

TOO
CLOSE
FOR
COMFORT?



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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? Yes, and it's happening in Canada, too.

According to the 2006 Canadian census, more than half a million grandparents aged 45 and up (514,800) were living in a home shared by their grandchildren. Just over half of these grandparents (52.2%) were 65 or over. Of these grandparents, more than half of them (52.5%) lived with a middle generation who were the parents of their grandchildren. Thus, such households represent three generations.

In an AARP (American Association for Retired Persons) survey conducted in December 2008, 45 percent of seniors 65 and older found it more difficult to pay for essential items such as goods, gas and medicine in the previous 12 months.¹

Canadian research conducted by the caregiving company Home Instead Senior Care® sheds light on this trend, and on the burden faced by family caregivers. The survey² said that:

- **one in four family caregivers has no help at all, while one in four has paid help**
- **59% of family caregivers would welcome additional help**
- **the average family caregiver has been at it for four years, and the average age of the relative being cared for is 75**
- **family caregivers consider their quality of life to be poor, and it is poorest when the senior family member lives in the same household.**

So why are so many families living together in increasing numbers? The answers are as varied as the families themselves. Three factors, however, seem to emerge:

- 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 seniors who are living on fixed incomes.**

Regardless of the reasons, combining households is a big decision. Some families may decide that maintaining separate residences is the best alternative. 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 national experts to help you create an emotionally healthy, financially sound, and safe multigenerational home. 🍃

1. A Year-End Look at the Economic Slowdown's Impact on Middle-Aged and Older Americans; http://assets.aarp.org/rgcenter/econ/economic_slowdown_09.pdf

2. Survey Methodology: The survey involved online interviews with 765 respondents, of whom 407 were family caregivers and 358 were seniors, and also a telephone survey among current Home Instead Senior Care clients and care recipients across Canada.

Your House or Mine?

If you're contemplating moving several generations under one roof, you no doubt have a lot to think about. If you're already living the intergenerational life, perhaps your family has encountered challenges such as emotional, physical, and financial issues. Regardless of the situation, you probably have many questions.

If you're a family caregiver, do you have the resources to take care of a senior in your home? If you're an older adult, will you lose your independence? Do Mom and Dad move in with us or vice versa? Is the home safe for a senior and, if not, what changes should be made? Is it best financially to maintain separate residences or to move in together? How do you handle separate bank and savings accounts, and joint expenses?

An Expert Team

This guide is designed as a resource to address those questions, as well as challenges you may be encountering as a multigenerational family. The first step is to decide if living together is right for your family.

Rhonda Latreille, President and Co-founder of the Canadian Academy of Senior Advisors Inc., says that issues associated with caregiving can be at the heart of whether or not families should move in together. "Is this a planned transition or a response to a crisis?" she says. "More often than not, it's a

Family caregivers who live with the senior they are caring for devote 32 hours per week to caregiving responsibilities, compared with 21 hours per week for all other family caregivers.

crisis situation where there is no time to prepare yourself, your family, or your home. That can be very stressful." She says it's

important to make sure you are equipped with the necessary resources (physical, social, and emotional) to take care of elderly parents, and that you go over the options, and discuss the pros and cons.

A Web site, www.makewayformom.com, provides 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, perhaps you decide that it's best to maintain separate residences, and ensure that a senior has access to home helper services and assistance with activities of daily living. Regardless of the outcome, it's a decision that should involve the entire family, says Latreille. 🍷

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 the 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 multi-generational families who are living together say about the experience? Quite honestly, multi-generational 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:

- ~ *“Feeling the weight of responsibility on me and fearing that I may not be up to the task.”*
- ~ *“The physical and financial strain it puts on my fixed-income family.”*

Only 35 percent of caregivers who live with seniors rate their quality of life as a 4 or 5 on a 5-point scale, compared with 52 percent of caregivers who care for seniors who live on their own.

Ups and Downs

Multi-generational living seems to generate positive feelings of care and accomplishment combined with stress. Rhonda Latreille of the Canadian Academy of Senior Advisors says that the needs of each family member should be taken into consideration in order to achieve an emotionally healthy family.

“We all have our own way of doing things, so everyone — teenage children, young children, the parents, the grandparent — should share in good communications, and have a role in the household. The family unit can be an enriching and bonding experience for all parties involved. However, there is also the potential for exploitation. Are the grandparents going to turn into full-time babysitters for the kids? Providing opportunities for open conversations where everyone can discuss their needs and talk to each other is especially important for the multi-generational family.”

