

Multi-generational Living

If you're caring for an aging family member or friend, you may think about asking them to live in your home. It's a situation that's quite popular — more than a fifth of Americans age 55 and older live with multiple generations under one roof, according to a 2018 Pew Research study. But before you make the leap to multi-generational living, there are important things to consider.

Wanting to move a loved one into your home is understandable. It's natural to think of the positives: cost savings, convenience and a deeper family connection. Many families benefit from multi-generational living, and it's common in many cultures. But remember that older adults may need more care as they age. What may begin as an easy addition to your home can become more intense over time.

You might think about other options, like assisted living or a retirement community. Would they make more sense for your family? What does the person you're caring for want? These are just a few questions you need to answer. The Family Caregiver Alliance (FCA) suggests getting key players together to talk about the following:

- ✓ All possible residential options
- ✓ Type of care needed
- ✓ Finances
- ✓ Any family member's role in the transition
- ✓ Changes in lifestyle
- ✓ Location of the new home

Also, talk to friends or co-workers who already have this kind of arrangement. What do they like and not like about it? Ask the person you're caring for to give it some thought, too. The more everyone thinks through the potential pros and cons, the more confident you'll feel in your decision.



What about the financial aspect?

Having an older family member move in with you can help save money. You won't be pitching in for an assisted living facility or home health services. But think through other costs that may come up. For example, will the person you're caring for be able to pitch in for food and other costs? Who will be responsible for medical bills? Are there other family members who will help out?

Again, communication is key. Get any financial topics you can think of on the table and discuss with everyone involved.

What will this arrangement really look like?

Every scenario will be different, depending on family dynamics, the level of care needed, and even your home's layout. Still, if you give thought to these four factors compiled from the FCA, you'll be taking important steps in helping everyone get a handle on the new living arrangement:

- ✓ **Change of family roles:** An aging parent may be uncomfortable with their loss of independence. Caregivers can struggle with the added stress of having another person to look after.
- ✓ **Lifestyle changes:** How will bedtimes and naptimes work? Will different meals or mealtimes be expected?
- ✓ **Time:** Caregivers often get less time for hobbies and personal interests. The person you're caring for might want more (or less) time with family.
- ✓ **Home safety:** Can you make your home safe and comfortable for the person you're looking after? Can you make home modifications if needed?

The Rewards of Multi-generational Living

Multi-generational living can be a rewarding experience. You and your family get to spend more time with an aging loved one. You may learn things about them that you never knew before.

And if you have children, they also get a chance to have a deeper connection with their relative. Consider what you can take on, but also know that bringing your loved one under your roof may be a move that benefits everyone.

Sources:

Pew Research Center: A record 64 million Americans live in multigenerational households

<https://www.pewresearch.org/fact-tank/2018/04/05/a-record-64-million-americans-live-in-multigenerational-households/>

Family Caregiver Alliance: Home away from home: Relocating your parents

<https://www.caregiver.org/pilotIntegration/indexPersistent.html?uri=%2Fhome-away-home-relocating-your-parents>

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