



TOO
CLOSE
FOR
COMFORT?



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Too Close for Comfort?

An Introduction

When President Mary McAleese's father-in-law moved into Áras an Uachtárain with the rest of the family they were already part of a growing national trend. According to a 2009 survey by the National Alliance for Caregiving (NAC), 21% of adult caregivers in Ireland aged 35 to 62 reside with the older relative for whom they or someone in their household provides care.

The impetus for merging households may come from an older person's declining health or inability to drive or may be sparked by such things as a change in the neighbourhood or depressing memories after the loss of a spouse. Household chores and maintenance may become too demanding, the parent may need a change in climate, help with finances, more socialising, or better access to medical care or a place of worship. The answers are as varied as the families themselves; however, three determining factors have emerged:

1. Families are coming together to share family caregiving duties. Either the older person needs care or the older adult is providing care to his or her own grandchildren.
2. Older people 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 older people living on fixed incomes. The older person has been finding it difficult to pay for essential items (such as goods, petrol and medicine) in the previous 12 months.

Experts say, moving a parent into one's home is, for many families, a cultural or family expectation and not a sacrifice. Especially when there are grandchildren in the same household, the rewards of a multigenerational household can be immeasurable.

Although living together is often the most ideal or convenient situation in the long run, many families make this decision on short notice -- such as after a hospital discharge -- and then discover that more careful planning would have mitigated some unexpected drawbacks, such as an older person's loss of independence and familiar community.

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 determine which option is best for you and your family. Whether you choose to support your older relative in his or her own 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 home. 🍷

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 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 still 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 current and savings accounts?

What about joint expenses?



10 Questions Seniors Should Ask their Adult Children 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 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?

10 Questions You Should Consider When Making The Decision To Bring A Parent Into Your Home

1. **Expense.** Will you have to cut back or give up employment to provide care?
2. **Accessibility.** Does your home require modifications such as wheelchair-accessible entryways?
3. **Space.** Is there enough room to ensure privacy for all family members?
4. **Relationships.** Does your spouse or partner get along with your parent, or will this move cause intolerable strain?
5. **Children.** Are your children old enough to appreciate a grandparent moving in, or will they feel distressed by the loss of personal attention?
6. **Lifestyle.** Are your lifestyles and values compatible?
7. **Respite.** Can you rely on family or community resources to give you a break from caregiving?
8. **Family dynamics.** Is there a history of conflict or disagreement that may flare up once everyone is living together? Will you feel like a child again, and not an adult with a separate life?
9. **Expectations.** Do you expect your parent to help with household chores, finances and/or child care, when in fact he or she may not be willing or able to do so?
10. **Medical condition.** Do you know what amount of caregiving will be needed now and in the future? Are you willing and able to provide it?

Emotional Issues: *Challenges or Rewards?*

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

The study found that 43% of adult caregivers living with a loved one reported:

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

Tips To Help Family Caregivers Prevent And/Or Deal With Stress

It is better to try to prevent the build up of caregiver stress. Here are things you can do:

- **Take care of your well being.** Think of this as a main concern, not a luxury. Honour your needs and nurture your mind, body and spirit.
- **Keep up with your own health care and good health habits.** Get eight hours of sleep each night. Eat a healthy diet. Limit caffeine and sugar. Drink plenty of fluids.
- **Keep up with exercise.** Exercise will help relax tense muscles, improve your mood and help you sleep better. If able, have the person you care for walk or do stretching exercises with you. Set aside time for exercise.

- **Make sure you have social and family respite time.** Plan ahead for a break for yourself and for something you enjoy. Enjoy time away without feeling guilty.
- **Look for opportunities to lighten the work.** Try to bring other helpers onto your caregiving team. Seek support and tips from other caregivers.
- **Learn new ways to deal with stress.** Consider learning how to do relaxation exercises, meditation, yoga or other methods to help with stress. Think positively about your situation. 🍃

“Three years ago, I moved back into my parents’ home as they are both quite elderly and needed some assistance at home. It was a tough decision to move back home but we felt that financially and logistically it was the most appropriate solution for us at the time. Initially everything was fine but over time I started to notice that I was getting very stressed, paying most of the bills and my social life was suffering. I also noticed that my mother, in particular, required a higher level of care than both myself and my father were able to manage on our own. Eventually, I had an open and detailed discussion with both of them, which was tough to initiate, but after the meeting we all agreed to split the bills fairly and we employed a professional caregiver who would come to the house every day for three hours. Everything is working out really well. I’m not stressed, I have my social life back and my parents have a new friend in Jane our caregiver.”