Support, Inside and Out

If families are living together and seniors need care, adult children will need support inside the home. They may need professional respite assistance, and help.

“We find in our Western culture that each family member needs a place to call their own,” Latreille says. “We all need our own space and our own time, and this goes for adult children, too. They are going to be taking care of their elderly parents, but they still have their own kids in the house, and may also hold down full-time jobs. This is where additional support, especially respite home care services, can make a significant contribution to the overall well-being of the extended family unit.”

Latreille said it’s important for the family to communicate in a safe way and to share information, especially around expectations. The adult children should get their kids on board with the idea of grandparents moving in, and let them know that their questions will be heard and that their help is needed and appreciated. One option, she says, is to arrange for a professional caregiving company to assist.

Sharing your Narrative

“Families must be realistic. You can’t expect teenagers to not play their music loudly. And if there are only one or two bathrooms in the house, all kinds of situations can develop when a teenager spends an hour in there every morning or when a grandparent requires immediate access to a bathroom at any time.”

Latreille says that while the household may require some structural adaptations, good communication, clarifications of roles and expectations, and cooperation with family ‘ground rules’ will help make this move less stressful and more enriching for all family members. 🍷

Multi-generational Living Tips

Here are some tips for the multi-generational family from the Home Instead Senior Care network:

1. **Have an open dialogue with all family members.** This should be done before you make the move, and everyone should be involved so they know their responsibilities. Visit www.407otalk.com for more information.
2. **Don’t make any assumptions.** This goes for financial issues (things usually cost more than you think), as well as emotional issues. Also understand that an elderly family member may not even want to move into the home.
3. **Establish expectations at the outset.** The dynamics of the household will definitely change when an elderly family member moves in. Make sure everyone is aware of how they fit into the new set-up.
4. **Ask for help from your siblings.** Just because an elderly parent is moving into your home doesn’t mean that your brothers and sisters have no responsibilities. See how they can help in terms of providing time, support, caregiving, etc.
5. **Don’t hesitate to hire a professional caregiving service.** In a busy household where both spouses work full-time, an elderly family member may be on their own a lot. This is where an outside caregiving service can help.
6. **Make clear what is private space and what is shared space.** No matter how many people live in the home, everyone still needs a place and time for themselves, so be sure that all family members have it. Shared or common space should be places where all family members can mix.

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 until a senior moves in. Adult children who move a senior into their homes, or who move into a senior's home, want to rest assured that their loved ones are safe by conducting a physical inventory with an eye to comfort and safety. This is according to Dan Bawden, CGR, CAPS, GMB, owner of Legal Eagle Contractors in Houston, and a founder of the Certified Aging in Place Specialists (CAPS) program for the National Association of Home Builders (NAHB).

Following are suggestions for quick fixes and affordable remodeling projects.

A Room Review

Front Door

Seniors coming to the front door with groceries or other packages can be at risk of dropping their merchandise or, even worse, falling. Family caregivers can construct a shelf on the outside of the house on which to set keys and packages. Shelf kits can be purchased at home improvement stores. Costs can vary.

Another handy practice is installing lever handles on interior doors and in and out of the house. If you don't want to replace the entire door knob, lever door knob adapters are not expensive and can be purchased at online specialty equipment companies.

Entry

Osteoporosis changes the height of some seniors, making it difficult for them to look through a door's peephole. Why not add an additional, lower peephole to your front door?

Kitchen

Kitchen faucets with a pull-out spray hose nearby may be replaced with an all-in-one faucet and spray hose for easier use.

A soap dispenser can then be placed in the hole that once held the spray hose.

Living Room/ Family Room

If you are replacing a family room carpet,

select a low-pile commercial grade, which is cheaper than conventional carpet. It is also easy to keep clean, and safe for walkers and wheelchairs.

Glare from windows in a living or family room also can be a problem for seniors, whose eyes may be sensitive. Mini, micro or Venetian blinds can be purchased and installed relatively inexpensively.

Stairs

Remove area rugs on and near the top and bottom of stairs. Make sure railings are on both sides of the stairs.

More Quick Fixes

Bathroom

While kitchens carry unique risks, Dan Bawden believes that the bathroom is the most dangerous room in a home for older adults, who are at the greatest risk for falls. "A lot of that involves getting in and out of the shower or bathtub," he says. "Grab bars are the first things on my list, and something I always install." He says decorative grab bars are readily available at home-improvement stores.

"Another popular project is replacing a bathtub with a shower that has no or low curb. Even putting in a non-slip tile or flooring material can prevent a lot of falls."

