

MULTI-GENERATIONAL LIVING

CARING FOR YOUR PARENTS: EDUCATION FOR THE FAMILY CAREGIVER®



 Home
Instead
SENIOR CARE®
To us, it's personal.

If you are considering having your parents move in with you, you're not alone. According to U.S. Census figures and a study released March 18, 2010 by the Pew Research Center, about one in every six Americans lives in a multigenerational household – that's up 30% since 2000.

The economy is a primary driver of the trend toward multigenerational living, but there are other factors as well. For example, aging Americans are opting for home health care over nursing homes. The reasons different generations decide to live together are as varied as the families themselves, but three factors often come into play:

1. Shared caregiving, such as for an elderly loved one.
2. Physical or emotional support. Some seniors may feel the need for the physical or emotional support of extended family after losing a spouse, dealing with health issues, or having problems maintaining their property.
3. Financial concerns. The tough economy is affecting everyone, especially seniors living on fixed incomes. So, moving in with family can sometimes save money on food, utilities, and other essentials.

There are certainly pros and cons associated with a multigenerational household. The best thing adult children say about being a caregiver is that they believe they are providing the best care possible. Others note that it is a rewarding experience, provides a sense of accomplishment and a closer connection with their parents.

In this workshop, we'll give you the information you need to determine if multigenerational living is the best option for your family. We'll also look at the emotional issues to address and how to enlist support from family. Then, we'll provide suggestions about how to prepare your home for your parent's arrival.

DETERMINING IF MULTIGENERATIONAL LIVING IS THE BEST OPTION

It is estimated that 25% of the Baby Boomer generation expects that they'll share homes with an aging parent at some point. Here are some questions you should ask yourself before you decide if multigenerational living is the best choice for you, your parent, and your family:

1. Are you prepared for the pressure on your spouse and children?
2. Have your spouse and children agreed to take mom or dad into your own home?
3. Have you established a working arrangement with siblings or other family members?
4. Have you anticipated the wear and tear on your own health?
5. Are you prepared for the emotional stress of long-term caregiving?
6. Have you evaluated the financial cost of providing family care?
7. Will you be able to continue working and provide family care?



Certainly answering these questions is not easy and may take some time. Also, you will need to have a conversation with other siblings, your spouse and employer. Make sure to give yourself enough time to do a full evaluation and have well-thought out and researched answers to these questions.

To help you with some research on the pros and cons of multigenerational living, consider this list:

Advantages	Disadvantages
<ul style="list-style-type: none">• Fulfills the promise of home• Provides opportunities to develop a close personal relationship• Relatively low cost of care, primarily out-of-pocket• Sense of personal satisfaction by helping another in their time of need• Intergenerational bonding among your parents, you and your children	<ul style="list-style-type: none">• Risk of high personal and family stress; tension from melding of schedules and activities• Potential for multigenerational conflicts• Possibility of under-serving the needs of your senior• Less time with your own family• Decreased productivity at work

There are a few more things to keep in mind. The best time to choose the family care option is if the senior is functional on all activities of daily living and requires limited assistance.

Also, consider your budget. Adriane Berg, founder of the National Academy of Elder Law Attorneys says there are both financial advantages and disadvantages when sharing a home with your senior loved one.

Financial advantages:

- Many household expenses, such as heating and water, don't increase significantly when you move a loved one into your home.
- 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 can help care for your young children.
- You may qualify for a dependency deduction for your senior loved one if they're living with you.
- The profit from the sale of a senior's home is no longer a dead asset and can be safely invested.



Financial disadvantages:

- The senior losing a homeowner's tax deduction or having capital gains issues.
- Potential costs of providing care for an ill or frail senior. That can be a disruption of a household as well as loss of work income.

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EMOTIONAL ISSUES TO ADDRESS

Independent research conducted for the Home Instead Senior Care network by the Boomer Project sheds new light on the growing population of family caregivers who are choosing to live with and provide care for a parent, stepparent or older relative. One of the factors driving this trend is the need for emotional support.

Certainly, living together has its ups and downs. Positive feelings of care and accomplishment can mix with stress. As soon as you start thinking about having mom or dad move in, you need to have conversations with your spouse and children. Engaging them in the decision process and enlisting their support is vital. The more the family buys in at the beginning, the more likely they will be to come up with great ideas to make the living situation work.

Each family member has needs that should be taken into consideration, and individual needs must be viewed in the context of the health of the overall family unit.

To help make multigenerational living successful, here are seven tips for happier families:

- 1. Take a family partnership perspective.** Everyone needs to be informed and to give input into the arrangements.
- 2. Set expectations from the beginning.** People understand it's not just what they get out of it, but how they fit into the family.
- 3. Ask for help.** Engage your children in responsibilities around the home and make it clear to adult siblings that you expect them to be involved. If extended family members will not help with respite care, arrange for professional caregiving.
- 4. Make family unity key.** Routines, rituals and traditions help draw the family unit together. Plan a family movie or game night or take a walk together.
- 5. Find threads of common interest.** Focus on activities that provide simple ways to develop deeper relationships and generate a common bond, such as ethnic cooking, family history, health or wellness.
- 6. Keep lines of communication open.** Recognize the importance of "my time" and "our time." Try to take everyone's needs into account.
- 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 sure to have clear rules regarding the private spaces set aside for each member of the household.



Communication Tip

Visit www.4070talk.com for more information about bridging the communication gap between seniors and their boomer children.