Ups and Downs

Intergenerational living seems to generate positive feelings of care and accomplishment combined with stress.

Matthew Kaplan,
Intergenerational
Programmes
Specialist with Penn
State University in
Pennsylvania says
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 organisation 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,” says Kaplan.

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



Support - Inside and Out

If families are living together and older people 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.

Family caregivers who live with the older person 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.

“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 suggests.

“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 says. “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.”

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 loved one to the household:

Tips for Family Members

Before your parents move in. If your parents are moving in with you there are a few things you **MUST DO!** First thing is to sit down before the move and have a very honest and heartfelt discussion. Ground rules need to be set, and you have to be the one to set them as soon as possible. What are the things that you need to make sure happen? Do you want to make sure that when you are having conversations of importance with your spouse that your parents do not get involved and offer their opinion? Are they bringing any pets? All of these things need to be discussed in an open and honest manner...making sure that no yelling occurs, and that everyone's feelings are being taken into consideration.

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.

Set expectations right away. Every family member must understand what is expected and how they fit into the big picture.

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.

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.

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.

Keep lines of communication open. Recognise the importance of private time and family time for every member of the household. Visit www.4070talk.com for more information.

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.

The kitchen can be a hard place to co-exist when the parents move in. Cleaning styles can be a tricky thing to deal with and it has to be discussed right away. Do you like to have messes cleaned up as soon as a meal is cooked? Or do you wait until everyone has eaten? Obviously when you cook dinners you will have different expectations than your parents have. You can't force them to do things exactly how you want them done...but you can all compromise. You **MUST** compromise. Even though letting certain things go may drive you crazy... letting resentment build up is even worse. Talk, talk, talk, that is the key. If you really need your parent to wipe the counters down in a special way, ask about it. Don't be afraid to ask. Usually people are thankful that you are letting them stay with you...and are willing to help out in the ways you feel like you need.

Your Children. This particular topic will take more than one discussion. Grandparents love to spoil their grandchildren, and they don't like to discipline if they don't have to, and they certainly want to stop the child from crying. This can be a problem when you as the parent are trying to discipline your child and one of the things you do is let him or her cry.

The TV. There is one more thing that shouldn't be so important, but it is. The TV. Everyone likes different programmes and the best way to make sure that everyone is happy is to get a TV for your parents in the room they will be staying in. Make sure it has cable, or satellite, or whatever it is you use. Not everyone likes the same shows and if you want to avoid them rolling their eyes at all the "rubbish" you watch get them their own TV.

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 an ageing loved one moves in.

Adult children who move an older adult into their home, or those who choose to move into a senior's home, should ensure that the living space is safe.

A Room Review

The following suggestions are for quick fixes and affordable remodelling projects that make a home more senior-friendly.

Front Door

Some older people have difficulty turning typical door knobs. Particularly seniors with arthritis issues. 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 specialty equipment companies. Visit www.assistireland.ie for a list of products and suppliers.

Older people 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 DIY stores.

Entry

Osteoporosis changes the height of some older people, 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 taps may be replaced with an all-in-one tap and spray hose for easier use. A liquid soap dispenser should also be placed in an accommodating location for easier use.

Oven

Seniors with mobility issues can be vulnerable to cooking accidents. Ovens on the market now open from the side, making it easier for someone in a wheel chair or with a walker.

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 older people often have sensitive eyes, glare from windows in a living or family room can be a problem. Mini, micro or Venetian blinds can resolve this issue.

Stairs

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

Bathroom

While kitchens carry unique risks, 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 bath.

Grab bars are the first things on the list of improvements and something that should always be installed. Decorative grab bars are available at DIY stores.

Another project to consider is replacing a bath with a shower with a low curb or no curb at all. Installing non-slip tile or flooring material can also prevent falls.

