

TOO  
**CLOSE**  
FOR  
**COMFORT?**



Home  Instead  
SENIOR CARE®

*To us, it's personal.*

# Table of Contents

Too Close for Comfort? <i>An Introduction</i>	2
<hr/>	
Your Place or Mine?	4
An Expert Team	
10 Questions Seniors Should Ask Their Boomer Kids Before Moving In	
<hr/>	
Emotional Issues: <i>Challenges or Rewards?</i>	7
Ups and Downs	
Support — Inside and Out	
Sharing Your Narrative	
Intergenerational Living Tips	
<hr/>	
Comfort and Safety: <i>Safe Haven or Parent Trap?</i>	10
A Room Review	
<hr/>	
Financial Affairs: <i>Financial Freedom or Household Headaches?</i>	13
Just Like Roommates	
The Financial Advantages	
The Financial Disadvantages	
The Family Feud	
Sibling Support Agreements	
Advancement Clauses	
Personal Care Contracts	
<hr/>	
A Good Life for All	16
<hr/>	
About the Experts	17
<hr/>	
Resources	18
<hr/>	
About Home Instead Senior Care	19
<hr/>	

*This information is provided by Home Instead, Inc., and the Home Instead Senior Care franchise network for educational purposes only and should not be interpreted as a recommendation for a specific course of action. Each Home Instead Senior Care franchise office is independently owned and operated.*

# Too Close for Comfort? *An Introduction*

Many baby boomers recall the teen years, and that yearning to escape their parent's house and head out on their own.

For a growing number of adult children of aging parents, the tables have now turned. It appears multigenerational living – popular around the turn of the century before social and wellness programs helped seniors become more independent – could be back in vogue.

Research conducted by the Home Instead Senior Care® network reveals that 43 percent of adult caregivers in the U.S. ages 35 to 62 reside with the older relative for whom they or someone in their household provides care.<sup>1</sup>

The U.S. Census Bureau confirms this trend: By 2010, the number of multigenerational households had increased to 5.1 million from 3.9 million just 10 years earlier – a 31 percent jump. The U.S. Census Bureau defines multigenerational families as households consisting of three or more generations.<sup>2</sup>

Why are so many families living together in increasing numbers? The answers are as varied as the families themselves. Three determining factors have emerged:

- 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. Some 3.5 million seniors live in poverty, according to U.S. Census figures<sup>3</sup>, but that number rises to about 6.2 million when health-care costs are factored in.**

While some families decide that maintaining separate residences is the best alternative, others find combining households is the way to go. This guide is designed to help you determine which option is best for you and your family.

Whether you choose to support your older relative in his or her home, or one of you decides to make the “big move,” this resource is full of tips and advice from experts to help you create an emotionally healthy, financially sound and environmentally safe multigenerational residence. 🍀

*1 Survey Methodology: The Boomer Project (www.boomerproject.com) completed online interviews with 1,279 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.*

*2 U.S. Census Bureau; online at <http://www.census.gov/prod/cen2010/briefs/c2010br-14.pdf>*

*3 U.S. Census Bureau; online at <http://www.census.gov/prod/2011pubs/p60-239.pdf>*

# 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 mom or dad in my home?*
- ~ *Do mom 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 separate checking and savings accounts?*
- ~ *What about joint expenses?*

## **An Expert Team**

This guide is designed as a resource to address these questions and offer tips to overcome challenges you may encounter as a multigenerational family. The suggestions in this booklet come from a team of experts to address the unique aspects involved in caring for an older relative.

Matthew Kaplan, Penn State Intergenerational Programs extension specialist, discusses emotional and psychological pieces of this situation. Kaplan emphasizes the circle of care: how everyone has something to offer other generations.

“People need independence, but seeking interdependence and family unity are important as well, particularly in today’s hectic and demanding world,” he said.

Comfort and safety of the senior are covered by Dan Bawden, president and owner of Legal Eagle Contractors in Houston. Bawden is also the founder of the Certified Aging in Place Specialists (CAPS) program for the National Association of Home Builders (NAHB), which gives him a unique perspective into the household safety needs of the older adult. Oftentimes, the living quarters of a senior must be adapted to allow for changes in mobility. Bawden looks at simple, affordable changes that can make a world of difference to an older member of the household.

The financial questions that arise when considering senior care are answered by Adriane Berg, CEO of Generation Bold and author of “How Not to Go Broke at 102!” A website ([MakeWayForMom.com](http://MakeWayForMom.com)) is also available to provide additional support and information, including a calculator that will help families compute whether living together or maintaining separate residences is the best financial option.

In the end, you may decide it’s best to maintain separate residences and hire a home helper service to assist with activities of daily living. 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 vacations and weekend activities?
9. Can I entertain friends?
10. What happens if I need caregiving assistance?

# Emotional Issues: *Challenges or Rewards?*

So what do multigenerational families say about living together? According to original research conducted by the Home Instead Senior Care network, multigenerational living has its ups and downs.

