ireland, New Zealand, the United Kingdom, Taiwan, Spain, Switzerland, Germany, South Korea, Finland, Austria and Puerto Rico.

Non-medical services include companionship, meal preparation, medication reminders, light housekeeping and transportation for errands and shopping. Services are available at home or in care facilities for a few hours per week, or as many as 24 hours a day, seven days a week, including holidays.

Family members can’t always be there for senior parents and relatives, so Home Instead CAREGivers are the next best thing. The Home Instead Senior Care network’s 60,000+ CAREGivers complete a multi-phased safety and caregiving education programme and are screened, trained, bonded, insured and have successfully passed thorough criminal background checks. The training program features case studies, senior illness information, stimulating activities, nutritional recipes, and tips for coping with stress. In addition, Home Instead Senior Care offers an industry-leading Alzheimer’s training programme to CAREGivers, the first of its kind in the nation for non-medical caregivers.

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