

The pros and cons of multi-generation living

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September 19, 2017*

What would you do in this situation? Here's the scenario: As an aging adult, you're living on your own here in Ashland. So far, you're doing fine, but as you know, there is a good chance that things will change down the line. You have adult children also living in the Ashland area (or maybe at a distance), who think the best idea would be if you all moved in together. That way, there is companionship, caregiving when needed, and sharing your lives, including expenses.

In decades past, this is often how things worked out and no one thought of this as an option that needed any conversation. It just happened that way naturally, sometimes with three or even more generations living under the same roof. Would you do this now, or even later?

This is a topic that has come up recently for several families here. In one case, they would all remain here together in Ashland in the mother's home. In another case, the parent would move out of state to live with family in their home. In both cases, lots of questions and concerns arose. Since there are few things in life that are all one way or the other, clearly, there are many pros and cons to this choice. Here are some of these to think about:

Pros:

1. Enjoy family time again in a bustling household. Surrounding yourself with young people is a great way to stay young at heart.
2. Alleviate financial worries. Even if your mortgage is paid, it's still less expensive to live as a family than as an individual, and makes it easier to afford assisted living in the future, if you require it.
3. Moving in with family offers an added sense of security, knowing family is there when you need them.

Cons:

1. Creating a space where you'll all be comfortable could require extensive (and expensive) home renovations.
2. Adult children may not be able to give you the care you require.
3. You'll sacrifice your privacy. Most people love their children and grandchildren, but that doesn't mean they want to be around them 24/7.

If you're even considering this as a possibility, here are three tips to help make multigenerational living work better:

1. Assess your family situation and find a realistic, workable plan for your needs and circumstances.
2. Consider which home modifications will make the living environment more comfortable and accommodating for everyone.

3. Outline everything from finances to chores to childcare in a written contract and have everyone sign it. Be clear and consistent from the start about each person's role and responsibilities regarding all important matters.

Others find a more fitting solution is to live in the same neighborhood, but in separate homes. If there are no young children, some purchase two properties at Mountain Meadows in Ashland, for instance (www.mtmeadows.com/). They have a variety of condos and single homes that might really fill this need. In Central Point, the Twin Creeks development (twincreeksincentralpoint.com) has options for families who have younger children. Among a variety of choices, they also have Lifelong certified housing as well (lifelonghousing.org). On both campuses, there have assisted living communities to accommodate additional services down the line, should the need arise.

Most older adults love their freedom, independence, autonomy, and their solitude. If it were possible to have all this while living in a family setting, it might be worth considering. Here's one major hitch. The whole aspect of potential caregiving for parents is often underestimated. It most frequently falls to the daughters or daughters-in-law to cover this task, alongside their normal daily life. Families really have to imagine what life would look like with someone needing round-the-clock care for dementia, for instance. If you think it will work for now, but when it gets too challenging, the person will move out, well, that's often very difficult. The person might take this to mean that their family kicked them out of their own house. Sad, but true — I've seen this happen.

As in all things related to aging, now is the time for any conversations where this option has even a glimmer of a possibility. Unspoken assumptions or crisis interventions rarely make for satisfying outcomes. The suggestion is to put this on the table with all the other choices out there, and do your research now. You might find this is a great answer for you and your family, or not. In any case, at least you're deciding to pre-plan for the best future possible.