The study found that 43 percent of adult caregivers in the U.S. living with a loved one reported:

- **The best thing about being a caregiver is providing the best care possible (30 percent), followed by a sense of accomplishment (27 percent) and the ability to stay connected and become closer (22 percent).**
- **The worst thing about being a caregiver is no time for themselves (41 percent).**
- **On a scale of 1–5 (with 5 being the most stressful), 75 percent of those who said they lived too close to their loved ones rated their stress as a 5.**

## 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.

Only 38 percent of caregivers who live with seniors rate their quality of life as a 4 or 5 on a 5-point scale, compared with 53 percent of caregivers who care for seniors who live on their own.



## 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.”

Family caregivers who live with the senior for whom they are caring devote 39.4 hours per week to caregiving responsibilities, compared with 15.5 hours per week for all other family caregivers.

“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.”

## Sharing your Narrative

“I like the word ‘narrative;’ everyone has one. When you’re living together, there’s the chance to share your narrative with those who are meaningful to you. It’s a way to expand upon your life story as well,” he said. “Part of the senior’s narrative is how to deal with the challenges of contributing to the family. A very successful way of aging is focusing on giving back.”

## 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:

1. **Take a family partnership perspective.** Everyone needs to be informed about household changes and allowed to share their ideas about how to make it work.
2. **Set expectations right away.** Every family member must understand what is expected and how they fit into the big picture.
3. **Ask for help.** 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.
4. **Make family unity key.** 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.
5. **Find threads of common interest to build a bridge between the generations.** Focus on something very simple that generates a common bond, such as ethnic cooking, family history, health or wellness.
6. **Keep lines of communication open.** Recognize the importance of private time and family time for every member of the household. Visit [407otalk.com](http://407otalk.com) for more information.
7. **Distinguish between private space and shared space.** Shared space should be stocked with material inviting for all ages and items that could stimulate discussion, such as a child's project or "brag 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 may 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. Dan Bawden, owner of Legal Eagle Contractors in Houston, says a physical inventory should be conducted with an eye toward the senior's comfort and safety.

## A Room Review

Bawden offers the following suggestions for quick fixes and affordable remodeling projects that make a home more senior-friendly. (Costs may vary by region).

### 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 in the \$20 range and can be purchased at online specialty equipment companies.

Four out of 10 caregivers (42 percent) who live with their seniors would like to change their caregiving situation either by relying more on professionals to provide care at home or by relying more on other relatives.

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 home improvement stores. Costs vary.

## **Entry**

Osteoporosis changes the height of some seniors, making it difficult for them to look through a typical peephole. Consider adding an additional, lower peephole to your front door for approximately \$40.

## **Kitchen**

Kitchen faucets with a separate pull-out spray hose may be replaced with an all-in-one faucet and spray hose for easier use. A soap dispenser can be placed in the hole that once held the spray hose. Cost for the improvement is approximately \$350.

## **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, (which can run \$35 to \$40 per square yard), 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 purchased for as low as \$25 to \$30 and installed for around \$35.

## **Stairs**

Remove area rugs on and near the top and bottom of stairs. Make sure handrails are on both sides of the stairs. The cost of adding railings on one side is \$200 - \$300.

## **Bathroom**

While kitchens carry unique risks, Bawden said he believes the bathroom is the most dangerous room in a home for older adults because of the potential for falls. "A lot of the concern involves getting in and out of the shower or bathtub," he noted.

"Grab bars are the first things on my list of improvements and something I always install," Bawden said. Decorative grab bars are available at home improvement stores for about \$50 each. The cost for a bar and installation is around \$175.

"Another project to consider is replacing a bathtub with a shower with a low curb or no curb at all. Installing non-slip tile

Declining health is prevalent among the seniors who live with their family caregivers. For example, 65 percent of these seniors have an illness or condition that limits their ability to get around; 58 percent have one or more chronic conditions; and 27 percent have Alzheimer's disease or some other form of dementia. According to the caregivers, only 21 percent of these seniors are in overall good physical health.

or flooring material can also prevent falls,” Bawden noted.

Older faucets 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. A device in newer faucets controls the temperature and equalizes pressure to avoid temperature changes when someone is showering and another family member flushes

the stool. Cost to replace older faucets and valves is about \$500. Add another \$500 if tile work and repairs are needed.

### **Bedrooms**

Changes in floor height between hallways and door entries can create a tripping hazard. Floor stripping can be removed and the entry height evened for about \$100.

Dim lighting can create problems for seniors with poor vision. Recessed lighting — four lights placed about four feet from the corners of the ceiling — provides excellent light for older adults. Cost installed is approximately \$150 per light fixture or \$600 for an entire bedroom.

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. Cost to install a bi-fold door and light is approximately \$500.