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

Water from older faucets and valves in the shower and tub could scald a senior who suffers from neuropathy. A device in newer faucets controls the temperature and equalizes pressure when someone is showering while another family member flushes the toilet.

Bedrooms

Changes in floor height between a hallway and bedroom door entry can be a tripping hazard. Floor stripping can be removed and the entry height evened out.

Recessed lighting — four lights placed about four feet from the corners of the ceiling — provides excellent light for older adults.

Declining health is common to seniors who live with their family caregivers. For example, 57 percent of these seniors have an illness or condition that limits their ability to get around, 45 percent have one or more chronic conditions, and 24 percent have Alzheimer's disease or some other form of dementia. According to the caregivers, only 23 percent of these seniors are in overall good physical health.

Hinged closet doors, which may be more difficult for seniors to navigate around and which take up more space, can be replaced with bi-fold doors. A good idea is to add a light.

Store Room

Turn your attic into a store room for your senior's possessions by attaching plywood boards to attic floor beams. 🍷

Financial Affairs: *Financial Freedom or Household Headaches?*

Managing finances is a complicated notion for one household, not to mention two. One of the more difficult issues you face is whether it's a good idea financially to merge families. If you do, even more questions are bound to follow: How can you make the most of the advantages and minimize the risks? Do you maintain separate bank and savings accounts? How do you handle joint expenses?

The first step is to compute the impact of the costs on both you and your senior loved one. To do that, the Home Instead Senior Care network has helped develop a calculator, located at www.makeroomformom.com. By answering 15 questions about your expenses and living habits, you'll have another tool to help you determine the best financial option — living separately or together.

Maureen Osis is a Registered Nurse and a Registered Marriage & Family Therapist in private practice, and also co-author of the book 'Your Aging Parents'. She offers advice on how to bridge the "new generation gap" between older parents and their adult children.

Don't go it alone

Before going the multi-generational household route, Osis advises to do your homework first, especially on the financial front. There may very well be added costs involved, so if you can't afford it, "don't go it alone." You may be taking on more than you can bear. Osis says the family should have a family meeting and even put down on paper the arrangement to be worked out. This way everyone knows their role, their responsibilities, and their financial obligations. 🍷

The Financial Advantages

Many expenses, such as heating and water, don't increase when you move a loved one into your home. Also, you can now buy many food staples in bulk, which can mean added savings.

More than three-quarters of caregivers living with their senior loved ones help with emotional support, transportation, and groceries and other errands. More than one-half help with meal preparation, and three out of ten help with financial support.

Says Osis: "There is clearly the opportunity for reciprocal contributions when the generations get together. If Grandma is willing and in good health, and there are young kids in the house, she might look after the children and they, in turn, can provide an emotional and social connection. Also, you are now running one household instead of two, which creates more savings."

The Financial Disadvantages

Once again, Osis advises to be prepared in advance. "You may not realize all the added costs you are suddenly assuming," she says. "Dad's medications may be expensive, and the care you can provide may have to be augmented with a professional caregiver. But what if Dad has some bad habits? If he drinks or gambles away all his wealth, you may have to bail him out."

About the Experts:

Rhonda Latreille, B.A., MBA, CSA. Rhonda is the president and co-founder of the Canadian Academy of Senior Advisors Inc. She has over 25 years of experience in program development, training, and evaluation. Rhonda is responsible for introducing a number of new initiatives into the justice, financial, and health disciplines, and has taught licensing exam preparation courses in Life Insurance and Mutual Funds for Foran Financial Institute and Langara College. She has authored manuals and studies, and has provided editorial review for research projects and academic papers.



Dan Bawden, CGR, CAPS, GMB, 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*.



Maureen Osis is a Registered Marriage & Family Therapist in private practice, and co-author of the book 'Your Aging Parents'. A Registered Nurse specializing in gerontology, she offers a valuable perspective on the inter-generational challenges and joys in aging families. Maureen is a member of both the Alberta and American Associations of Marriage & Family Therapists. She is registered with the Alberta Association of Registered Nurses, and is a member of the Alberta and Canadian Gerontological Nursing Associations.



Resources

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

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

About Home Instead Senior Care

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 800 independently owned and operated franchises in Canada, the United States, 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, escort for errands and shopping. More than 60,000 CAREGiversSM are screened, trained, bonded, insured and have successfully passed thorough criminal background checks.

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.

Home Instead CAREGivers complete a multi-phased safety and caregiving education program. This 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 program to CAREGivers. The Alzheimer’s training program is the first of its kind in Canada for non-medical caregivers.

To find a franchise office near you, visit www.homeinstead.com.



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