Older taps and valves in the shower or tub can cause unexpected changes in water temperature. Too hot and the water can scald sensitive skin; too cold, and it can startle a senior, leading to a fall or other injury. A device in newer taps controls the temperature and equalises pressure to avoid

temperature changes.

Ensure showers are plumbed in correctly to avoid sudden changes in temperature if water is turned on elsewhere in the house.

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

Only 21% of those surveyed are in overall good physical health.

Bedrooms

Changes in floor height between hallways and front doors can create a tripping hazard. Consider having the floor level evened out.

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.

Hinged wardrobe 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 wardrobes to help illuminate the interior making it easier to see the contents.

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 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 utilise the calculator, visit www.makewayformom.com and answer 15 questions about your expenses and living habits. Just skip the questions which don't apply to you and remember your amounts will be in euro, not US dollars as shown on the website. 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 says. “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 a flat.”

The Financial Advantages

Blending households can result in financial benefits for everyone involved. Many expenses, such as heating and electricity, 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 grandmother and grandfather are willing and in good health, they could help.

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 childminder, 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 cautions.

The Family Feud

Sibling rivalry can become a factor when 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

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%) provide financial support to their older loved ones.

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.

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 caregiver and give your older loved one 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 a solicitor to answer any legal questions adult children may have regarding sibling and family agreements.



The Rewards of Parent Care

Mary O' Reilly looks after her father and even gets up in the early hours to comfort him when he cannot sleep. Sean, now 78, has nine grandchildren and is involved in family activities from art shows to soccer games. He also has a set of household chores that he loves to do.

"At first I was upset, because this should have been a time in my life to spend with my son," says Mary. "But there are so many positives in having my father with us. He is safe and comfortable. He is surrounded by his books and portraits of my mother. He whistles, he laughs, he feels loved and respected and with the help of a caregiver for a few hours a day I can still have time with my son. Every night he says, 'Thank you,' and I know this is the least I can do for him."

"My father was there for me in college and through my divorce, and is always there for my son, who is learning patience, compassion, and acceptance. He is appreciative of everything we do - even my cooking! I ask you, is there any other way this could be?"

A Good Life for All

As the Irish 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.

Communication

Have you difficulties discussing sensitive life topics with your parents/children?

Home Instead Senior Care has produced a booklet called the 'The 40-70 Rule' which is designed to help adult children as well as their senior parents begin to address difficult issues with each other such as driving, finances, independence, end-of-life issues and even romance.

Some issues can be challenging to discuss in families even where communication is free and open. Our research revealed nearly one-third of adults have a major communications obstacle with their parents that stems from continuation of the parent-child role. In other words, it can be difficult to get the conversation going because the child is still in a child rather than an adult role with their parents. But talking sooner is better than waiting until a crisis has occurred.

The idea is that if you're 40+, or your parents are 70+, it's time to start talking - at least about certain older people topics.

Likewise, there are many topics that seniors themselves should begin discussing with their children once they are 70+ so we've also introduced a '70-40 Rule' element to the campaign.

Visit our website HomeInstead.ie for further information on the '40-70 Rule'.

Home Instead Senior Care Stress Resource

Home Instead Senior Care, the leading provider of non-medical home care for seniors, is available to provide the care you need for your loved one. With trained, vetted and experienced caregivers, your local Home Instead Senior Care franchise office is committed to helping families like yours by providing service for just a few hours, or around-the-clock, depending on your needs. Call 1890 930 013 or visit HomeInstead.ie for more information.

Home Instead Senior Care also provides a free online assessment tool that allows you to gauge your stress level. Visit www.caregiverstress.com for this innovative tool. Once you complete the online survey, you receive tips, advice, and links to important resources.

There is also a free booklet available from Home Instead Senior Care called '**Running on Empty**' which gives useful advice and tips for caregivers dealing with stress.

For your free copy please contact:

Home Instead Senior Care:

Tel 1890 930 013

HomeInstead.ie

Useful Information

For more information about **‘Too Close for Comfort?’** visit the website www.makewayformom.com.

Additional support can be found at:

www.caregiverstress.com

www.4070talk.com

To learn more about Home Instead Senior Care,

visit HomeInstead.ie

or Telephone: 1890 930 013

Notes





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