### **Store Room**

Turn your attic into a store room for your senior's possessions by attaching plywood boards to attic floor beams. Cost of the remodel is about \$2,000. 🍀

# 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. The Home Instead Senior Care network and Adriane Berg, CEO of Generation Bold and author of “How Not to Go Broke at 102!” have created a calculator to help families determine the best solution for their particular financial situation. To utilize the calculator, visit [MakeWayForMom.com](http://MakeWayForMom.com) and answer 15 questions about your expenses and living habits. The calculator computes your results and offers suggestions to help you determine whether living separately or together is the best financial option for you.

## 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 checks 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.

“Adult children may also qualify for a dependency deduction for their older loved ones if they’re living with them. What’s more, the profit from the sale of a senior’s home is no longer a dead asset. It can be invested in safe income, such as a certificate of deposit,” Berg said.

### The Financial Disadvantages

While adult children can be impacted by tax issues, so can seniors – in a negative way. “If a senior sold his home, he could lose a homeowner’s deduction,” Berg said. Capital gains issues should factor into your financial equation as well. “Make sure you see a tax adviser before you make a move.”

More than three-fourths 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.

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 a parent’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. Adriane Berg suggests considering the following helpful agreements in her book, "How Not to go Broke at 102!"

### 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.

### Advancement Clauses

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



# A Good Life for All

As the American 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 realize 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. 🍷

# About the Experts:

**Matthew Kaplan Ph.D.**, is a professor of Intergenerational Programs and Aging at Penn State University in the Department of Agricultural Economics, Sociology and Education. Kaplan provides leadership in Pennsylvania for program initiatives related to adult intergenerational program development and aging, in conjunction with extension agents and other public groups. He develops and supports nonformal education programs that strengthen intergenerational relationships and competencies in children, youth/4-Hers and families across the life span. In addition, Dr. Kaplan promotes initiatives that yield healthy aging outcomes, improved family care of aging and disabled persons, positive family dynamics, and improved intergenerational relationships in civic settings.

---



**Dan Bawden, CGR, CAPS, GMB, CGP, JD**, is president and owner of Legal Eagle Contractors in Houston and, working with the AARP, helped found the Certified Aging in Place Specialists program for the National Association of Home Builders (NAHB). Bawden, “2006 Remodeler of the Year” for the National Association of Homebuilders, is a respected voice on aging-in-place issues and the remodeling industry. He has been quoted in *Money Magazine*, *This Old House* and *The Kiplinger Letter*.



**Adriane Berg**, founder of Generation Bold, is a consultant on reaching boomers and seniors and author of “How Not to go Broke at 102!” Adriane speaks worldwide on successful aging and caregiving. She is the creator of [LongevityClubOnline.com](http://LongevityClubOnline.com), and [CriticalPathSuccess](http://CriticalPathSuccess.com). She is an original founder of the National Academy of Elder Law Attorneys. Berg also is a radio and television personality, having won an Emmy for writing and hosting IRS Tax Beat on FNN. She has appeared on *The Oprah Winfrey Show* and *Good Morning America*. 🍀



## Resources

For more information about “Too Close for Comfort?” visit the website [MakeWayForMom.com](http://MakeWayForMom.com).

Additional support can be found at:

[CaregiverStress.com](http://CaregiverStress.com)<sup>®</sup>

[4070Talk.com](http://4070Talk.com)

To learn more about Home Instead Senior Care, visit [HomeInstead.com](http://HomeInstead.com). 🍀

## About Home Instead Senior Care

Founded in 1994 in Omaha by Lori and Paul Hogan, the Home Instead Senior Care® network is the world's largest provider of non-medical in-home care services for seniors, with more than 950 independently owned and operated franchises providing in excess of 45 million hours of care throughout the United States, Canada, Japan, Portugal, Australia, New Zealand, Ireland, the United Kingdom, Taiwan, Switzerland, Germany, South Korea, Finland, Austria, Italy, Puerto Rico and the Netherlands.

Local Home Instead Senior Care offices employ more than 65,000 CAREGivers<sup>SM</sup> worldwide who provide basic support services – assistance with activities of daily living (ADLs), personal care, medication reminders, meal preparation, light housekeeping, errands, incidental transportation and shopping – which enable seniors to live safely and comfortably in their own homes for as long as possible.

In addition, CAREGivers are trained in the network's groundbreaking Alzheimer's Disease or Other Dementias CARE: Changing Aging Through Research and Education<sup>SM</sup>

Program to work with seniors who suffer from these conditions. This world class curriculum also is available free to family caregivers online or through local Home Instead Senior Care offices.

At Home Instead Senior Care, it's relationship before task, while continuing to provide superior quality service that enhances the lives of seniors everywhere.

**To find a franchise office near you,  
visit [HomeInstead.com](http://HomeInstead.com)**

# Notes

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



*To us, it's personal.*

**HomeInstead.com**

Each Home Instead Senior Care® franchise office is independently owned and operated.

© Home Instead, Inc. 2012