In general, communication is the key to making it work. Working things out together can strengthen bonds and build a more cohesive family.

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ENLISTING SUPPORT

According to a national survey conducted by the Home Instead Senior Care network, 72% of adults who are currently providing care for an aging loved one, do it without any outside help.

To avoid burnout and stress, you need to enlist the help of other family members, friends, or consider hiring a professional caregiving service. Asking for help is sometimes difficult, but there are few sure-fire ways to enlist support:

- 1. Give each person a responsibility.** If your parent lives with you and you're responsible for groceries and meals, have another family member be responsible for the medical aspects of care, and another who will take mom or dad to social activities. Even if a sibling lives a thousand miles away, make it his or her responsibility to visit for a week or two each year to allow you to take your own family vacation.
- 2. Converse with other family members regularly.** Whatever the work arrangement, do make sure to talk with other family members about your elderly relative, including their debilitating health or amount of time you are spending caring for them. The more you keep them up-to-date, the more likely you are to enlist their help.
- 3. Consider written agreements.** This is another way to keep everyone on the same page. There are several options:
 - A *sibling support agreement* outlines the support responsibilities 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 bills, who has access to assets and income, whose name is on the deed and who will inherit joint property.
 - An *advancement clause* is used by senior parents to ensure that money and property given to the caretaker is deducted from their inheritance. This document helps keep financial interactions between senior parents and adult children out in the open.
 - A *personal care contract* stipulates that the adult child providing care to their 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 of a gift under duress.

Note: if you think any of these contracts might be appropriate for your situation, be sure to meet with an elder law attorney.

- 4. Join a local caregiver support group.** These groups are great for getting practical advice from people who are in your situation and to bounce off feelings of stress, since everyone is likely to be in the same situation and can empathize.

Most family caregivers struggle to balance caregiving for an aging parent or relative with other major responsibilities, including jobs and caring for your own children. This often means that there is little time to care for yourself, which can result in poor health and high levels of stress.

If you don't take care of yourself, you will never be able to continue taking care of your loved one. This means eating right, getting adequate rest, building exercise into your schedule, and keeping up with your own medical appointments.

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HOW TO PREPARE YOUR HOME

Experts say the popularity of building additional living quarters onto new or existing homes will grow as baby boomers age. Increasingly, they believe that boomers will want to provide a safe environment for their parents or for their adult or teenage children.

In fact, a 2007 survey by the National Association of Home Builders found that 62% of the architects sampled said they expect second master suites to increase by 2015 in custom and upscale homes.

For some families there is the possibility of adding on to an existing home to include what's commonly called an "in-law apartment". These units are usually attached to the main home, but have separate access and egress. Most at least have a private bed and bath and some include additional living and kitchen areas. However for many families, having mom or dad come to live with you means having them right in the same living quarters with the rest of the household.

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 arrives. So what can you do to make sure your home is ready for mom or dad to move in?

According to www.ageinplace.com, there are a number of things to keep in mind when assessing modification needs:

- If your parent is currently using a cane, walker or wheelchair, check to see if doors are wide enough to accommodate them or that sinks and counters are at levels they can access.
- Room features or hallways that are difficult to navigate or ornamental fixtures that are hard to get around may need to be removed or modified. Think about new or existing flooring. High-pile carpeting, area rugs or flooring that has a slippery surface can be a trip-and-fall hazard.

- If your parent has a hard time getting up or standing, look around in bathrooms, kitchens and sitting areas to see if there is sufficient space for grab bars.
- If your parents have reduced hearing, it may become necessary to have phones and doorbell chimes in multiple rooms. Make sure smoke and carbon monoxide alarms are near where they sleep and spend most of their time. Also, consider replacing older detection models with ones that have visual indicators or louder alarms.
- As our parents age, it may become difficult for them to open drawers or doors, hold items that may be heavy, or turn and hold a fixture. Some items to look for modification include making sure cabinet drawers and doors have “D” shaped handles and that all door knobs and faucets are lever-handled.
- If vision is a problem, ensuring proper lighting is one of the best things you can do for your parents. Also, make sure floor transitions are easily distinguishable such as having contrasting colors between levels and rooms.
- Have a plan for emergencies to make sure everyone in the home remains safe. This not only means what to do in the event of a fire, but also what to do if your parent experiences a medical emergency. Make sure all family members – especially young children – know about dialing 911.
- Make sure all of your parent’s medical information, such as health conditions, doctor names, insurance and a list of medicines, is readily available to emergency personnel. Everyone who lives in the home should be able to point them to it, so it’s a good idea to leave this information in an envelope on the refrigerator.
- If there are young children and there is a medical emergency, make sure someone can remove them from the room and reassure them. You might also require back-up childcare if you need to accompany your parent to the hospital.

Consult a CAPS

A certified aging in place specialist, or CAPS, has earned a special national educational designation which means they have learned how to design or modify homes for aging in place. Most CAPS professionals are remodelers, but an increasing number are general contractors, designers,

This may all seem a bit scary and daunting, but with proper planning having your senior loved one live with your family can be a loving and rewarding experience.

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TAKING ACTION

The trend of multigenerational living is expected to keep growing. Making sure you take the right steps in advance will ensure a happy situation for the entire family.

Think about your next steps, and how you can create your own action plan:

1. My deadline for determining whether multigenerational living is the best option for me, my parent, and my family, is:
2. Resources I need to search or meet with to assess the implications for our family are:
3. The things I can I do now to address potential emotional issues, enlist support, and prepare our home are:

Action plan:
